



Health Care Reform Timeline

2010

- Grandfathering Current Plans
- Early Retiree Reinsurance Program
- Small Business Tax Credits
- No Lifetime or Annual Coverage Limits
- Coverage for Adult Children Up to Age 26
- 100% Coverage for Preventive Services
- No Pre-existing Condition Exclusions for Children
- Temporary High Risk Pool
- No Prior Authorization for Emergency Services
- Revised Appeals Process
- No Rescission of Coverage
- Reasonable Break Time for Nursing Mothers

2011

- Minimum Medical Loss Ratio (MLR) for Insurers
- No Pre-tax FSA Reimbursements for O-T-C Meds
- 20% Tax for Nonqualified HSA Withdrawals
- Simple Cafeteria Plans Available
- Small Employer Workplace Wellness Grants

2012

- Coverage Reporting on W-2s
- Uniform Explanation of Coverage
- Pre-enrollment Document
- 60-Day Notice of Material Modifications

2013

- Employee Notification of Exchanges
- FSA Contribution Limitations
- Medicare Tax on High Wage Earners
- Plan Fees for Comparative Effectiveness Research
- Reducing Deduction for Retiree Prescriptions

2014

- Employer Requirement for Minimum Essential Coverage
- Individual Mandate
- State-based Exchanges for Individuals and Small Groups
- Small Employer Tax Credits Available Only in Exchange
- Employer Reporting Requirements
- Mandated Level of Coverage
- Exclusions for Pre-Existing Conditions Prohibited
- Prohibit Benefit Waiting Periods beyond 90 days
- Elimination of Health Status Rating
- HIPAA Nondiscrimination Rules on Wellness Programs
- New Fees for Health Insurance Carriers
- Small Group Redefined as 1 – 100 (in most states)

2018

- 40% Excise Tax on High-cost "Cadillac" Plans