



January 2015

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

[www.cms.gov/ccio](http://www.cms.gov/ccio)

## *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.

## Happy New Year! 2015 Reminders

Happy New Year! We wish you a successful 2015 and offer you these reminders:

- **Grandfathered plans** that took effect on March 23, 2010, as part of the Affordable Care Act (ACA) are still in effect. A group will remain grandfathered as long as it adheres to the grandfathered rules.
- **Out-of-pocket Maximum (OOPM) limits** – OOPM applies to non-grandfathered group plans (self-funded and fully insured). For plan years on or after January 1, 2015, the group either must have an integrated OOPM with their third party prescription benefits management vendor or they can split the OOPM between the prescription and the medical. The OOPM limits for 2015 are:
  - **\$6,600** for an individual
  - **\$13,200** for a family
- **Employer Shared Responsibility** – This year the Employer Shared Responsibility for large employers (with 50 or more full-time equivalents) includes a provision that says the employer must offer coverage to at least 70 percent of its full-time employees. See the [Employer Shared Responsibility ACA Alert](#) .
- **Reinsurance Fee** – The reinsurance fee was established to stabilize premiums covered in the individual Health Insurance Marketplace from 2014 through 2016. A group can elect one payment of \$63 per covered life, which is to be paid by January 15, 2015, for the 2014 payment. Alternatively, they could decide to split their payments.
  - The first payment of **\$52.50** must be paid by **January 15, 2015**.
  - The second payment of **\$10.50** is to be paid by **November 15, 2015**.
- **Transitional Relief** – The information reporting requirements for 2015 gives employers, insurers, and other entities additional time to adapt their health coverage and reporting systems. Providers of health coverage will file information returns with the IRS in 2016, and will furnish statements to individuals in 2016, to report coverage information in the 2015 calendar year. See the [Transition Relief ACA Alert](#).

## 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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