

# The Ever-Changing

# Affordable Care Act

Every year brings another round of changes, amendments, and deletions to the Affordable Care Act—and HR departments are expected to not only keep up with every change but to plan for whatever lies around the bend.

*How should you be planning for future changes?*

Here are some examples of major changes upcoming due to ACA.

## 2015



The Employer Mandate comes into play for businesses with more than **100** full-time equivalent employees. Under the Mandate, employers must provide health insurance to at least 70% of their full-time employees or pay a fee (**\$2,000–\$3,000** per employee<sup>1</sup>).<sup>2</sup>

70%

## 2016



Companies with 50 or more full-time (or equivalent) employees must provide affordable coverage to employees and dependents or face a penalty.<sup>3</sup>



"Small group" now defined as up to 100 employees for the insurance market.<sup>3</sup>

## 2017



States can now expand SHOP coverage to companies with more than 100 employees.<sup>3</sup>



States have a waiver that allows them to take federal dollars now invested in the ACA overhaul and use them to redesign their own health care systems.<sup>4</sup>

## 2018



There is now a dollar cap on healthcare premiums that can be provided to employees as a tax rebenefit: for a single person, it is set at **\$10,200**; for a family it is **\$27,500**. Any funding in excess of this amount will be taxed at **40%**.

40%



**To stay on top of everything that's happening with the ACA, companies need the help of expert brokers. Johnson & Dugan acts as a trusted partner for employers, sharing experience and expertise to help support their clients with the most up-to-date knowledge on everything an HR department must contend with.**

<sup>1</sup> <http://www.fool.com/investing/general/2014/11/08/5-big-changes-for-obamacare-in-2015.aspx>

<sup>2</sup> <http://obamacarefacts.com/obamacare-2015/>

<sup>3</sup> UBA PPACA Advisor 2015

<sup>4</sup> <https://www.indianagazette.com/news/reg-national-world/law-allows-changes-to-obamacare,21891542/>

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