

Health Care Reform Begins In Earnest Today (September 23, 2010)

The Patient Protection and Affordable Care Act, the landmark health care reform law, was enacted on March 23, 2010. Although a few provisions took effect immediately, and some fundamental reforms do not take effect until 2014, many of the most important new requirements for employer health plans take effect today — September 23, 2010, six months after the date of enactment.

Among the rules that apply to health plans for plan years beginning on and after September 23, 2010 are the following:

- *Non-discrimination rules for insured health plans* — For the first time, insured health plans will be subject to severe monetary penalties if they discriminate in favor of owners or highly paid employees as to eligibility for coverage or benefits provided. We will provide additional guidance on the new non-discrimination requirements in the near future.
- *Young Adult Coverage* — Every group health plan that provides dependent coverage must permit an adult child (whether married or unmarried) to continue coverage under his or her parents' plan until the child reaches age 26. The employer must notify certain participants of this new enrollment right. See our prior Alert at <http://jaeckle.com/YoungAdultCoverage>

See our Alert at <http://jaeckle.com/EmployerHealthCareChallenges> for a summary of other new rules that take effect today.

In addition, a useful Health Care Reform Reference Chart that summarizes all important new requirements under health care reform, their effective dates and appropriate employer action items, can be found here: <http://jaeckle.com/ImportantDatesHCR>

If you have any questions on any aspect of health care reform, please contact Robert W. Patterson at 716.843.3910 or rpatterson@jaeckle.com, or Michele O. Heffernan at 716.843.3850 or mheffernan@jaeckle.com.

Jaeckle Fleischmann & Mugel has posted a number of Alerts on the health care reform law in a special section of its website: <http://jaeckle.com/HealthCareReform>.

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