



Southern Building Material Association  
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## **The Health Care Reform Package: What This Will Mean For Small Employers**

**Thursday, September 30, 2010 • Price: \$139 per logged-on computer**  
*Start Time: 3:00 PM Eastern Time; 2:00 PM Central Time*

The Health Care Reform package passed by President Obama has far reaching implications for all employers regardless of size. Last time we had a program on this we addressed the crisis and what we understood at that time. Since then a number of the “cloudy” issues have become clear and many of the mandates in the package now have written regulations. During this hour we will review some of the most recent healthcare reform documents focusing on those which go into effect September 23<sup>rd</sup>. Then we’ll focus on the below:

### **What The Healthcare Reforms Means to Small Employers**

2010

- All insurance carriers must cover young adults until the end of the year in which they turn 26 for renewals after 9/23/10
- Insurers cannot impose pre-existing conditions for children
- High risk pools will be established by the Federal Government
- Early retiree subsidy program begins in earnest
- Medicare Part D beneficiaries will receive a \$250 rebate when entering the coverage gap (“donut hole”)
- Small employer tax credit for those employers with less than 25 full time equivalent employees whose annual wage is less than \$50,000
- New website launched for future insurance exchange: [www.HealthCare.gov](http://www.HealthCare.gov)

2011

- Grants for wellness programs
- Employees automatically enrolled in Community Living Assistance Services and Supports (CLASS) long-term care program, unless they opt out
- Insurers must spend at least 80% of premiums on medical services – new MLR
- OTC drugs no longer eligible expenses for FSAs, HRAs, or HSAs
- All health plans will have lifetime maximum benefits
- Essential benefits such as physical, speech, occupational therapy, chiropractic services will have no annual limits
- No referrals to see an OBGYN regardless of the type of health insurance\
- Preventive care services paid at 100% with no co-pays or deductibles
- Medicare Part D enrollees get 50% discount on prescription drugs when in the coverage gap (“donut hole”)

2012 - 2013

- Medicare payroll taxes rise to 2.35% for those earning \$200,000 (\$250,000 for families)
- Limits Flexible Spending Account (FSA) contributions to \$2,500 per year

2014

- State based exchange program implemented to compete with private health insurance industry
- Insurers cannot refuse to sell or renew policies, deny coverage for pre-existing conditions
- Individual mandate requires all Americans to by coverage or pay a fine of \$95. Penalties increase each year
- Prohibition on deductibles over \$2,000
- New taxes built into premium costs

2018

- High-cost insurance tax – 40% on Single coverage over \$10,200 and family coverage over \$27,500

2020

- Prescription drug coverage gap (“donut hole”) eliminated for Medicare beneficiaries

The presenter, Burman Clark, RHU, CSA is president of Muneris Benefits in Roanoke, Virginia and has spoken extensively on the Health Care Reform legislation to a number of professional and trade associations. The Patient Protection and Affordable Care Act is a federal law set forth by the comprehensive health care reform signed by President Obama on March 23, 2010. **This webinar will contain information useful to LBM dealers across the U.S.**

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