ACA News: Update on Certificates of Creditable Coverage

May 13, 2014

As of January 2014, the Affordable Care Act (ACA or health care reform law) does not allow group health plans and insurers to use pre-existing conditions to deny a person health care coverage. In addition, covered services to treat a health issue a person had before his or her health plan start date cannot be denied.

All other health plans, including grandfathered group plans, must abide by this part of the law. Because pre-existing conditions are no longer a reason to deny coverage, we no longer issue Certificates of Creditable Coverage. For current groups, we will still send out these certificates until renewal, or through the end of December 2014.

We'll also share this information with employers via email.

This article applies to:

- Virginia, New Hampshire, Maine, and Connecticut
- Small Group and Large Group