

Health Care Reform Estimated Timeline

2010

- Children to stay on parents' insurance until 26 years of age
- Seniors receive \$250 rebate
- Insurers barred from imposing exclusions on children with pre-existing conditions
- Insurers can't rescind policies to avoid paying medical bills of a sick individual
- Lifetime limits on benefits and restrictive annual limits – prohibited
- New plans to cover preventive services without co-pay
- Temporary reinsurance program for companies that provide early retiree health benefits
- New plans to implement coverage determinations and claims appeals process
- Adoption tax credit and assistance exclusion
- Indoor tanning tax
- Small Business tax credits

2011

- Medicare to provide free annual wellness visits and prevention plans
- States offer services to disabled through Medicaid
- 50 percent discount on brand-name drugs for certain enrollees
- Additional tax for HSA withdrawals before age 65
- Create plan for small businesses to offer tax-free benefits
- Medicare payroll tax increase for individuals earning a specified income

2013

- Implement electronic exchange of health information
- Limit contribution to FSA
- Eliminate Medicare Part D subsidy deduction
- Increase income threshold from 7.5 percent to 10 percent of adjusted gross income
- Increase hospital insurance tax for individuals earning a specified income
- 2.9 percent excise tax on first sale of medical devices

2014

- Citizens required to have coverage or pay a fine
- Individuals can join an exchange plan
- Large companies required to offer employees coverage or pay a fine
- Insurers cannot reject policies because of an individual's health status
- Health plans prohibited from imposing annual limits on coverage
- Credits offered to those above Medicaid eligibility through exchanges
- Medicaid eligibility will increase to 133 percent of poverty
- Annual health insurance provider fee imposed according to insurers' market share to companies with certain premiums

2018

- Excise tax imposed on high-cost employer-provided health plans