

TOP TEN MOST

CONFUSING

ACA CHANGES FOR EMPLOYERS

A Timeline of Milestones

START

March 21, 2010

PPACA:

Congress passed the Patient Protection and Affordable Care Act (PPACA, or ACA).

Since the ACA passed in 2010, employers have been trying to understand what the bill means for them, their businesses, and their employees. It hasn't been easy, especially with the law's numerous changes and delays.

Not all of the changes have had a direct impact on employers, but who can keep up?

2011

1. April 14, 2011 1099 repealed: Congress repealed the "1099" mandate that would have required businesses to report to the IRS all of their transactions with vendors totaling \$600 or more in a year.

2012

2. January 1, 2012 Employee reporting delayed: The requirement that employers report the full cost of employer-provided health insurance on their employees' W-2 forms was delayed by one year.

2013

FEBRUARY

3. February 15, 2013

Closing the high-risk pool: The administration decided to prematurely halt enrollment in transitional federal high-risk pools created by the law, blocking coverage for an estimated 40,000 new applicants, citing a lack of funds. The administration had money from a fund under Secretary Sebelius's control to extend the pools, but instead used the money to pay for advertising for Obamacare enrollment and other purposes.

MARCH

4. March 11, 2013

Small business plans put on hold (federal-run exchange): Because exchanges for small businesses would not be ready by the 2014 deadline, this change delayed until 2015 the provision of SHOP (Small-Employer Health Option Program) that requires the exchanges to offer a choice of qualified health plans.

JULY

5. July 2, 2013

Employer mandate delayed: The reporting requirements for employers were delayed by one year.

SEPTEMBER

6. September 26, 2013

Online SHOP exchange delayed: The administration delayed for a month the launch of the online insurance marketplace for small businesses.



NOVEMBER

7. November 14, 2013

Insurance companies allowed to offer canceled plans: The administration announced that insurance companies may reoffer plans to employers and individuals that previous regulations forced them to cancel.

8. November 27, 2013

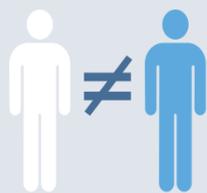
Online SHOP exchange delayed...again: The administration delayed for a year (until November 2014) the launch of the online insurance marketplace for small businesses.

2014

JANUARY

9. January 18, 2014

Equal employer coverage delayed: Tax officials will not enforce the mandate requiring employers to offer equal coverage to all employees in 2014.



FEBRUARY

10. February 10, 2014

Employer mandate delayed...again: The administration delayed for an additional year provisions of the employer mandate, postponing enforcement of the requirement for medium-sized employers until 2016 and relaxing some requirements for larger employers. Businesses with 100 or more employees must offer coverage to 70% of their full-time employees in 2015 and 95% in 2016 and beyond.

FINISH

Managing ACA changes on your own is a recipe for disaster. **You need a seasoned broker on your side guiding you through the mandates, delays, and changes that impact your business.** The experts at Johnson & Dugan stay up-to-date for you and can help you navigate the complexities of ACA compliantly, allowing you to keep up with the daily tasks and overall strategic responsibilities of your busy HR department.

Ribbon designed by Laurent Canivet from the Noun Project | Timeline Source: Galen Institute, "40 Changes to ObamaCare...So Far", 2014

Insurance Services Corporation

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