



Employer Health Reform Checklist

Presented by

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2013 Health Reform Provisions





What Employers Need to Know

- ➔ Provide a Summary of Benefits and Coverage (SBC)
- ➔ Provide written notice about Health Insurance Exchanges (Marketplaces)
 - Employers must provide a notice to all current employees (including part-time and full-time employees regardless of whether eligible for coverage) by **October 1, 2013**
 - For new hires, notice must be provided within **14 days** of hire



Model Notices

The DOL provides the following two model notices:

- Employers who currently offer health insurance to any or all employees can use

<http://www.dol.gov/ebsa/pdf/FLSAwithplans.pdf>

- Employers who do not offer health insurance to any employees can use

<http://www.dol.gov/ebsa/pdf/FLSAwithoutplans.pdf>



What Employers Need to Know

- Limit employee contributions to health flexible spending accounts (FSA)
- W-2 Reporting of Employee Health Coverage Cost
- Check Eligibility for Small Business Tax Credit
- Review Grandfathered Plan Status



2014 Health Reform Provisions





What Employers Need to Know

- Plan exclusions for pre-existing conditions are no longer allowed
- No waiting periods longer than 90 calendar days
- Coverage for Clinical Trials
- Plans must provide Essential Health Benefits (EHB)
 1. Ambulatory patient services
 2. Emergency services
 3. Hospitalization
 4. Maternity and newborn care
 5. Mental health and substance use disorder services
 6. Prescription drugs
 7. Rehabilitative and habilitative services and devices
 8. Laboratory services
 9. Preventative and wellness services and chronic disease management
 10. Pediatric services, including oral and vision care



What Employers Need to Know

→ Limit on Annual Out-of-Pocket Maximums

- \$6,350 single coverage
- \$12,700 family coverage

→ Limit on Annual Deductibles

- \$2,000 single coverage
- \$4,000 family coverage

→ Wellness program incentives

- Maximum permissible reward increases from 20% to 30% of the coverage cost (or up to 50% for tobacco-contingent rewards)



What Employers Need to Know

- New Fees on Health Plans
 - Patient-Centered Outcomes Research Institute (PCORI) Fee
 - Transitional Reinsurance Program (TRP) Fee
 - Health Insurer Provider (HIP) Fee
 - Risk Adjustment Fee
- Adjusted community rating (ACR)
- Early renewal process (12/1)
- Covered CA

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