

# Affordable Care Act

## Ten Years Later

Ten years have passed since the Patient Protection and Affordable Care Act (ACA) was signed into law, and Congress continues to reevaluate the ACA’s role and the impact it has on our nation’s health care and insurance industries. Changes to national healthcare policy continue to be fluid, with amendments and fixes arising to address shortcomings in existing policy. Most recently, significant changes to paid sick leave were implemented to address the COVID-10 pandemic in an attempt to address real-time health concerns. The following is a timeline for the implementation of significant provisions within the law.

<p><b>Effective Immediately</b></p>	<ul style="list-style-type: none"> <li>• Grandfathering</li> <li>• Part D rebate</li> </ul>	<ul style="list-style-type: none"> <li>• Small business Tax Credit</li> </ul>
<p><b>Beginning June-July, 2010</b></p>	<ul style="list-style-type: none"> <li>• Temporary Early retiree reinsurance program begins</li> <li>• National high-risk pool established</li> </ul>	<ul style="list-style-type: none"> <li>• HHS web portal established</li> </ul>
<p><b>Plan Years Beginning on or After Sept. 23, 2010</b></p>	<ul style="list-style-type: none"> <li>• Adult children coverage to age 26</li> <li>• No pre-existing conditions exclusion for children under age 19</li> <li>• Restricted rescissions</li> <li>• Preventative care services with no cost sharing</li> <li>• No lifetime dollar limits on essential benefits</li> <li>• Restricted annual dollar limits on essential benefits</li> </ul>	<ul style="list-style-type: none"> <li>• Internal and external appeals process* (grace period until 7/11)</li> <li>• Transparency disclosures*</li> <li>• Emergency services (at in-network cost)*</li> <li>• Direct access to OB/Gyn</li> <li>• Choice of PCP/pediatrician</li> <li>• Non-discrimination rules extended to insured plans</li> <li>• Medical loss ratio (MLR) reporting</li> </ul>
<p><b>2011</b></p>	<ul style="list-style-type: none"> <li>• No reimbursement for OTC drugs on HSAs</li> <li>• Form W-2 reporting of value of benefits (<i>grace period</i>)</li> <li>• Increased penalty (20%) for non-qualified HSA withdrawals</li> </ul>	<ul style="list-style-type: none"> <li>• MLR rebate</li> <li>• SIMPLE Cafeteria Plans allowed (small employers under 100 lives)</li> <li>• CLASS Act (<b>repealed</b>)</li> </ul>
<p><b>2012</b></p>	<ul style="list-style-type: none"> <li>• Summary of coverage requirement</li> <li>• 60-day notice in advance of modifications</li> </ul>	<ul style="list-style-type: none"> <li>• HHS to provide CLASS Act details (<b>repealed</b>)</li> </ul>

<b>2013</b>	<ul style="list-style-type: none"> <li>• 3.8% investment income tax for high-earners</li> <li>• Medicare tax increase for high-earners</li> <li>• No deduction for retiree drug subsidy</li> <li>• \$2,500 cap on health FSA contributions</li> </ul>	<ul style="list-style-type: none"> <li>• Employer notification regarding exchanges</li> <li>• Eligible medical expense deduction threshold increased (7.5% to 10%)</li> <li>• CLASS premium payments and employer auto-enrollment (<b>repealed</b>)</li> </ul>
<b>2014</b>	<ul style="list-style-type: none"> <li>• Rate reviews begin*</li> <li>• MLR based on three years of data begins</li> <li>• Individual mandate for minimum essential coverage</li> <li>• State-based insurance exchanges</li> <li>• Free choice vouchers (<b>repealed</b>)</li> <li>• No pre-existing condition exclusions</li> <li>• Modified community rating*</li> </ul>	<ul style="list-style-type: none"> <li>• Increased wellness program incentives</li> <li>• Small employer tax credit increases to 50%</li> <li>• Required coverage for clinical trials for life-threatening diseases*</li> <li>• 90-day limit on waiting periods</li> <li>• Early retiree reinsurance program ends</li> <li>• National high-risk pool ends</li> </ul>
<b>2015</b>	<ul style="list-style-type: none"> <li>• Employer responsibilities/penalty (<i>delayed until 2015</i>)</li> </ul>	<ul style="list-style-type: none"> <li>• Limit on employee out-of-pocket expenses* (<i>delayed until 2015</i>)</li> </ul>
<b>2016</b>	<ul style="list-style-type: none"> <li>• Employer penalty (<i>delayed until 2016 pending certain conditions are met</i>)</li> </ul>	
<b>2017</b>	<ul style="list-style-type: none"> <li>• States may permit large employers in exchanges</li> </ul>	
<b>2018</b>	<ul style="list-style-type: none"> <li>• 40% excise tax on high-cost plans (<b>repealed</b>)</li> <li>• Access to short-term “skinny” plans expanded</li> </ul>	<ul style="list-style-type: none"> <li>• Individual Mandate eliminated</li> </ul>
<b>2019</b>	<ul style="list-style-type: none"> <li>• Health Insurance provider fee repealed</li> </ul>	<ul style="list-style-type: none"> <li>• Medical devices tax repealed</li> </ul>
<b>2020</b>	<ul style="list-style-type: none"> <li>• Emergency Paid Sick Leave</li> <li>• Family and Medical Leave Act (FMLA)</li> </ul>	<ul style="list-style-type: none"> <li>• Tax Credit Offsets to Cover Costs</li> </ul>

**\*Grandfathered plans exempt**

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