



## Health Reform Key Provisions Affecting DSG

<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2018</u>
Cover children to age 26/no pre-existing conditions under age 19	Comparative Effectiveness Fund Tax: \$1/participant in 2012	Medicare tax on high wage earners (\$200k/\$250k): <ul style="list-style-type: none"> <li>• 1.45% to 2.35% on wages above \$200k/\$250k</li> <li>• 1.45% to 3.8% on unearned income (e.g. interest, dividends)</li> </ul>	Individual mandate to purchase insurance or pay the greater of \$95 per person (\$47.50 per child under age 18) or 1% of yearly household income penalty.	Employer mandate to provide health coverage (60% minimum actuarial value) <ul style="list-style-type: none"> <li>• \$2k/FT associate penalty if no coverage offered ("play or pay")</li> </ul>	Individual mandate penalty increases to the greater of \$695 per person or 2.5% of yearly household income.	40% non-deductible excise tax if health plan value exceeds \$10,200 for individuals/ \$27,500 for family
Over-the-counter medications not eligible for FSA reimbursement	Value of participant's coverage provided on W-2 (for 2011 plan year)	Notice to employees of coverage options in Exchange	Pre-existing condition exclusions and annual limits prohibited	Individual mandate penalty increases to the greater of \$325 per person or 2% of yearly household income.	Comparative Effectiveness Fund Tax: \$2/participant in 2013 - 2019	Comparative Effectiveness Fund Tax: \$2/participant in 2013 - 2019
Non-discrimination requirements	Uniform Summary of Benefits Coverage	Contraceptives covered at 100%	Limit of 90-day wait period  Monitor variable hour associates to determine medical eligibility	Affordability threshold of 9.5% of adjusted gross income: \$3k penalty/subsidized associate		
Effective appeals process	Quality of Care reports to HHS	Comparative Effectiveness Fund Tax: \$2/participant In 2013 – 2019	Exchanges established (large employers may enter in 2017)	Comparative Effectiveness Fund Tax: \$2/participant in 2013 - 2019		
"Restrictive" annual and lifetime limits prohibited		Reinsurance fee: \$63 per covered life (payable in 2014)	Comparative Effectiveness Fund Tax: \$2/participant	Reinsurance fee: \$60-\$80 per covered life		
Preventive services covered at 100%			Reinsurance fee: \$60-\$80 per covered life (2014 – 2016)			
*Public Long-Term care option (voluntary) – repealed			Out of pocket maximum must include office visit and Rx copays			
			*Free Choice Vouchers - repealed			