



# INTERNATIONAL & EXPATRIATE PLANS

How does the PPACA affect international and expatriate plans?

Based on December 2014 legislation:

- U.S.-issued expatriate plans are exempt from most PPACA market reforms except the requirement to provide dependent health coverage to age 26
- U.S.-issued expatriate plans are considered minimum essential coverage that meets the individual mandate and are considered eligible plans for purposes of the employer mandate
- U.S.-issued expatriate plans are exempt from the health insurance fee after 2015, the reinsurance fee, the CERF/PCORI fee and the Cadillac tax
- U.S.-issued expatriate plans are not required to provide a Summary of Benefits and Coverage
- Different Medical Loss Ratio reporting and calculation rules apply to expatriate plans because they are structured differently and have more administrative costs