New Individual Plan	Grandfathered Individual Plan
Title I, Subtitles A and C	Title I, Subtitles A and C
<u> 2010 - 2011 Plan Year</u>	<u> 2010 - 2011 Plan Year</u>
(beginning with Oct 1, 2010 plan year)	(beginning with Oct 1, 2010 plan year)
No annual limits on essential benefits. (§ 2711). Secretary may allow annual limit on restricted benefits through 1/1/14.	
No lifetime limits on essential benefits (§ 2711).	No lifetime limits on essential benefits (§ 2711).
No rescissions (except for fraud or misrepresentation) (§ 2712).	No rescissions (except for fraud or misrepresentation) (§ 2712).
Must offer coverage to adult children of insured up to age 26 (§ 2714).	Must offer coverage to adult children of insured up to age 26 (§ 2714).
Must provide rebates if plan does not meet required medical loss ratio (§ 2718).	Must provide rebates if plan does not meet required medical loss ratio (§ 2718).
No preexisting condition exclusions for individuals under 19 years old (§ 2704).	
No cost sharing for immunization or preventive care (§ 2713).	
Must allow individuals to choose pediatrician for child's primary care physician (§ 2719A(c)).	
Must allow females to choose gynecologist or obstetrician without referral (§ 2719A(d)).	
Must allow emergency services without preauthorization and treat as in-network (§2719A(b)).	
Must provide internal appeals and external review process (§ 2719).	

New Individual Plan Title I, Subtitles A and C <u>By March 2012</u> Must create summary documents using HHS uniform definitions (§ 2715).	Grandfathered Individual Plan Title I, Subtitles A and C <u>By March 2012</u> Must create summary documents using HHS uniform definitions (§ 2715).
New Individual Plan	Grandfathered Individual Plan
Title I, Subtitles A and C <u>Plan Year 2014</u>	Title I, Subtitles A and C <u>Plan Year 2014</u>
No annual limits on essential benefits (where Secretary has allowed restricted annual limits) (§2711).	
No preexisting condition exclusions (§ 2704).	
Must follow rating limitations (rating based on: tobacco use 1.5:1, age 3:1, rating area, and coverage for individual versus family) (§ 2701).	
Guaranteed issue (§ 2702).	
Guaranteed renewability (§ 2703).	
No discrimination based on health status (§2705).	
No discrimination on health care providers acting within the scope of their license (§ 2706).	
Must cover essential benefits (§ 2707(a)).	
Must follow cost sharing limits (§ 2707(b)).	