

Affordable Care Act - Information Toolkit

Tools for Employers

Affordable Care Act - Information for Employers and Self-Employed

- <u>Small businesses</u> Learn about small employer tax credits, as well as small employers' rights and responsibilities under the law. Small employers are usually defined at those having fewer than 50 employees.
- <u>Large businesses</u> Information for businesses with 50 or more employees, including information about tax policy and employer responsibility parts of the law.
- <u>Self-Employed</u> Self-employed people have some new options and protections, both now and beginning in 2014. In some states, self-employed people can apply for small business policies.

Employer Responsibility Under the Affordable Care Act

This simple flowchart from Kaiser Family Foundation illustrates how employer responsibilities work.

Patient Protection and Affordable Care Act

Comprehensive resources from the Department of Labor covering a wide range of topics, such as Regulations and Guidance, Frequently Asked Questions, Enrollment, Grandfathered Plans, Multiple Employer Welfare Arrangements, and more.

Small Business Administration - Affordable Care Act

The Affordable Care Act includes a variety of measures specifically for small businesses that help lower premium cost growth and increase access to quality, affordable health insurance. Depending on whether you are self-employed, an employer with fewer than 25 employees, an employer with fewer than 50 employees, or an employer with 50 or more employees, different provisions of the Affordable Care Act may apply to you. Learn about the key provisions of the Affordable Care Act based on the size of your business below.

Full text of the Affordable Care Act - Read the Affordable Care Act in full or browse it section by section.

<u>Health Care Reform Resource Page</u> – Resources from the Society for Human Resources Management (SHRM)

Health Care Reform Compliance Checklist for Plan Sponsors

The principal requirements that apply to employer-sponsored group plans through 2018.

Determine your Full-Time Equivalent Employees under PPACA (PDF)



Wellness Initiatives

The Affordable Care Act and Wellness Provisions

An issue brief from Health Affairs on new draft rules that elaborate on Affordable Care Act provisions expanding employers' ability to spur workers to improve their health.

Incentives for Nondiscriminatory Wellness Programs in Group Health Plans (PDF)

Department of the Treasury, Department of Labor, Department of Health and Human Services - November 26, 2012

Wellness Program Rewards Significantly Expanded Beginning With Plan Year 2014 Under Proposed Regulation

A November 2012 Healthcare Reform Bulletin from Towers Watson, which offers a summary and a discussion of key provisions related to wellness and incentives under the ACA.

Employers Plan Aggressive Response to Shifting Health Care Landscape

Towers Watson/National Business Group on Health Survey 2012 - Health care costs increase at lowest rate in 15 years

Tools for Employers and Consumers

<u>Health Reform</u> - from Kaiser Family Foundation

<u>Health Reform Glossary</u> - a resource for understanding the concepts included in the Affordable Care Act. It provides simple and straightforward definitions of key terms that are part of the health reform law.

Affordable Care Act Tax Provisions

What's Changing and When

An interactive timeline, or see all timeline items on one page in printable format.

Health Reform Implementation Timeline

Provisions by year. The interactive tool designed to explain how and when the provisions of the health reform law will be implemented over the next several years. Show or hide all the changes occurring in a year by clicking on that year. Click on a provision to get more information about it. Customize the timeline by checking and unchecking specific topics.

The Affordable Care Act by State

See what implementation means for your state. From grants to new services and programs, find out how the Affordable Care Act is helping you where you live.

After the Ruling: A Consumer Guide

An FAQ from Kaiser Health News about some of the law's provisions that are already up and running as well as major features of what's to come.



Prevention, Wellness, & Comparing Providers

Insurers are required to cover certain preventive services at no cost to the insured. Learn what services may be available to various constituencies. This site also provides a series of tools to compare providers, hospitals, nursing homes, home health agencies, and dialysis centers.

Health Reform Subsidy Calculator

Beginning in 2014, tax credits will be available for people under age 65 who purchase coverage on their own in a health insurance Exchange and are not covered through their employer, Medicare or Medicaid.

The Health Care Law: What's in Effect, What's Still to Come

From AARP, an overview of benefits that are in place now and through 2014

AARP Health Law Guide

An interactive guide will help you find resources tailored to your needs, whether it's about Medicare, health insurance coverage for you or your family, or public programs that may work for you. Also available in Spanish

Health Reform Explained Video: "Health Reform Hits Main Street"

A 10-minute overview video from the Kaiser Family Foundation, which explains healthcare reform; Also available in Spanish.

11 Myths About Health Care Reform

AARP says, "The hype about the law, including its impact on Medicare, is confusing — and scary. Here's the truth."