



## CVT and Implementation of Health Care Reform

CVT has been working diligently to implement the Federal Health Care Reform in accordance with the schedule outlined in the law. Some provisions will take place over a period of several years. We will continue to keep our members informed of the mandatory, costly changes that are coming and provide updates as we develop plans to meet the new law's provisions.

The following are the new health care reform provisions made to CVT's health plans this year:

- **Adult Dependent Children** - Adult children up to age 26 are eligible to receive coverage from their parent's plan, regardless of student status or marital status. These children do not have to be supported by or living with their parents.
- **Pre-existing conditions** – The law says plans cannot limit coverage for children under age 19, regardless of whether the child has a gap in coverage. CVT has never had exclusions for pre-existing conditions at any age.
- **Preventive Services** – One of the changes made was adding age appropriate preventive care without cost share for certain services to all PPO plans. For example, preventive services such as immunizations for children and cancer screening for women are now covered at 100% and eliminates cost sharing. For more information, visit [www.healthcare.gov/center/regulations/prevention/recommendations.html](http://www.healthcare.gov/center/regulations/prevention/recommendations.html)
- **Lifetime Limits** – Plans no longer have lifetime limits on essential health benefits.

For more information on these provisions, visit the CVT Web site to view our new health care reform resource center at [www.cvtrust.org/resources/healthcarereform.php](http://www.cvtrust.org/resources/healthcarereform.php). We also include recommended, credible sites for you to explore, such as <http://www.whitehouse.gov/healthreform>.