

## Health Reform in 2015: This time it's for real

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The implementation of the Affordable Care Act is nearly complete. After several delays, employers will feel the effect of some of the most significant parts of the Affordable Care Act in 2015. Some employers will simply stick with the status quo, dot their i's, and cross their fingers. Those that do will miss an excellent opportunity to get ahead of the game by reevaluating their employee benefits strategy.

You can start planning for the future today by reviewing the upcoming changes listed below and thinking about the impact they may have on your company.

- Community rating applies to small groups with fewer than 50 employees. Costs will be spread throughout the community without regard to medical history or claims experience, raising rates for most groups.
- “Pay or play” kicks in for employers with 100+ full time employees on January 1, 2015.
- Out-of-pocket maximum transitional relief ends for non-grandfathered plans.
- Large and self-funded groups must meet minimum value requirements.
- Health plan reporting under IRS Sections 6055 and 6056 goes into effect.
- Group Health plans must certify that they comply with HIPAA rules on electronic transactions.
- We're one year closer to the 2018 “Cadillac Tax,” which will make high cost health plans truly unaffordable for most employers.

Mueller QAAS has worked with employers to control health care costs and adapt to the post-ACA market since 2013. In that time, Mueller QAAS has developed several new areas of service to meet client needs.

To learn more about how Mueller QAAS can help your company, visit our website at [www.myqaas.com](http://www.myqaas.com).