

# As Reform Takes Form

*A special news series from Independence Administrators*



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[www.ibxtpa.com](http://www.ibxtpa.com)

[www.healthcare.gov](http://www.healthcare.gov)

[www.dol.gov](http://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.

## Health Care Reform: A Guide for Self-Funded Plans — download a free copy!

The Affordable Care Act (ACA) may be the largest piece of health care legislation since Medicare was passed in 1965. And many of the most significant changes are effective in January 2014. Are you ready?

To help you prepare for these changes, we have developed a concise guide to health care reform specifically for plan sponsors of self-funded plans.

*Health Care Reform: A Guide for Self-Funded Plans* contains timely information about:

- benefit and coverage changes;
- health plan fees;
- the “Pay or Play” provision;
- 2015 and beyond.

Download a copy of *Health Care Reform: A Guide for Self-Funded Plans*.

## Complying with the 90-day waiting period

On September 4, 2013, the Department of Labor (DOL) issued a new *Frequently Asked Questions (FAQ Part XVI)*. One of the topics the FAQ addresses is complying with the 90-day waiting period limitation for offering health insurance coverage. Under the proposed rules issued in March 2013, eligibility requirements that are not based solely on the lapse of time are permitted, provided that they are not designed to avoid complying with the 90-day waiting period. Plans and issuers can rely on the proposed rules at least through 2014. If the final regulations are more restrictive on plans or issuers than the proposed regulations, they will not be effective prior to January 1, 2015, giving plans and issuers sufficient time to comply.

This generally applies for plan years beginning on or after January 1, 2014. The rules apply to both grandfathered and non-grandfathered group health plans.

## For more information

To learn more about how Independence Administrators can support you in complying with the requirements of the Affordable Care Act, or to request an analysis, **please contact your Independence Administrators account representative.**

Independence Administrators — helping you prepare as reform takes form.

Independence Administrators does not provide legal or tax advice. The final determination of whether the Plan Sponsor meets the requirements of the Affordable Care Act must be made by the Plan Sponsor in consultation with the employer’s own legal counsel or tax advisor.

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