Exchange Reinsurance Fee Over the counter (OTC) drugs Small employer tax credit LEGEND may only be reimbursed with a Free Rider Penalty prescription for 125 plans Only limited changes may be Provisions affecting an HSA penalty for non-qualified Exchange coverage available for made after March 23 to maintain employer's costs and type of distributions increased individuals / small employers grandfathered status plan(s) to sponsor Individual mandate to obtain Provisions impacting health Adult children may receive tax Tax on prescription drug health coverage FSAs, HRAs or HSAs free health coverage / manufacturers (may increase reimbursement after March 30 employer cost) Provisions impacting plan Federal premium tax credit to Small employer wellness grants designs for all plans buy Exchange coverage Pre-existing condition limits for Tax on health insurers (may Provisions impacting plan children prohibited Comparative effectiveness increase employer cost) design that only applies to nonresearch (CER) fee Lifetime limits prohibited grandfathered plans Automatic enrollment - Delayed Administrative requirements Annual limits restricted W2 reporting of employer Health coverage and workforce Rescissions (cancelling coverage sponsored health coverage for reporting to the IRS retroactively) prohibited employers who file 250+ W2s W2 reporting of employer sponsored Exchanges must provide Medical device fee (may Coverage offered to adult children health coverage for employers who access to employers with up to file <250 W2s to age 26. Limited for increase employer cost) 100 employees. Access may grandfathered plans Waiting periods over 90 days be limited for smaller employers (60 days in CA) prohibited Summary of Benefits and Plans may not discriminate in favor in 2014 and 2015. of highly compensated individuals Coverage (SBC) and the Annual limits prohibited (delayed until further notice) **Uniform Glossary** Large employers may be able to Pre-existing condition limits for 60-day advance notice of Preventive care covered without participate in the Exchanges adults prohibited mid-year benefit changes cost-sharing Grandfathered plans must cover May not discriminate against Must allow individuals to choose all children to age 26 Health FSA contributions limited a provider acting within the their PCPs/pediatricians scope of license Incentive for wellness Must allow access to OB/GYN Employer deduction for participation increases to 30% without referral Medicare retiree drug subsidy Individual mandate penalty (optional) eliminated repealed Must provide direct access to and Insured plans must cover all Employee education for new coverage for emergency services Medicare Part D Donut Hole essential benefits hires coverage gap filled Must follow new internal and May not discriminate against external claim review standards. individuals in clinical trials Quality reporting guidance due 30-day enrollment and patient (March 23) Must comply with limits on protection notices deductibles CER fee due by July 31 each year Grandfathering notice and Cadillac Must comply with limits on outdocumentation Tax of-pocket maximums Notice of the Exchange Transparency disclosures May not discriminate against a provider acting within the scope of license 1/1 3/1 9/23 1/1 9/30 1/1 9/23 1/1 3/1 7/31 10/1 1/1 1/1 2010 2012 2014 2015 2016 2017 2018 2019 2020, 21, 22 2011 2013 PO BOX 7809 VISALIA, CALIFORNIA 93290 5429 AVENIDA DE LOS ROBLES, SUITE A VISALIA, CALIFORNIA 93291 WWW.EMPLOYERDRIVEN.COM 888-886-7973 Updated 9/11/2018