Grandfathering and Fully/Self-Insured Health Plan Regulations under the Affordable Care Act

The Affordable Care Act (ACA) includes many regulations and fees that are applicable to your health plan dependent on its status as Fully or Self-insured and it's status as a "Grandfathered" Plan. Below is an explanation of new rules being applied to health plans and the plans to which these rules apply.

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	Applies to									
	Individu	Small Group (100 EEs or less beginning 2016)					Large Group			
ACA Provisions	Non Grandfathered	Grandfathered	Non Grandfathered		Grandfathered		Non Grandfathered		Grandfathered	
[Year Effective (- Year Completed)]	Fully	Fully	Fully	Self	Fully	Self	Fully	Self	Fully	Self
Limits on Out-of-Pocket Maximums [2014] Out-of-pocket costs on Essential Health Benefits must be limited to to \$6,350 for single coverage and \$12,700 for family coverage in 2014. Amounts will increase annual based on health care cost trends.	Yes	No	Yes		No		Yes	No		
Community Rating [2014] Plans are limited or prohibited from charging participants more based on age (3:1 ratio allowed), tobacco use (1.5:1 ratio allowed), or geography.	Yes	No	Yes		No					
Guaranteed Issue [2014] Insurers must admit and renew coverage for any consumer, regardless of health status or past usage.	Yes	No	Yes							
Reinsurance Fee [2014 - 2016] A per-covered-life fee will be charged to group health care plan to fund the "Transitional Reinsurance Program" which is designed to help stabilize premium rates in the new statebased health insurance exchanges. (\$64/life in 2014,)									Yes, (Taft- Hartley plans exempt)	
Excise Tax on High Value Health Coverage [2018] Tax payable by the plan or plan sponsor. Beginning in 2018 a 40% excise is applied to the cost of a plan in excess of certain thresholds.	Yes									