



September 2014

Reminder

Groups are encouraged to register at REGTAP.info for upcoming regulatory webinars, including sessions on the transitional reinsurance program.

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Independence Administrators is here to help you navigate the changes

Regulatory Updates is an online news series designed to help you understand the changes resulting from the Affordable Care Act (ACA) and other regulatory changes and how they may affect your plan and your plan members. We are committed to bringing you current regulatory information to help you make informed decisions.

Transition relief under IRS Code 6055, 6056

The Internal Revenue Service (IRS) has provided transition relief notification from the information reporting requirements for insurers, self-insured employers, and other providers of minimum essential coverage (MEC) for 2014.

In addition, the IRS has released draft versions of reporting forms that will be used by employers to report the information that shows what they offer to employees, as required by the Affordable Care Act (ACA).

For additional information see our [Affordable Care Act Implementation Alert](#) about the IRS Sections and Codes.

Reminder: Obtain a Health Plan Identifier by November 5, 2014

The Administrative Simplification provision of the Affordable Care Act of 2010 (ACA), references HIPAA (Health Insurance Portability and Accountability Act of 1996) and includes a requirement to obtain a standard, unique Health Plan Identifier (HPID). The HPID is intended to increase standardization within HIPAA transactions.

For details on the HPID, please see our earlier [Affordable Care Act Implementation Alert](#) on this topic.

Cost-Sharing limits for 2015

Beginning in 2015, out-of-pocket limits under the Affordable Care Act (ACA) will be slightly higher than the IRS limits on HSA-qualified high-deductible health plans. The statute requires the limits to be updated annually based on the percent increase in average premiums per person for health insurance coverage.

In 2015 the maximum annual limit on out-of-pocket expenses — including deductible, copayment, and coinsurance, but not premiums — for self-insured coverage is \$6,600 for individuals and \$13,200 for families.

For more information

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

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 and other relevant regulations must be made by the Plan Sponsor in consultation with their own legal counsel or tax advisor.

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