

Timeline of Key Provisions

2010

- Prohibits lifetime coverage limits
 - Prohibits rescissions of coverage
 - Restricts annual coverage limits
 - Establishes temporary high risk pool
 - Requires coverage for dependent children up to 26 years of age
 - Provides tax credit for small employers
 - Creates temporary reinsurance program for early retirees
 - Prohibits discrimination in favor of highly compensated employees
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2011

- Requires employees to disclose value of benefits on W-2
 - Increases excise tax on HSAs and Archer MSAs for nonqualified distributions
 - Initiates simple cafeteria plans
 - Revises definition of eligible medical expenses
 - Imposes fee on pharmaceutical manufacturers
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2012

- Freezes Medicare Advantage payments
 - Begins blended benchmarks for Medicare Advantage
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2013

- Begins notice and reporting requirements
 - Imposes annual limits of \$2,500 on contributions to health FSAs
 - Imposes fee on medical device manufacturers
 - Eliminates employer tax deduction for Medicare Part D subsidy
 - Imposes additional Medicare Part A tax of .9% (and an additional 3.8% tax on certain income)
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2014

- Requires States to establish Exchanges
 - Requires individuals to carry health coverage unless exempted
 - Requires employers to provide insurance coverage or pay a fee
 - Prohibits limits on pre-existing conditions
 - Prohibits waiting periods in excess of 90 days
 - Prohibits annual coverage limits
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2016

- Provides for sale of insurance through qualified health plans in all participating states
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2017

- Permit states to expand coverage through Exchanges to large employers
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2018

- Imposes excise tax on high cost employer-sponsored health coverage