

## Health Care Reform: 2011 Trends & Observations

Since the enactment of Health Care Reform, otherwise known as the Patient Protection and Affordable Care Act (PPACA) and the Health Care and Education Reconciliation Act of 2010, much has happened:

- The 2011 mandated changes are adding an estimated 1-2.5% additional cost to employers
- As much as we have learned since March 2010 when the PPACA was passed, significant details are yet to be unveiled in 2012 and 2013 by the Department of Health and Human Services (HHS)
- The provision regarding vouchers starting in 2014 was repealed as of 4/15/2011
- The law continues to be debated not only locally and nationally but also in the courts – the Florida case, which includes 25 other states as co-plaintiffs, is expected go to the U.S. Supreme Court by the fall of 2012
- The 2012 presidential election could change the course of implementation by either delaying or accelerating portions of the Act
- Employers who implement an overarching health strategy encompassing benefits, wellness/onsite solutions, and communication approaches that push overall health and productivity in a positive direction over the next 3-5 years will be positioned to address the changing benefit and employee marketplace
- 2014 marks the most significant regulatory portions of the bill and further encourages plan sponsors to begin taking steps toward a meaningful plan

As we approach the next renewal cycle, we will keep you apprised of any changes that come our way. Please refer to the following timeline for a current look at what's ahead.