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New Law Repeals Deduction Limits for Small Employer Insured Health Plans

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Section 213 of "Protecting Access to Medicare Act of 2014" repeals the annual deductible limit requirement for small employer insured health plans that was to be effective for plan years beginning on or after Jan. 1, 2014. The repeal of the Affordable Care Act's (ACA) deductible limit is retroactively effective to the date of the ACA's enactment in March 2010. President Obama signed the Protecting Access to Medicare Act of 2014 into law on April 1, 2014.

Section 1302(c)(2)(A) of the ACA provided that deductible limits for 2014 could not exceed \$2,000 for a plan covering a single individual, or \$4,000 for any other plan. The proposed deductible limits for 2015 would be \$2,150 for self-only coverage and \$4,300 for other than self-only coverage.

Click on the link below for a copy of the new law:

<http://www.gpo.gov/fdsys/pkg/BILLS-113hr4302enr/pdf/BILLS-113hr4302enr.pdf>
