

State-Mandated Policies: Approved Applications for Waiver of the Annual Limits Requirements

Updated August 19, 2011

In some States, issuers are required to offer standardized policies with specific annual dollar limits established by State law. These State-mandated annual limits are below the minimum annual limit set by HHS. In such instances, States may apply for a waiver of the annual dollar limit requirements on behalf of issuers of State-mandated policies if State law required the policies to be offered by the issuers prior to September 23, 2010. Although the State may apply on the issuers' behalf, the application must still satisfy the standard that compliance of the annual dollar limit requirements by the issuers would result in a "significant decrease in access to benefits" or a "significant increase in premiums."

Waiver applications will no longer be accepted after September 22, 2011. On June 17, 2011, the Centers for Medicare & Medicaid Services (CMS) introduced a process for plans that have already received waivers and want to renew those waivers for plan or policy years beginning before January 1, 2014. The new guidance extends the duration of waivers that have been granted through 2013, if applicants submit annual information about their plan and comply with requirements to ensure that their enrollees understand the limits of their coverage. Existing waiver recipients must apply to extend their current waiver and all applications must be submitted by September 22, 2011; after that date applications for an extension will no longer be considered. Any plans that have not yet applied for a waiver also must apply by September 22, 2011. For further information see [Annual Limits Policy: Protecting Consumers, Maintaining Options, and Building the Bridge to 2014 | HealthCare.gov](#).

These existing waiver recipients below applied and received a waiver for the plan or policy beginning before September 23, 2011. Waivers approved prior to June 17, 2011 remain effect for a period of one year.

	Applicant	City	State*	Application Received	Plan Effective Date	Number of Enrollees	Application Completed by Applicant	Waiver Approved
1	New Jersey Basic and Essential Plans							
	Aetna			11/19/2010	9/23/2010	285	11/19/2010	12/17/2010
	Amerihealth			11/19/2010	9/23/2010	4,111	11/19/2010	12/17/2010
	Celtic Insurance Company			11/19/2010	9/23/2010	1	11/19/2010	12/17/2010
	CIGNA			11/19/2010	9/23/2010	2	11/19/2010	12/17/2010
	HealthNet			11/29/2010	9/23/2010	13	11/19/2010	12/17/2010
	Horizon BC/BS of NJ			11/19/2010	9/23/2010	55,127	11/19/2010	12/17/2010
	Oxford Health Insurance			11/19/2010	9/23/2010	8,896	11/19/2010	12/17/2010

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2	Ohio Basic and Standard Policies	Columbus	Ohio					
	Aetna Health Inc			11/23/2010	1/1/2011	231	11/23/2010	12/17/2010
	American Medical Security Life Ins Co.			11/23/2010	1/1/2011	2	11/23/2010	12/17/2010
	American Natl Life Ins Co of TX			11/23/2010	1/1/2011	1	11/23/2010	12/17/2010
	American Republic Insurance Company			11/23/2010	1/1/2011	5	11/23/2010	12/17/2010
	Celtic Insurance Company			11/23/2010	1/1/2011	1	11/23/2010	12/17/2010
	Community Ins. Co.			11/23/2010	1/1/2011	92	11/23/2010	12/17/2010
	Companion Life Ins. Co.			11/23/2010	1/1/2011	0	11/23/2010	12/17/2010
	Coventry Health & Life Ins. Co.			11/23/2010	1/1/2011	18	11/23/2010	12/17/2010
	Freedom Life Ins. Co. of America			11/23/2010	1/1/2011	3	11/23/2010	12/17/2010
	Golden Rule Ins. Co.			11/23/2010	1/1/2011	25	11/23/2010	12/17/2010
	Health Plan the Upper OH Valley			11/23/2010	1/1/2011	57	11/23/2010	12/17/2010
	Humana Ins. Co.			11/23/2010	1/1/2011	46	11/23/2010	12/17/2010
	Independence American Ins. Co.			11/23/2010	1/1/2011	2	11/23/2010	12/17/2010
	John Alden Life Ins. Co.			11/23/2010	1/1/2011	0	11/23/2010	12/17/2010
	Kaiser Foundation Health Plan of Ohio			11/23/2010	1/1/2011	347	11/23/2010	12/17/2010
Madison National Life Ins. Co.			11/23/2010	1/1/2011	4	11/23/2010	12/17/2010	
McKinley Life Ins. Co.			11/23/2010	1/1/2011	25	11/23/2010	12/17/2010	

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	Medical Mutual of OH			11/23/2010	1/1/2011	74	11/23/2010	12/17/2010
	Mennonite Mutual Aid Association			11/23/2010	1/1/2011	3	11/23/2010	12/17/2010
	Mid West National Life Ins Co. of TN			11/23/2010	1/1/2011	0	11/23/2010	12/17/2010
	National Found Life Ins. Co.			11/23/2010	1/1/2011	0	11/23/2010	12/17/2010
	Pekin Life Ins. Co.			11/23/2010	1/1/2011	161	11/23/2010	12/17/2010
	Reserve National Ins. Co.			11/23/2010	1/1/2011	0	11/23/2010	12/17/2010
	Standard Life & Accident Ins. Co.			11/23/2010	1/1/2011	0	11/23/2010	12/17/2010
	Standard Security Life Ins. Co. of NY			11/23/2010	1/1/2011	4	11/23/2010	12/17/2010
	Summa Ins Co. Inc.			11/23/2010	1/1/2011	154	11/23/2010	12/17/2010
	Time Ins. Co.			11/23/2010	1/1/2011	13	11/23/2010	12/17/2010
	World Ins. Co.			11/23/2010	1/1/2011	18	11/23/2010	12/17/2010
3	CoverTN	Nashville	TN					
	Blue Cross Blue Shield of TN			9/17/2010	1/1/2011	20,205	9/17/2010	12/17/2010
4	Cover Florida	Tallahassee	FL					
	Blue Cross Blue Shield			11/4/2010	Multiple effective dates	4,550	12/16/2010	2/18/2011
	Florida Health Care Plans			11/4/2010	Multiple effective dates	260	12/16/2010	2/18/2011
	JMH			11/4/2010	Multiple effective dates	121	12/16/2010	2/18/2011
	Medica			11/4/2010	Multiple effective dates	637	12/16/2010	2/18/2011
	Total Health Choice			11/4/2010	Multiple effective dates	26	12/16/2010	2/18/2011

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	United Health Care			11/4/2010	Multiple effective dates	794	12/16/2010	2/18/2011
	Total Enrollees					96,314		

These waiver extension recipients below received a waiver for each plan or policy beginning before January 1, 2014. Waivers approved after June 17, 2011 are granted through 2013, provided the applicants submit annual information about their plan and comply with requirements to ensure that their enrollees understand the limits of their coverage.

	Applicant	City	State*	Application Received	Plan Effective Date	Number of Enrollees	Application Completed by Applicant	Waiver Approved
1	New York State Section 3221(g) Conversion Plan	New York	NY	02/04/2011	09/23/2010	2,470	06/21/2011	07/13/2011
	Aetna Life Insurance Company			02/04/2011	09/23/2010	1,107	06/21/2011	07/13/2011
	BCS Insurance Company			02/04/2011	09/23/2010	8	06/21/2011	07/13/2011
	Connecticut General Life Insurance Company			02/04/2011	09/23/2010	252	06/21/2011	07/13/2011
	Group Health Incorporated (GHI)			02/04/2011	09/23/2010	2	06/21/2011	07/13/2011
	Empire HealthChoice Assurance, Inc.			02/04/2011	09/23/2010	15	06/21/2011	07/13/2011
	First Allmerica Financial Life Insurance Company			02/04/2011	09/23/2010	46	06/21/2011	07/13/2011
	Gerber Life Insurance Company			02/04/2011	09/23/2010	3	06/21/2011	07/13/2011

	Applicant	City	State*	Application Received	Plan Effective Date	Number of Enrollees	Application Completed by Applicant	Waiver Approved
	Hartford Life Insurance Company			02/04/2011	09/23/2010	17	06/21/2011	07/13/2011
	Lincoln Life and Annuity Company			02/04/2011	09/23/2010	95	06/21/2011	07/13/2011
	Metropolitan Life			02/04/2011	09/23/2010	54	06/21/2011	07/13/2011
	Mutual of Omaha			02/04/2011	09/23/2010	3	06/21/2011	07/13/2011
	Principal Life Insurance			02/04/2011	09/23/2010	2	06/21/2011	07/13/2011
	Prudential Insurance Company of America			02/04/2011	09/23/2010	26	06/21/2011	07/13/2011
	Unicare Life and Health Insurance Company			02/04/2011	09/23/2010	32	06/21/2011	07/13/2011
	Union Labor Life Insurance Company of New York			02/04/2011	09/23/2010	63	06/21/2011	07/13/2011
	The Union Security Life Insurance Company of New York			02/04/2011	09/23/2010	25	06/21/2011	07/13/2011
	United Health Care Insurance Company of New York			02/04/2011	09/23/2010	508	06/21/2011	07/13/2011
	Guardian Life Insurance Company of America			02/04/2011	09/23/2010	212	06/21/2011	07/13/2011
	Total Enrollees					2,470		

*Please note that the city and state correspond only to the address stated on the application and may not reflect the location of the applicant's enrollees.