



On March 23, 2010, President Obama signed into law the Patient Protection and Affordable Care Act (PPACA). As a result, health plans are undergoing many changes.

At Kaiser Permanente, we want to help you stay informed about how the federal health reform law affects your individual and family health coverage.

Health reform and you

Because you were enrolled in your current Kaiser Permanente plan on the day the health reform law was passed, your coverage is grandfathered. That means that you will continue to enjoy similar benefits as before, although grandfathered coverage is not guaranteed indefinitely.

One improvement to your plan is that dependents can now stay on your plan until they are age 26. And an advantage of grandfathered status is that you may be able to keep your plan after 2014, when the market will function very differently and health care choices may be limited.

To maintain your grandfathered coverage, you must keep the same plan. If you change plans, your new coverage may end on December 31, 2013, and you may need to choose a government-mandated plan.

Relax—there's nothing you need to do

If you want to stay in your current plan, you don't need to do anything. Just review the information in this kit to stay informed about any changes to your plan.

With Kaiser Permanente, you can rest easy, knowing your health needs will be met. You'll have access to the tips and tools available on kp.org to help you choose health every day.

We're here to answer any questions you may have. Just call us at **1-866-207-5033** if you'd like to know more about your current coverage or to request a *Membership Agreement* for a full explanation of plan benefits.



Your health. Protected.

We've got you covered. Even in times of change.

Changing plans

If your coverage needs have changed, please take this opportunity to explore our other plans that offer the same quality care. Because all grandfathered plans are closed to new membership, you will need to change to a plan that's open to transferring members if you choose to change your coverage.

To find a plan that meets your needs, first locate your current plan on the chart. You can move into any plan listed below your current plan without medical review. To compare benefit information and rates for any of our 2011 plans, visit buykp.org or call **1-800-797-0813** for more information.

If you'd like to change to a plan listed below your plan in the chart, call us at **1-800-797-0813** or visit kp.org/renewalinfo to view the *Plan Change Kit*. Simply complete and print the plan change form provided in the *Plan Change Kit* and mail or fax it to us.

Before changing plans, please consider:

- All 2011 KPIF plans open to transferring members are structured as subscriber-only coverage. Families may still enroll in KPIF plans—but each family member will be enrolled in his or her own plan. If you are currently enrolled in a family plan and would like to change plans, please be aware that there will not be a comparable family plan offering available with our 2011 plans.
- Your current plan is grandfathered coverage. If you change to one of our other plans, you will lose your grandfathered coverage.
- If you drop or change your coverage, you will not be able to transfer back to your grandfathered coverage after 30 days past your new plan's effective date.
- In order to change plans, your current plan account must be paid up to the new plan's effective date.
- If you choose to move into a plan listed above your plan in the chart, you will need to reapply and pass medical review.



You will lose grandfathered coverage if you change plans.