



Health Care Reform provisions that will impact WSU and when

2011

- Young adult dependent children are eligible to be covered under the WSU health plan until age 26 (unless they are eligible for coverage through their own employer's plan)
- Over-the-counter medications can no longer be covered under the Medical Care Spending Account unless prescribed by a physician

2013

- Preventive services under the WSU Higher Copay Plans are covered without cost sharing (including generic oral contraceptives and other FDA approved contraceptive methods)
- Medical Care Spending Account elections are limited to \$2,500 per year
- Summaries of Benefits and Coverage are provided to employees online at <http://www.wayne.edu/hr/tcw/health-welfare/medical-insurance-companies.php>
- WSU will pay an annual tax to support clinical effectiveness research (\$1 per covered person in 2012 and increases annually thereafter)
- The value of WSU provided health coverage will be included on employees' W-2 (starting with 2012 Form W-2)
- Medicare tax withholding on employee paychecks increases to 2.35% on earnings over \$200,000
- A 2.3% excise tax applies to certain medical devices which will increase WSU health plan costs
- WSU will provide a notice to employees in the Fall about the new Health Insurance Marketplace

2014

- WSU will pay a new annual excise tax on health insurance premiums (estimated at 2-4% of annual premiums)
- WSU will pay a new annual fee to help fund a temporary state reinsurance program that is intended to help stabilize premiums for coverage in the Health Insurance Marketplace (estimated at \$63 per covered person)
- Employees working an average of 30 hours or more per week will be eligible for coverage under the WSU health plan
- Young adult dependent children will no longer be excluded from the WSU health plan if they are eligible for coverage through their own employer
- Eligible foster children will be eligible for coverage under the WSU health plan
- WSU Higher Copay health plans may not exclude coverage for approved clinical trials for cancer or life-threatening conditions
- WSU health plan options will not have an annual out-of-pocket maximum greater than \$6,350 per individual and \$12,700 per family

2015

- WSU will report certain health plan information to the IRS in an annual return