Health Care Reform Path to Compliance One thing is certain, change is constant as employers and employees navigate through the twists and turns of health benefits coverage. 2012 Internal Claims Review and External 2012 2012 Review of Appeals 2012 Summary of Benefits processes must be in Women's preven-2013 place (only applies to and Coverage (SBC) tive care services Medicare must be covered and Uniform non-grandfathered withholding tax (for without cost plans) those making more sharing (nonrequirements take than \$200k single or Jan. 1 grandfathered effect for open \$250k family) will plans) enrollments Sept. 23 2013 increase from Aug. 1 1.45% to 2.35% Jan. 1 (FSAs) are limited WELLNESS to \$2,500 2013 2013 2013 2013 **Employer must** Insured and self-funded report health care more than 250 state's exchange W-2s issued) Jan. 1 Jan. 31 plan year) **EMPLOYER** HEALTH **INSURANCE** HEALTH **BENEFITS EXCHANGES** 2014 2013 2014 Group health plans must group insurance market reforms certify they are compliant 2014 with HHS rules on electronic Individuals must buy No limits on pre-existing conditions transactions between health coverage or for adults; No annual benefit limits; health providers and pay a tax (starts at the health plans greater of \$95 per person or 1% of Dec. 31 household income) 2014 increase in 2014 from 20% to 30% of the 2014 2018 20?? 2017 2016 Uncertain effective >100 employees Health Care Choice "Cadillac Plans" provision and

For a summary of each Health Care Reform change, visit www.findleydavies.com/healthcarereform.

To learn more about full-time employee guidance, wellness incentives, and how to communicate health insurance exchanges with employees, contact Bruce Davis, National Health & Group Benefits Leader, Findley Davies, 614.458.1869, bdavis@findleydavies.com.

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