

The Basics of the 90-Day Member Waiting Period

Beginning with the first plan year on or after January 1, 2014, all group health plans – including grandfathered and non-grandfathered, fully insured and self-funded – must have a waiting period for new hires that does not exceed 90 calendar days.

Five Key Things to Know About the 90-Day Waiting Period

1. New business customers must have compliant waiting periods that follow the federal requirement.
2. Renewing customers with already-compliant waiting periods will see no changes.
3. Existing non-compliant waiting periods will be adjusted to a compliant waiting period no later than the first renewal date on or after January 1, 2014.
4. The options for compliant waiting periods are as follows:
 - No waiting period for new hires
 - Date of event: one to 90 calendar days, one or two months
 - First of month: following the event (such as date of hire), one or two months, or one to 60 calendar days
5. An employer group may have different types of member waiting periods as long as they do not exceed the 90-day limit. In creating such classifications, groups should consult their legal counsel to ensure there are no discrimination concerns.



For more information

Consult your UnitedHealthcare representative if you have questions, or visit the United for Reform Resource Center at uhc.com/reform for more information.

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