



March 18, 2014

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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)

## ***Independence Administrators is here to help you navigate the changes***

This is a special e-edition of *As Reform Takes Form* — an online news series designed to help you understand the changes resulting from the Affordable Care Act 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.

### **Transitional relief for implementing Employer Shared Responsibility for 2015**

The United States Treasury Department and the Internal Revenue Service released final regulations for implementing the Employer Shared Responsibility provision under the Affordable Care Act (ACA) for 2015.

The final regulations provide transitional relief to large employers (50 or more full-time equivalent (FTE) employees) for 2015, as well as clarifications around employee categorization, full-time determination status, affordability safe harbors, and other limited transitional rules.

For additional information see the [Affordable Care Act Implementation Alert](#).

### **Updated U.S. Preventive Services Task Force list**

The U.S. Preventive Services Task Force (USPSTF) has updated definitions and added new topics to the A and B Recommendations list. Under the ACA, non-grandfathered group health plans (self-funded and fully insured) are required to cover certain designated preventive care with no cost sharing, subject to reasonable medical management, when the services are delivered by an in-network provider. The recommendations or guidelines are effective for plan years beginning one year after the recommendation or guideline is used.

For additional information on the updated definitions and new topics, please refer to our [Affordable Care Act Implementation Alert](#).

### **FAQ – Set 18 Released (January 2014)**

Periodically, the Departments of Labor, Health and Human Services, and Treasury jointly prepare these FAQs to answer questions and provide clarifications to the implementation of the Affordable Care Act (ACA). FAQ – Set 18 addresses the Mental Health Parity and Addiction Equity Act of 2008, among other topics. Some of the topics addressed in the FAQ include:

- coverage of preventive services;
- limitations on cost-sharing;
- out-of-pocket maximum;
- expatriate health plans;
- wellness programs;
- fixed indemnity insurance;
- the Mental Health Parity and Addiction Equity Act of 2008.

For details on the topics covered, please refer to the [Affordable Care Act Implementation FAQs - Set 18](#).

### **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.