



2016 CHANGING RULES

2016 brought about changes to rules with specific impacts on employer-sponsored coverage. The year's major provisions were:

- The Employer Mandate expanded to include employers with 50-99 full time employees.
- A small employer is now defined as having 1-50 full time employees, unless a state defines it differently.
- New individual out of pocket rules for non-grandfathered family plans which required an "embedded" individual out of pocket maximum.

2016 PROVISION OUTLINE:

- The employer mandate expands to include employers with 50 or more full-time and full-time equivalent (FTE) employees.
- The definition of a small employer is 1-50 total employees, unless a state defines differently.
- Non-grandfathered family plans must have an "embedded" individual out-of-pocket maximum

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