



Application of Insurance Market Reforms

Reflecting the *Patient Protection and Affordable Care Act* and the *Health Care and Education Reconciliation Act*

Insurance Reform	Effective Date	NEW PLANS				EXISTING PLANS	
		Individual Market	Small Group Plans	Large Group Plans (Insured)	Self-Insured Plans	Individual Market	Group Plans
Ban on lifetime limits on benefits	In 6 months	√	√	√	√	√	√
Regulated annual limits on benefits	In 6 months	√	√	√	√		√
Ban on annual limits on benefits	2014	√	√	√	√		√
Ban on rescissions	In 6 months	√	√	√	√	√	√
Coverage for young adults	In 6 months	√	√	√	√	√	Before 2014: young adults not eligible for employer coverage
Coverage of free preventive care	In 6 months	√	√	√	√		
Limit on administrative costs and profits (medical loss ratios)	2011	√	√	√	N/A	√	√
Review of premium rate increases	2011	√	√	√	N/A		
Independent appeals process	In 6 months	√	√	√	√		
Summary of coverage for applicants and enrollees	By 2012	√	√	√	√	√	√
Coverage of pre-existing conditions for children	In 6 months	√	√	√	√		√
Coverage of pre-existing conditions for everyone	2014	√	√	√	√		√

Insurance Reform	Effective Date	NEW PLANS				EXISTING PLANS	
		Individual Market	Small Group Plans	Large Group Plans (Insured)	Self-Insured Plans	Individual Market	Group Plans
Ban on denials of coverage	2014	√	Current law	√	N/A		Current law-small groups
Ban on varying premiums based on health or gender; limit on varying premiums based on age	2014	√	√	If Exchange opens to large employers	N/A		
Ban on discrimination based on health status	2014	√	Current law	Current law	Current law		Current law
Coverage of essential health benefits	2014	√	√				
Limit on out-of-pocket costs	2014	√	√	√	√		
Minimum value for coverage	2014	√	√				
Limit on waiting periods for coverage	2014	N/A	√	√	√	N/A	√
Ban on discrimination in favor of highly compensated workers	In 6 months	N/A	√	√	Current law	N/A	
Quality reporting	By 2012	√	√	√	√		
Right to designate a primary care provider; access to emergency services, pediatricians, and OB/GYNs	In 6 months	√	√	√	√		
Excluding insurers from Exchanges based on excessive premium rate increases	2014	√	√				
Coverage of clinical trials	2014	√	√	√	√		