

# Affordable Care Act

## Timeline of Major Events Affecting Group Health Plans

The Affordable Care Act (ACA) has caused confusion with requirements and deadlines. The numerous elements are keeping HR professionals on edge with what to do and when to do it. This is designed to assist you with the challenges and dates required with ACA.

### 2014

#### Annual limits, previously restricted, now prohibited on essential health benefits

Plan years starting on or after **January 1, 2014**

#### Clinical trial coverage

Plan years starting on or after **January 1, 2014** (grandfather exception)

#### Cost-sharing limitations

Plan years starting on or after **January 1, 2014** (grandfather exception)

#### Guaranteed availability of coverage

Plan years starting on or after **January 1, 2014** (grandfather exception)

#### Nondiscrimination against health care providers

Plan years starting on or after **January 1, 2014** (grandfather exception)

#### PCE prohibition (for all), previously only those under age 19

Plan years starting on or after **January 1, 2014** (grandfather exception)

#### Automatic enrollment

Subject to issuance of regulations in **2014**, delayed indefinitely

#### Comprehensive health insurance coverage

Plan years starting on or after **January 1, 2014** (grandfather exception)

#### Excessive waiting periods (i.e., more than 90 days) prohibited

Plan years starting on or after **January 1, 2014**

#### Fair health insurance premiums

Plan years starting on or after **January 1, 2014** (grandfather exception)

#### Guaranteed renewability of coverage

Plan years starting on or after **January 1, 2014** (grandfather exception)

#### Nondiscrimination based on health status

Plan years starting on or after **January 1, 2014** (limited grandfather exception)

#### Shared responsibility for individuals (individual mandate)

**January 1, 2014**

#### Shared responsibility for employers with more than 100 full-time equivalent employees (play or pay penalty tax)

**January 1, 2015**

### 2015

#### Data collection for Applicable Large Employer (ALE is 50 or more FTE) reporting in 2016.

**January 1, 2015**

### 2016

#### Shared responsibility for employers with 50-99 full-time equivalent employees (play or pay penalty tax)

**January 1, 2016**

#### Applicable Large Employer reporting required

**January 31, 2016**

### 2018

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#### 40% tax on high-cost health coverage ("Cadillac Plan Tax")

**January 1, 2018**