

Health Care Reform Implementation Quick Reference

2010

Federal Tax Credits Begin for Small Employers	Coverage for Preventive Health Services
Early Retiree Reinsurance Program Established	Revised Internal Appeals Procedures and New External Review Procedures
Health Insurance for Individuals with a Pre-Existing Condition	Protection for Emergency Services
Consumer Website Created	Choice of PCP from Any Available Participating PCP
No Pre-Existing Condition Exclusions for Enrollees Under Age 19	Direct Access to OB/GYN
Restrictions Placed on Annual Limits	No Discrimination in Favor of Highly Compensated Individuals (delayed)
Coverage Extended for Young Adults	Consumer Advocate Grants to States
Rescissions Prohibited	Automatic Enrollment of Employees (delayed)
Lifetime Limits Eliminated	

2011

Reporting of Health Coverage Costs Required on W-2 (delayed)	Changes to Cafeteria Plans
Over-the-Counter Medications Without a Prescription Not a Qualified Medical Expense	Conditions Established for Wellness Programs
Tax Increase for Withdrawals from HSAs and Archer MSAs for Non-Qualified Medical Expenses	Minimum Medical Loss Ratios
	Grants to Small Employers for Wellness Programs

2012

Health Plans Pay a Fee per Participant to Fund Patient-Centered Outcomes Research	Uniform Summary of Benefits
Reduce Paperwork and Administrative Costs	Employer Annual Reporting Requirements

2013

Elimination of Tax Deduction for Employers Who Receive Medicare Part D Retiree Drug Subsidy Payments	Limits to Health Flexible Savings Account Contributions
Employers Send Notice about Insurance Exchange	New Tax on Unearned Income

2014

No Pre-Existing Condition Exclusions	No Waiting Periods Longer than 90 Days
Guaranteed Issue and Guaranteed Renewal	Employer Notice of Health Insurance Coverage to IRS
Annual Limits Eliminated	Federal Tax Credits Continue for Small Employers
Coverage Ensured for Individuals Participating in Clinical Trials	Health Insurance Exchanges Open
Annual Out-of-Pocket Maximum Limited	Premium Rating Requirements
Deductible Limits Set	Multi-State Option Ensures Choice
Individuals Required to Obtain Coverage	Coverage for Essential Benefits Required
Employer Coverage Responsibility	
Cost-Sharing Requirements	

2018

New Tax for High-Cost Plans



Health Alliance



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