

As Reform Takes Form

A special news series from Independence Administrators



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www.ibxtpa.com
www.healthcare.gov
www.dol.gov

Welcome to the e-edition of *As Reform Takes Form* — a bi-monthly, online news series to help you understand the changes resulting from health care reform and how it may affect your plan and your plan members. We are committed to providing you with the most current information as the law is implemented to help you make informed decisions. We hope you find this news series a useful reference and welcome your feedback.

Benefit and Coverage Changes

Since the Affordable Care Act (ACA) was signed into law in 2010, there have been many changes to the benefits and coverage that employers must incorporate into their plan design. There are additional benefit and coverage initiatives – as well as updates to previously-issued provisions – that will take effect for **plan years beginning on or after January 1, 2014**. Some apply to only non-grandfathered plans, while other provisions apply to both grandfathered and non-grandfathered plans.

Implementation Alert

We have created an [ACA Implementation Alert](#) that provides details of specific new or updated benefits and coverage changes that take effect for plan years beginning on or after January 1, 2014.

Changes to Health Spending Account Contributions

The IRS has increased the annual contribution limits on Health Savings Accounts (HSA) for individuals enrolled in qualified, high-deductible plans. As of January 1, 2014, individuals will be able to contribute up to \$3,300/\$6,550 for single/family coverage. Read more about the IRS [annual HSA contribution limit increase](#).

Independence Administrators — helping you prepare as reform takes form.