

Association Health Plans: Approved Applications for Waiver of the Annual Limits Requirements

January 6, 2012

This is a list of associations that have received waivers of the annual dollar limit requirements for health plans offered to their members. An association is any entity through which health insurance is offered to a collection of member employers and/or 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.

	Applicant	City**	State	Application Date	Plan Effective Date	Number of Enrollees	Application Completed	Waiver Date
1	United Agricultural Benefit Trust	Irvine	CA	9/24/2010	1/1/2011	7,276	9/24/2010	9/24/2010
2	Caribbean Workers' Voluntary Employees' Beneficiary Health and Welfare Plan	Washington	DC	10/14/2010	10/1/2010	4,500	10/18/2010	10/26/2010
	Total Enrollment					11,776		

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.

	Applicant	City**	State	Application Date	Plan Effective Date	Number of Enrollees	Application Completed	Waiver Date
1	Asociación de Maestros de Puerto Rico	Puerto Rico	Puerto Rico	9/22/2011	1/1/2011	36,586	9/27/2011	10/5/2011

**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.