



# 21 Common Questions in Health Care Reform

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# Employer Mandate

## **Question 1:**

- **Which employers are subject to the employer mandate in 2014?**

# Effective Date

## **Question 2:**

- **If my employer is a large employer and sponsors a health plan with a noncalendar plan year, when does it have to comply with the employer mandate?**

# Large Employer Determination

## **Question 3:**

- **How does employer determine if it's a large employer for employer mandate purposes?**
- **Which employees are considered?**
- **Over what time period is this determination made?**

# Large Employer Determination

## Question 4:

- In determining whether an employer is a large employer for employer mandate purposes when do we have to consider other businesses owned by the employer in to total?

# Dependent Coverage

## **Question 5:**

- **Does an employer have to offer health coverage to the employee's children or spouse?**
- **If we do, does the employer have to pay for it?**

# Affordability Test

## **Question 6:**

- **In determining whether health coverage is affordable, any premium charged to an employee cannot exceed 9.5% of the employee's household income.**
- **How is an employer going to determine that figure?**

# Affordability Test

## **Question 7:**

- **What type of health coverage is the affordability test based on?**
- **Single coverage?**
- **Family coverage?**



# Affordability Test

## **Question 8:**

- **Our employer sponsors a wellness program. If an employee satisfies certain wellness standards, his or her premium is reduced.**
- **For the affordability test, what premium is used?**

# Part-time Employees

## **Question 9:**

- **If an employer is determined to be a large employer, does it have offer health coverage to part-time employees?**

# Part-time Employees

## **Question 10:**

- **In any year, do we have to offer coverage to a part-time employees, even if their hours go below 30 hours per week?**

# Part-time Employees

## **Question 11:**

- **If we hire an individual as a part-time employee and then his or her status changes to full-time.**
- **When do we have to offer him or her health coverage?**

# Part-time Employees

## **Question 12:**

- **We hire an individual as a full-time employee. Later he or she begins working part-time.**
- **When do we drop coverage and redetermine his or her eligibility for health coverage?**

# Employer Mandate Penalty

## **Question 13:**

- **If we offer affordable minimum essential health coverage to employees and their dependent children and the employee goes on the Exchange with his or her family.**
- **Will the employee be eligible for any credits and subsidies on the Exchange?**

# Employer Mandate Penalty

## **Question 14:**

- **If my employer offers health coverage to 95% of its employees and their dependents, will it still be liable for any penalties?**

# Employer Mandate Penalty

## **Question 15:**

- **If my employer has various companies that do not offer coverage, will my entire employer be penalized?**



# Small Employer

## **Question 16:**

- **If an employer is not a large employer, does it have to offer any coverage to its employees?**

# Small Employer

## **Question 17:**

- **If a small employer offers affordable minimum essential health coverage to its employees and its dependents, can they go on the Exchange and receive credits and subsidies?**

# Small Employer

## **Question 18:**

- **In 2014, what coverage must a small employer offer if its health plan is nongrandfathered?**
- **Will there be any limits on deductibles and out-of-pocket amounts?**

# Large Employer

## **Question 19:**

- **In 2014, what coverage must a large employer offer if its health plan is nongrandfathered?**
- **Will there be any limits on deductibles and out-of-pocket amounts?**

# Health Reimbursement Arrangements (HRAs)

## Question 20:

- Can HRAs be used in 2014?
- Can “free standing” HRAs be used?
- Are there any limitations on small employers in the use of HRAs?

# Fees

## **Question 21:**

- **What fees will be imposed on Health plans under Health Care Reform?**

**Questions????????????????**

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