EMPLOYER BENEFITS EDUCATION

Understanding Legacy and Modern Health Plan Status

A clear framework for comparing pre-ACA legacy plans with today's post-ACA small-group market—before making a change that may be permanent.

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PRE-ACA LEGACY PLAN

1. Grandfathered Plans

A grandfathered plan was in force on or before March 23, 2010. It can retain its status if it avoids changes that federal rules consider material reductions in benefits or significant increases in member cost sharing.

Why it matters: It may preserve a plan design that is no longer sold. Once status is lost, it generally cannot be restored.

PRE-ACA LEGACY PLAN

2. Grandmothered / Transitional / TRIP Plans

A grandmothered plan—often called a transitional plan or TRIP (Transitional Relief Insurance Plan)—is a legacy, non-metallic plan allowed to continue under ACA transition relief.

Why it matters: These plans are typically closed to new business. Leaving the plan can mean the legacy option is no longer available to return to.

POST-ACA MARKET

3. ACA Metallic Plans

Bronze, Silver, Gold, and Platinum plans are the current standard small-group market. They are where most small employers now buy coverage. In exchange for modern ACA-era plan designs, employers commonly see higher deductibles, greater out-of-pocket exposure, and more care subject to the deductible before coverage begins.

THE DYNASTY PERSPECTIVE

Legacy status is an asset—not an automatic reason to stay, but something that should be understood and valued before it is surrendered.

Make the decision on more than premium

1. Identify the plan's exact status and confirm what changes the carrier permits.
2. Compare benefits, provider access, prescription coverage, and employee out-of-pocket exposure—not just the monthly premium.
3. Evaluate employee disruption and the permanence of leaving a legacy plan.
4. Choose the path that best supports the employer's people, culture, and long-term financial goals.

SOURCES

1. **Grandfathered status, the March 23, 2010 date, and the changes that end it.** Centers for Medicare & Medicaid Services, "The Affordable Care Act and 'Grandfathered' Health Plans." https://www.cms.gov/cciio/resources/fact-sheets-and-faqs/keeping-the-health-plan-you-have-grandfathered
2. **Transitional relief: continues until compliance is required, states may shorten or decline it, and it is limited to coverage continually renewed since 2014.** Centers for Medicare & Medicaid Services, "Extension of Limited Non-Enforcement Policy through Calendar Year 2023 and Later Benefit Years." https://www.cms.gov/files/document/extension-limited-non-enforcement-policy-through-calendar-year-2023-and-later-benefit-years.pdf
3. **Metal tiers and the share of covered costs each pays.** HealthCare.gov, "Health plan categories: Bronze, Silver, Gold & Platinum." https://www.healthcare.gov/choose-a-plan/plans-categories/

Educational material only; not legal, tax, or plan-administration advice. Plan status, eligibility, renewal availability, and the effect of any proposed change must be confirmed with the carrier and applicable advisors before a final decision is made. Read or share this brief at library.dynastyplays.com/articles/legacy-health-plan-status.