

## **Health Insurance Issuers: Approved Applications for Waiver of the Annual Limits Requirements**

January 6, 2012

This is a list of health insurance issuers that have received waivers of the annual dollar limit requirements for one or more limited benefit plans. The majority of these insured plans have been sold to employers; some have been sold to individuals.

On [September 3, 2010](#) the Centers for Medicare & Medicaid Services (CMS) announced the initial waiver process, allowing plans to receive a one year waiver for plan or policy years with a start date between September 23, 2010 and September 23, 2011.

On [June 17, 2011](#), the Centers for Medicare & Medicaid Services (CMS) issued subsequent guidance to conclude the annual limits waiver process. This guidance allowed plans that received one year waivers to extend those waivers through 2013, contingent on applicants submitting annual information about their plan and complying with requirements to ensure that their enrollees understand the limits of their coverage. The June 17, 2011 guidance also allowed any plans that had not yet applied for a waiver under the initial waiver policy to apply for one, good through 2013. All applications were due September 22, 2011.

The June 17, 2011 guidance leaves three categories of plans that applied for and received waivers:

1. Plans that received a one year waiver under the initial policy that also received an extension under the June 17, 2011 policy.
2. Plans that received a one year waiver under the initial policy that did not apply for an extension under the June 17, 2011 policy.
3. Plans that did not apply for a one year waiver under the initial policy but did apply for, and receive one, good through 2013, under the June 17, 2011 policy.

To capture these three categories, the list below is separated into two sections.

Section A includes every plan that received a one year waiver under the initial policy. Plans without an asterisk applied for, and received, an extension (category 1 from above). Plans with an asterisk did not apply for an extension (category 2 from above).

Section B lists plans that did not apply for a one year waiver under the initial policy but did apply for, and received, a waiver good through 2013. (category 3 from above).

**Section A:** Section A includes every plan that received a one year waiver under the initial policy. Plans with an asterisk did not apply for an extension. Plans without an asterisk applied for, and received, an extension. Plans must submit annual information about their plan and comply with requirements to ensure that their enrollees understand the limits of their coverage.

	<b>Applicant</b>	<b>City**</b>	<b>State</b>	<b>Application Date</b>	<b>Plan Effective Date</b>	<b>Number of Enrollees</b>	<b>Application Completed</b>	<b>Waiver Date</b>
1	Aetna/SRC			9/16/2010	10/1/2010	209,423	9/23/2010	9/24/2010
2	BCS Insurance	Overbrook Terrace	TN	9/13/2010	9/24/2010	115,000	9/22/2010	9/24/2010
3	Reliance Standard Life Insurance Company (RSL)	Philadelphia	PA	9/14/2010	10/1/2010	33,377	9/14/2010	9/24/2010
4	Fallon Community Health Plan's Young Adult Plans	Worcester	MA	9/20/2010	10/1/2010	890	9/20/2010	9/27/2010
5	HNE Young Adult Plan High and HNE Young Adult Plan Low*	Springfield	MA	9/20/2010	10/01/2010	60	9/24/2010	9/27/2010
6	Harvard Pilgrim (Health Connector)	Worcester	MA	9/20/2010	10/1/2010	1,467	9/20/2010	9/27/2010
7	Health Connector	Worcester	MA	9/20/2010	10/1/2010	1,003	9/20/2010	9/27/2010
8	Health New England (Health Connector)*	Worcester	MA	9/20/2010	10/1/2010	60	9/20/2010	9/27/2010
9	Tufts Health Plan (Health Connector)	Worcester	MA	9/20/2010	10/1/2010	124	9/20/2010	9/27/2010
10	CIGNA	Phoenix	AZ	9/17/2010	9/26/2010	265,000	9/30/2010	9/30/2010
11	Medical Card System	San Juan	PR	9/20/2010	10/1/2010	6,635	9/23/2010	10/1/2010
12	American Fidelity Assurance Company*	Oklahoma City	OK	9/22/2010	10/23/2010	9,358	10/14/2010	10/25/2010
13	Aegis Security Insurance Company	Harrisburg	PA	10/6/2010	11/1/2010	67	10/25/2010	10/26/2010
14	Assurant Health (2nd Application)	Milwaukee	WI	9/29/2010	1/1/2011	19,024	10/8/2010	10/26/2010 10/28/2010
15	Capital District Physicians	Albany	NY	9/22/2010	10/1/2010 9/21/2011	23,569	10/20/2010	10/29/2010
16	First Carolina Care Insurance Company on behalf of Longworth Industries	Pinehurst	NC	10/8/2010	1/1/2011	36	10/8/2010	11/5/2010
17	American Community Mutual Insurance Company*	Livonia	MI	10/22/2010	1/1/2011	32	11/16/2010	11/23/2010
18	American Heritage Life Insurance Company			10/15/2010	12/1/2010	69,945	10/15/2010	11/23/2010
19	StayWell Saipan Basic Plan	Hagatna	GU	11/28/2010	1/1/2011	113	12/8/2010	12/10/2010 12/15/2010
20	Triple-S Salud, Inc. BCBS*	San Juan	PR	10/9/2010	10/1/2010	13,815	11/24/2010	12/13/2010
21	Highmark West Virginia Inc. d/b/a Mountain State Blue Cross Blue Shield on behalf of Ammar's Inc.	Parkersburg	WV	11/15/2010	1/1/2011	270	12/16/2010	12/16/2010
22	Excellus Health Plan*	Rochester	NY	11/30/2010	1/1/2011	18,860	12/22/2010	12/23/2010
23	Clausen Miller PC*	Chicago	IL	12/20/2010	1/1/2011	150	12/28/2010	12/30/2010
24	Inter-County Hospitalization Plan, Inc.*	Horsham	PA	12/21/2010	1/1/2011	177	12/27/2010	12/30/2010
25	MVP	Schenectady	NY	11/23/2010	1/1/2011	21,454	12/28/2010	12/30/2010

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26	NMB (USA)/New Hampshire Ball Bearings Inc	Chatsworth	CA	12/2/2010	1/1/2011	118	1/6/2011	1/20/2011
27	McKinley Life Insurance Company	Canton	OH	1/21/2011	4/1/2011	123	1/24/2011	2/15/2011
28	Mid-West National Life Insurance Company of Tennessee	N Richland Hills	WA	12/6/2010	1/1/2011	3,885	2/15/2011	2/16/2011
29	The MEGA Life and Health Insurance Company	N Richland Hills	WA	12/6/2010	1/1/2011	14,763	2/15/2011	2/16/2011
30	United American Insurance Company	McKinney	TX	12/2/2010	10/1/2010 thru 9/21/2011	1,902	2/3/2011	2/16/2011
31	FirstCarolinaCare Insurance Company	Pinehurst	NC	1/4/2011	3/1/2011	8	2/17/2011	2/22/2011
32	Richmond Specialty Yarns	Pinehurst	NC	1/31/2011	4/1/2011	123	2/17/2011	2/22/2011
33	American Sentinel Insurance Company	Harrisburg	PA	1/6/2011	4/1/2011	1,538	2/24/2011	3/1/2011
34	The Housing Company	Boise	ID	1/27/2011	5/1/2011	40	2/28/2011	3/3/2011
35	'K' Line America, Inc.	Richmond	VA	2/17/2011	1/1/2011	70	3/1/2011	3/7/2011
36	Horizon Healthcare Services, Inc. d/b/a Horizon Blue Cross Blue Shield of New Jersey	Statewide	NJ	12/22/2010	9/23/2010	38,238	2/3/2011	3/7/2011
37	Blue Cross and Blue Shield of Florida	Jacksonville	FL	1/26/2011	6/1/2011	1,839	2/25/2011	3/21/2011
38	Korn/Ferry International	Los Angeles	CA	3/7/2011	5/1/2011	667	3/21/2011	3/31/2011
39	Companion Life Insurance	Wadsworth	OH	2/3/2011	11/1/2010 9/22/2011	69,443	5/10/2011	5/24/2011
40	Regence BlueShield of Idaho on behalf of Community Council of Idaho	Caldwell	ID	4/14/2011	5/1/2011	186	5/19/2011	5/26/2011
	<b>Total Enrollment</b>					<b>942,852</b>		

Section B: Section B lists plans that did not apply for a one year waiver under the initial policy but did apply for, and received, a waiver good through 2013, under the June 17, 2011 policy. Plans must submit annual information about their plan and comply with requirements to ensure that their enrollees understand the limits of their coverage.

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1	Fort Knox Basic Med	Murray	UT	5/9/2011	9/1/2011	70	5/9/2011	6/29/2011
2	Aetna/SRC International	Hartford	CT	6/7/2011	9/1/2011	3,115	6/29/2011	7/5/2011
3	StayWell Commercial Contract Worker Plan	Hagatna	GU	7/7/2011	9/1/2011	185	7/7/2011	7/26/2011
4	StayWell Saipan NRCW	Hagatna	GU	7/7/2011	9/1/2011	43	7/7/2011	7/26/2011

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5	FirstCarolinaCare Insurance Company, on behalf of Sandy Ridge Assisted Living	Candor	NC	7/26/2011	9/1/2011	44	8/8/2011	8/24/2011
6	Earl L. Henderson Trucking	Salem	IL	8/18/2011	9/15/2011	184	8/18/2011	8/25/2011
7	Security Connections, Inc.	Idaho Falls	ID	9/20/2011	8/1/2011	33	9/20/2011	9/28/2011
8	Reserve National Insurance Company New Application	Oklahoma City	OK	9/22/2011	9/23/2011	22,872	9/22/2011	10/4/2011
9	Tristar Insurance Group, on behalf of the Healthy Adults Benefits Association	Long Beach	CA	9/21/2011	1/1/2011	407	9/25/2011	10/17/2011
10	Mennonite General Hospital	Aibonito	PR	9/22/2011	11/1/2011	8,037	11/2/2011	12/1/2011
	<b>Total Enrollment</b>					<b>34,990</b>		

\*Waiver not extended; expires one year after plan effective date.

\*\*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.