

Health Care Reform Timeline for Employers

2010	2011	2013	2014	2015-2018
Age for dependent children moved to Age 26 - do not have to be a full-time student	Voluntary long-term care insurance options available - CANCELLED	Improvements on electronic exchange of health information to reduce paperwork, administrative burdens and cost	Individual must obtain health insurance coverage or pay a penalty (some exemptions may apply) Currently on the docket for Supreme Court review of constitutionality.	Health insurance provider fee imposed in 2015 and increased annually
Uninsured individuals can access high risk health insurance pool	Consumer rebates for excessive medical loss ratios Employers required to report health coverage costs on form W-2 (provide at least 250 W-2's - delayed until 2013)	Annual health flexible spending account (F.S.A.) contributions limited to \$2,500	Employers with 50 or more employees must offer coverage to their employees or pay a penalty	40% Excise tax in 2018 for "Cadillac" health plans
Affordable coverage HHS and a website will be established Reinsurance for covering early retirees will provide reimbursement for a portion of the cost.	Qualified Medical Expenses will confirm to the definition used for the itemized tax deduction Simple Cafeteria Plan will be created to provide small businesses an easier way to sponsor a cafeteria plan	Medicare Part D Subsidy deduction eliminated	State health insurance exchanges to be established	
Lifetime maximums removed (annual maximums allowed until 2014) Pre-existing condition exclusions eliminated for children under age 19 Rescissions in all new and existing plans prohibited except in the case of fraud Full-insured group health plans must satisfy nondiscrimination rules Employers must improve the appeals process for appeals of coverage determinations and claims	Medicare Part D Discounts on brand name drugs Increase of taxes on withdrawals from H.S.A.s prior to age 65 and Archer M.S.A. Free annual wellness visit for Medicare beneficiaries and elimination of cost sharing	Income threshold for claiming itemized deduction for medical expenses increased Hospital insurance tax for high wage workers increased	Health Insurance Companies non-discrimination against individuals based on health status Individual health care tax credits available for certain individuals	
Preventive Care must be provided at 100% in-network	Over the counter medications require a prescription to be eligible for FSA's	Medical device excise tax established	Second phase of small business tax credit Assessment of health insurance provider fee No annual dollar limits allowed	
Small business tax credits				
Rebates for the Medicare Part D "Donut Hole"				
States may expand Medicaid				
Indoor tanning services tax				