

Health Care Reform

What is effective right away?

- Immediate reforms include:
 - No lifetime limits on health plan coverage
 - Raises the age of a dependent for health plan coverage to 26
 - Restricts rescissions of health plan coverage in all insurance markets
 - Federal review of health insurance premium rates
 - Minimum loss ratio requirements for insurers in all markets
 - High-risk pool coverage for people who cannot obtain current individual coverage due to preexisting conditions
 - Creates a temporary reinsurance program for employer health plans providing coverage for non-Medicare eligible retirees aged 55-64 and their families.

Health Care Reform

Effective in Six Months

- Mandated coverage of specific preventive services with no cost sharing
- Annual benefit limits on coverage would be limited to DHHS-defined non-essential benefits
- Mandated coverage of emergency services at in-network level regardless of provider
- Allows enrollees to designate any in-network provider as their primary care doctor
- Prohibits discrimination in coverage or premium based on salary
- Requires plans to have coverage appeals processes
- Requires that a summary of coverage be provided to applicants and enrollees
- Tax credits would be made available for qualified small employer contributions to purchase coverage for employees. Would apply to small employers with fewer than 25 employees and average annual wages of less than \$40K

What Takes Effect in 2013 or 2014?

- Guarantee Issue/No Pre-Ex for All Markets
- Rating Restrictions for Individual and Fully Insured Plans
- Qualified benefit requirements begin (mandates/cost-sharing limitations/actuarial values)
- Exchanges Become Operational
- Subsidies Become Effective
- Medicaid Expansion (133% FPL)
- Individual and Employer mandates effective
- Employer reporting, enrollment, and other requirements start
- Wellness program improvement allowed