



## WAIVER PROCESS

Can the PPACA annual limit rule be delayed using a waiver?

If compliance with the PPACA's annual limit for essential health benefits rule caused a big loss of coverage or increase in monthly premiums, the interim final rules allowed for one-year waivers from September 2010 through January 2014. These waivers were particularly useful for limited benefit plans, or mini med plans, that often had annual limits well below what the PPACA interim final regulations require. Plans were required to get waivers annually until 2014, when all plans were required to follow the annual limits rule.