

**Health Care  
Reform  
Updates**



Brought to you by

**Business & Healthcare  
Strategies Inc**

April 3rd, 2014

**Annual Limit on Deductibles for Small Group Plans Eliminated  
Retroactively to 2010**

New [legislation](#) signed by President Obama **eliminates the Affordable Care Act's annual limitation on deductibles for non-grandfathered plans in the small group market**, effective retroactively to 2010. Those limits were set at \$2,000 for self-only coverage and \$4,000 for other than self-only coverage for plan years beginning in 2014; however, certain small group plans were allowed to exceed the limits if necessary to reach a given level of coverage, or metal tier.

**The annual limitation on out-of-pocket expenses for non-grandfathered group plans was not eliminated and remains in effect.** Annual out-of-pocket expenses (including coinsurance and copayments, but not premiums) for a plan year beginning in 2014 may not exceed \$6,350 for self-only coverage or \$12,700 for other than self-only coverage. For 2015, these limits increase to \$6,600 and \$13,200, respectively.

- **Note:** Certain small businesses may be allowed to [renew existing group coverage](#) that does not comply with the annual limits on out-of-pocket expenses through policy years beginning on or before October 1, 2016. Not all states and insurers will permit coverage to renew. Businesses that are eligible to continue existing coverage will receive a notice from their insurance companies for each policy year.



Health Care Reform Updates provided by:

Business & Healthcare Strategies Inc

For continuing updates on Healthcare Reform, Benefit options and consulting please feel free to contact us

Pat Keaveny  
612-867-0826  
[Pkeaveny.bhs@gmail.com](mailto:Pkeaveny.bhs@gmail.com)

Kathy Hall  
952-886-0115  
[kathyhall.bhs@gmail.com](mailto:kathyhall.bhs@gmail.com)

[www.bhs-1.com](http://www.bhs-1.com)