

## Striking a Balance: UBA Helps Employers Make the Best Decisions on Grandfathering Their Health Plans

[United Benefit Advisors](#) release [White paper](#) today that addresses the advantages and disadvantages of grandfathered status. A variety of experts share insight about key employer concerns, financial options and guidance needed.

INDIANAPOLIS, Indiana, Nov 30, 2010 /PRWeb/United Benefit Advisors (UBA) -- The interim regulations on grandfathered plans under health care reform's [Patient Protection and Affordable Care Act \(PPACA\)](#) are designed to allow employers to keep their current plans and at the same time ensure that employees are protected from significant loss of employee benefits or increased health care costs. Federal guidance, effective Sept. 23, 2010, attempts to lay down the rules for employers who want to retain grandfathered status.

These restrictions pose a serious challenge to employers who wish to keep their health insurance plans under the grandfathering clause. With calendar-year plan renewal season in full swing, many employers are anxious to make employee benefit decisions. However, various factors – especially a company's location – make a one-size-fits-all solution for employers unrealistic and impracticable.

Many employers don't believe the provisions will impact their health insurance plans. Others are considering how much flexibility they have to make changes to their employee benefits and keep their grandfather status. Some employers are frustrated because they don't even have a choice and others simply have not even started thinking about the topic. The real question for employers to consider is not how health care reform provisions will impact them, but when.

"There is a lot of information and misinformation out there, and employers realize they don't have the experience or interest to deal with it. Employers should always consider the health care savings versus the cost potential when keeping or implementing a new employee benefits. But this has become more difficult since there are provisions of health care reform that have yet to be defined, said, John Garner, CEO of Garner Consulting, a UBA Member Firm located in Pasadena, Calif. The best way to help make the decision to keep your health plan grandfathered or not is by conducting a thorough analysis of your existing employee benefits and choosing the path that fits your individual business strategy," said Garner.

"Whether an employer stays grandfathered or not, PPACA creates a greater bureaucracy and administrative burden, making it even more important for employers to rely on a professional advisor for advice and support," said Scott Rappoport, president of Benefit Sources & Solutions of Bound Brook, N.J., and Board Member of United Benefit Advisors (UBA). "Given the double-digit increases we are seeing, employers are considering every possible way to manage health care cost and should align with a qualified advisor who will leave no stone unturned looking for creative ways to keep the quality of their employee benefits high and their health care cost increases low."

To receive the full 9-page report, "Striking a Balance: How Employers Can Make the Best Decisions on Grandfathering Their Health Plans," contact your local [UBA Member Firm](#).

**ABOUT UNITED BENEFIT ADVISORS** – United Benefit Advisors, is a member-owned alliance of more than 140 premier independent benefit advisory firms with offices in more than 165 offices throughout the U.S, Canada and the U.K., and is one of the nation's top five employee benefits advisory organizations. UBA Members collaborate with more than 2,000 professionals to provide best in class solutions that positively impact employers and make a real difference in the lives of their employees and families. Employers, advisors and industry-related organizations interested in obtaining powerful results from our shared wisdom should visit UBA online at [www.UBAbenefits.com](http://www.UBAbenefits.com) to locate your local [UBA Member Firm](#).

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**CONTACT:** Bill Olson, Marketing Manager, Phone: 317-660-6652, [bolson@UBAbenefits.com](mailto:bolson@UBAbenefits.com)

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