

Select ACA Provisions Affecting Employers

2011 Plan Year	2011	2012	2013	2014	2018
Lifetime dollar limits on Essential Health Benefits (EHB) prohibited*	OTC medicines not reimbursable under Health FSAs, HSAs, or HRAs without prescriptions, except insulin	Employer distribution of SBCs to participants*	Notice to inform employees of coverage options on health exchanges (DELAYED)	Individual mandate to purchase insurance or pay penalty	Excise tax on high-cost coverage
Preexisting condition exclusions prohibited for children under 19*	HSA Excise Tax increase	Medical Loss Ratio rebates (insured plans only)*	Limit of health Care FSA contributions to \$2500 (indexed)	State Insurance exchanges	
Limits on annual dollar limits on EHB*		Employer reporting of health coverage on Form W-2 (due 1/31/13) (only for employers with \geq 250 W-2s)	Medicare tax on high income (employers begin withholding on wages over \$200,000)	Transitional reinsurance contributions (approx. \$63 per participant)	
Extension of adult child coverage to age 26*			Addition of women's preventive health requirements to no cost sharing and coverage for certain in-network preventive health services**	Preexisting condition exclusions prohibited*	
Enhanced appeals procedures**					
No cost sharing and coverage for certain in-network preventive health services**				Annual dollar limits on EHB prohibited*	
Nondiscrimination rules on fully-insured health plans** (DELAYED)				Limit of 90-day waiting period for coverage	
	*Denotes changes applicable to all group health plans ** Denotes changes NOT applicable to grandfathered health plans ***This requirement applies to "full time employees"(discussed below) Delayed to 2015			Increased cap on rewards for participation in wellness program**	
				Limits on deductibles and out-of-pocket maximums**	
				Employer responsibility to provide affordable minimum essential health coverage****	