



Illinois
New Mexico
Oklahoma
Texas

Quick Reference Guide: Patient Protection and Affordable Care Act of 2010

Effective Immediately	<ul style="list-style-type: none"> • Automatic enrollment* • Grandfathering • Part D rebate • Small business tax credit 	
Beginning June 1	<ul style="list-style-type: none"> • Temporary early retiree reinsurance program begins • National high risk pool established • HHS Web portal established 	
Effective Plan Years Beginning On or After Sept. 23, 2010	<ul style="list-style-type: none"> • Adult children coverage to age 26 • No pre-existing conditions exclusions for children under age 19 • Restricted rescissions • Preventive care services with no cost sharing** • No lifetime dollar limits on essential benefits • Restricted annual dollar limits on essential benefits 	<ul style="list-style-type: none"> • Revised appeals process** • Transparency disclosures** • Patient protections for emergency services** • Direct access to OB/Gyn** • Choice of PCP/pediatrician** • Non-discrimination rules extended to insured plans** • Medical loss ratio reporting
January 1, 2011	<ul style="list-style-type: none"> • No reimbursement for OTC drugs on HSAs • Form W-2 reporting of value of benefits • Increased penalty for non-qualified HSA withdrawals • Medical loss ratios rebate 	
2012	<ul style="list-style-type: none"> • Summary of coverage requirement • 60-day notice in advance of modifications 	
2013	<ul style="list-style-type: none"> • Medicare tax increase for high-earners • No deduction for retiree drug subsidy • Cap on health FSA contributions • Employer notification regarding exchanges 	
2014	<ul style="list-style-type: none"> • Rate reviews begin** • MLRs based on three years of data begins • Individual mandate for minimum essential coverage • State-based insurance exchanges • Free rider penalty • Free choice vouchers • No pre-existing condition exclusions • Limit on employee out-of-pocket expenses** 	<ul style="list-style-type: none"> • Increased wellness program incentives • Small employer tax credit increases to 50% • No annual dollar limits on essential benefits • Required coverage for clinical trials for life-threatening diseases** • 90-day limit on waiting periods • Early Retiree Reinsurance Program ends

*Effective date unclear **Generally subject to grandfathering provision.

Information Current as of June 1, 2010

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