

New Rules for Employer Sponsored Health Plans

- Report the value of employee health benefits on W-2s (optional until 2013)
- New “simple cafeteria plans” that meet non-discrimination requirements (ERs with 100 employees or less)
- No eligibility & benefit rules in favor of highly compensated employees (delayed)
- No longer allow OTC drug reimbursement in FSA, HSA, and HRA plans without a prescription

- Report the value of employee health benefits on W-2s (now mandatory)
- State exchanges open enrollment (October) for groups with <100 employees
- Notify workers about 2014 state insurance exchanges and available subsidies
- Cover certain women’s preventive care with no cost share (nonprofits)
- FSA contributions limited to \$2,500. Threshold for deducting medical expenses on taxes goes from 7.5% to 10% of income

- Employer Mandate (Pay or Play): Employers with 100+ employees must offer “affordable” coverage that includes “essential health benefits” to 70% of full-time employees or pay a penalty
- Annual reporting of availability of “Minimum Essential Coverage” to IRS and statements to employees

