

Health Care Reform- Timeline

What took place...	
2010	<ul style="list-style-type: none"> ➤ Early retiree reinsurance program ➤ Small business employer tax credit ➤ Begin closing the “Donut Hole” in Medicare Part D
2011	<ul style="list-style-type: none"> ➤ Dependents covered up to age 26 (28 in Ohio) ➤ Unlimited lifetime on benefits ➤ No pre-existing condition exclusions for children under 19 ➤ Preventive services covered 100% ➤ No prior authorization for emergency services ➤ No referrals required for OB/GYN services ➤ Any available primary care physician (PCP) accepting new patients may be selected ➤ Pediatrician may be selected as a PCP for children ➤ Revised appeals process and changes to adverse benefit determinations (enforcement of some regulations delayed until detailed guidance is issued) ➤ No discrimination in favor of highly compensated employees (enforcement delayed until detailed guidance is issued)
What's to come...	
2012	<ul style="list-style-type: none"> ➤ Uniform coverage summaries ➤ 60 day notice to carrier for material modifications ➤ First year medical loss ratio rebates may be issued
2013	<ul style="list-style-type: none"> ➤ Value of employer-sponsored coverage on W-2s for 2013 tax year – meaning W-2s issued in January 2014 (originally required earlier, but the IRS made reporting optional for 2011 and 2012 tax years for employers who issue fewer than 250 W-2s) ➤ Employee notification of exchanges, premium subsidies and free choice vouchers ➤ Medical flexible spending account contributions limited to \$2,500 per year ➤ Annual per-member fee for Patient-Centered Outcomes Research Institute (for fiscal year 2013, which technically begins October 1, 2012)

*Reform updates after 2014 are subject to change. We will continue to keep the timeline updated.