

As Reform Takes Form

2013 – A year preparing for Health Care Reform



December 17, 2013

[Download our complimentary Health Care Reform Guides](#)

[The Employer Guide](#)

[The Plan Member Guide](#)

Resources

www.ibxtpa.com

www.healthcare.gov

www.dol.gov

Independence Administrators is here to help you navigate the changes

The Affordable Care Act (ACA) has brought about enormous changes in the health care industry during 2013. To help you navigate these changes and understand how they may affect your plan and plan members, Independence Administrators created this online bi-monthly news series.

We hope you found the newsletter useful and informative.

In keeping with a popular tradition for this time of year, we are dedicating this final issue to a look back at the health care reform guides and topics covered in 2013.

Guides include:

1. [The Employer Guide](#) — Titled *Health Care Reform: A Guide for Self-Funded Plans*, this clear, concise guide was developed specifically for sponsors of self-funded plans. Keep and refer to this guide throughout 2014, and beyond.
2. [The Plan Member Guide](#) — Titled *Health Care Reform Law & You*, this practical handbook was designed for you to share with your employees. It can help them better understand the health care reform law and how it may affect their family and friends.

Health care reform eNewsletters and Alert topics include:

- [Reinsurance fee](#) — This fee goes into effect January 1, 2014, but is not payable until the end of the 2014 calendar year. It will be assessed on health insurers and sponsors of self-funded plans.
- [Patient-Centered Outcomes Research Institute \(PCORI\) fee](#) — For some plans, the first installment was due July 31, 2013; other plans will begin to pay this fee July 31, 2014. The fee, payable each subsequent year, is scheduled to be phased out after October 1, 2019.
- [Employer Shared Responsibility provision](#) — Starting January 1, 2014, all employers who have 50 or more full-time equivalent (FTE) employees must offer health insurance that meets certain criteria or face a penalty. The penalty provision has been delayed until January 1, 2015.
- [Summary of Benefits and Coverage](#) — The Summary of Benefits and Coverage (SBC) was updated to include information on a plan's Minimum Essential Coverage (MEC) and Minimum Value (MV).
- [HIPAA Nondiscrimination and Wellness Provisions](#) — This alert helps to outline the criteria for what constitutes a nondiscriminatory wellness program under the new regulations.

For more information

For information on these and other health care reform topics covered throughout 2013, please refer to our [As Reform Takes Form newsletters](#), [Affordable Care Act Alerts](#), and [Guides](#) that are available in the [health care reform section](#) of our [website](#).

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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