



Health Care Reform Update

Youngstown State University
Health Care Advisory Committee
October 17, 2013

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Health Care Exchanges - FYI

- What's in the news (for individuals)
 - Difficulties, back logs, systems failures
- Why
 - Speculation
 - ✓ Magnitude of complexity was underestimated
 - ✓ Multiple government systems have to connect
 - ✓ Each state has its own Dept. of Insurance
 - ✓ Experience level of the systems programmers?
 - ✓ Federal government involved with 36 state exchanges – including Ohio – likely far more than they anticipated

Health Care Exchanges - FYI

- Small businesses
 - SHOP Market Place (Small Business Health Options Program)
 - With 50 or fewer full time employees
 - Employer can contribute to Ohio's exchange on behalf of their employees
 - For 2014 – employers choose one plan – employees enroll on the exchange
 - ✓ Plan choices are expected to increase in the future
 - Expands to include employers with 51 to 100 full time employees in 2016
- Large employers (over 100 full-time employees) won't have access to Exchange until 2017 (at least)

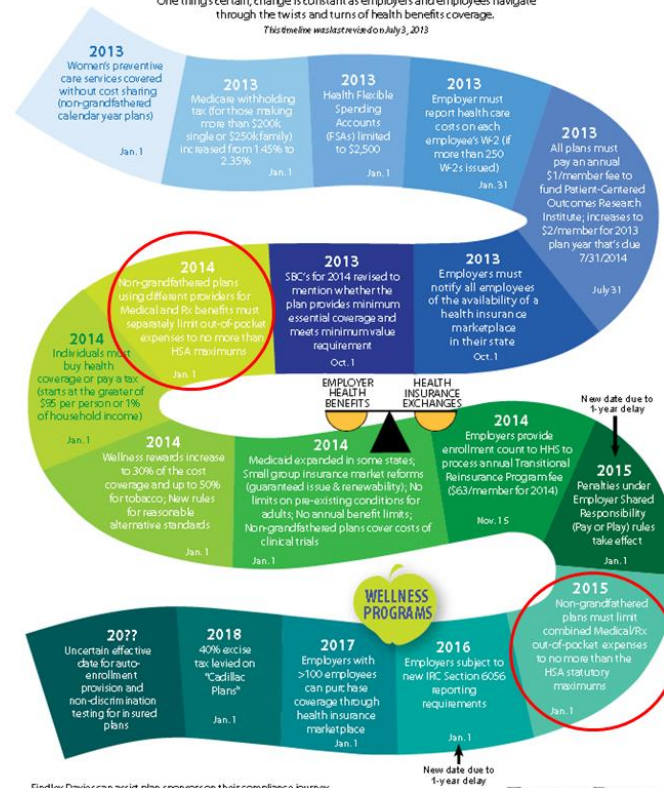
Out of Pocket Maximum Requirements

(See handout)

Health Care Reform Path to Compliance

One thing's certain, change is constant as employers and employees navigate through the twists and turns of health benefits coverage.

This timeline was last revised on July 3, 2013



Findley Davies can assist plan sponsors on their compliance journey.
Contact Bruce Davis, principal, 419.327.4133, bdavis@findleydavies.com.

For detailed information about each compliance area, visit our website, www.findleydavies.com.

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The preceding is a summary and reflects our general understanding of applicable changes in the law that may require action by an employer and the effective dates for those changes unless otherwise specified. This is merely a summary, and should not be relied on exclusively to determine your actions with respect to your health care benefits plan or program and compliance with the law. You should discuss your situation with your consultant, accountant and/or attorney to determine what is best for your situation.

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Out of Pocket Maximum for Network Services

Current YSU Plan	ACA Requirement
<p>\$250 / \$500 out of pocket maximum</p>	<p><u>Ceiling</u> on out of pocket maximum = \$6,350 / \$12,700 for 2014 (No issue - YSU's plan is well below that ceiling)</p>
<p>Does not include copays, coinsurance, or deductibles</p>	<p>Includes copays and coinsurance (Could add cost to the plan; very rough estimate - \$150,000 to \$250,000)</p>
<p>Medical and Rx are treated separately</p>	<p>Medical and Rx are treated:</p> <ul style="list-style-type: none"> • Separately for July 1, 2014 plan year • Combined for the July 1, 2015 plan year (will add more cost to the plan)

Questions?