§ 3217-f. Prohibition on lifetime and annual limits. (a) An insurer shall not establish a lifetime limit on the dollar amount of essential health benefits in an individual, group or blanket policy of hospital, medical, surgical or prescription drug expense insurance.

(b) An insurer shall not establish an annual limit on the dollar amount of essential health benefits in an individual, group or blanket policy of hospital, medical, surgical or prescription drug expense insurance for policy years beginning on and after January one, two thousand fourteen.

(c) For policy years beginning prior to January one, two thousand fourteen, an insurer may establish restricted annual limits on the dollar amount of essential health benefits in an individual, group, or blanket policy of hospital, medical, surgical or prescription drug expense insurance consistent with section 2711 of the Public Health Service Act, 42 U.S.C. § 300gg-11 or any regulations thereunder.

(d) The requirements of subsections (b) and (c) of this section shall not be applicable to an individual policy that is a grandfathered health plan. For purposes of this section, "grandfathered health plan" means coverage provided by an insurer in which an individual was enrolled on March twenty-third, two thousand ten for as long as the coverage maintains grandfathered status in accordance with section 1251(e) of the Affordable Care Act, 42 U.S.C. § 18011(e).

(e) For purposes of this section, "essential health benefits" shall have the meaning ascribed by section 1302(b) of the Affordable Care Act, 42 U.S.C. § 18022(b).