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What Employers Need to Know Right Now
About Health Care Reform

A banner image featuring a close-up of a silver stethoscope resting on a surface. The background is a blurred American flag with its stars and stripes.

Changes Affecting Employers and Group Health Plans -- 2015 and Beyond

2015

Shared responsibility ("play or pay") requirements (large employers)

- Employers with 100 or more full-time employees (or full-time employee equivalents) who fail to provide minimum, affordable coverage to full-time employees are subject to penalties

Employer reporting and notice requirements (due in early 2016 based on 2015 activity)

- Plan sponsor (if self-funded) or insurer reporting if providing minimum essential coverage
- Employer reporting if 50 or more full-time (or full-time employee equivalents) about furnishing of minimum value and affordable coverage

2016

Shared responsibility ("play or pay") requirements (mid-size employers)

- Employers with 50 or more full-time employees (or full-time employee equivalents) who fail to provide minimum, affordable coverage to full-time employees and their dependents are subject to penalties.

Small group market size

- "Small group" is redefined as 1 - 100 employees for purposes of the insurance market for non-grandfathered plans (including SHOP)
 - Essential health benefits required at "metal" levels of

Our access to PPACA Advisor resources can help you clear up PPACA questions and better craft your company's benefit strategy for the future.



This information is general and is provided for educational purposes only. It reflects UBA's understanding of the available guidance as of the date shown and is subject to change. It is not intended to provide legal advice. You should not act on this information without consulting legal counsel or other knowledgeable advisors.

coverage - platinum (90%), gold (80%), silver (70%), and bronze (60%)

- o Guaranteed issue and renewability
- o Modified community-rating ("fair health insurance premium") requirements
- o Common insurance risk pools
- o Premium stabilization programs and health insurance provider fee

2017

SHOP coverage

- States have the option to expand SHOP coverage to employers with more than 100 employees.

2018

Excise tax on high cost ("Cadillac") plans

- 40% excise tax on benefits that exceed a general threshold of \$10,200 for single coverage and \$27,500 for coverage of more than one person

Effective Date Not Established

Nondiscrimination requirements

- Currently applies to self-funded plans
- Effective date for fully insured plans indefinitely delayed
- Will likely impact ability to provide different eligibility, benefits, and contributions to different groups

Automatic enrollment

- Applies to employers with more than 200 employees
- Effective date delayed indefinitely

1/28/2015