

Health Care Reform

for Employers and Advisors



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What's New in the 1st Qtr. 2019 Edition

This What's New section highlights some key changes made in the last quarter to the *Health Care Reform for Employers and Advisors* guidebook—the authoritative guidebook for employers, administrators, and advisors.

- **Grandfathered Health Plans**
 - We've reworked our coverage of grandfathered health plans in Section VI, in light of the agencies' request for information to help better understand the challenges for plans and insurers in avoiding loss of grandfathered status.
- **Waiting Periods**
 - Our discussion of the prohibition on excessive waiting periods in Section X has been refreshed with new discussion of the interaction of the waiting-period restrictions with other legal requirements.
- **Lifetime, Annual, and Cost-Sharing Limits**
 - In Section IX, we have updated our discussion of the maximum annual limitation on cost-sharing for a proposed increase in the limits for 2020. We've also updated for proposed regulations that would allow employers to offer non-integrated HRAs if certain requirements are met.
- **Interference Claims**
 - In Section XXVIII, we've updated for the status of a case in which an employee made a claim for ERISA Section 510 discrimination because the employer allegedly interfered with work hours to avoid shared responsibility penalties.

Lots More to Come! From the feedback we've received, we know that our manuals are the premier group health plans resources in the country. But here at EBIA we're not satisfied. We are constantly striving to make the manual even better. In upcoming editions, look forward to complete coverage of all legal developments affecting health care reform, and to our further analysis of existing law, with more examples and Q/As, etc.

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