

WHAT'S NEXT FOR HEALTH CARE REFORM

November 29, 2017

Seth Perretta, Groom Law Group
Molly Tatting, Cigna

Together, all the way.®

Confidential, unpublished property of Cigna. Do not duplicate or distribute. Use and distribution limited solely to authorized personnel. © 2017 Cigna

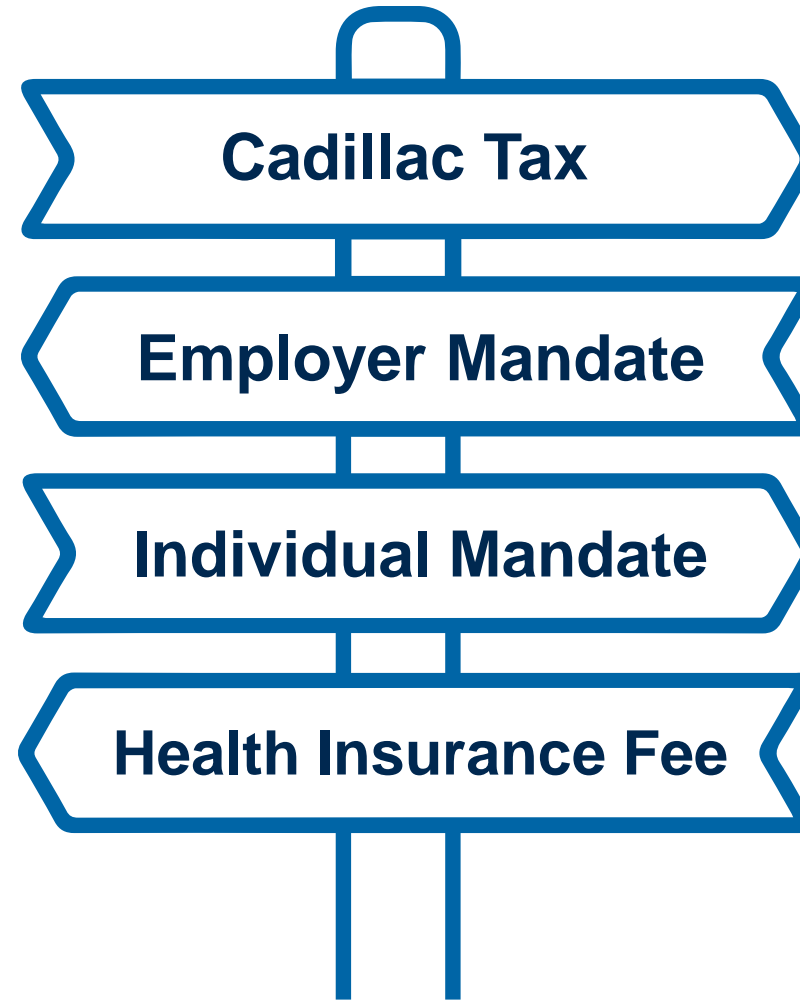




Comprehensive tax reform

**Will it be a
vehicle to alter
the ACA?**

***How about the
year-end
spending bill?***



Recent Developments cont.

Cost-Sharing Reduction Payments

- Ceased for issuers as of Oct. 12
- Continue for consumers

Expanded Exemption for Contraceptives

- Effective Oct. 6
- Religious and moral objections
- No longer need to self-certify

Proposed

Essential Health Benefits

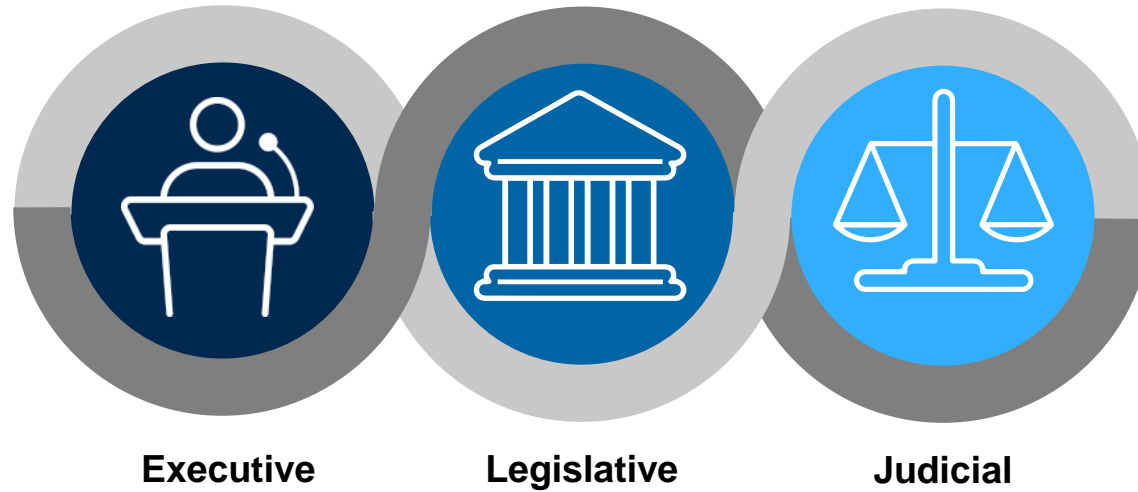
- Benchmark flexibility 2019+
- Another state's benchmark
- Replace one or more EHB categories
- New benchmark plan



GROOM LAW GROUP
CHARTERED

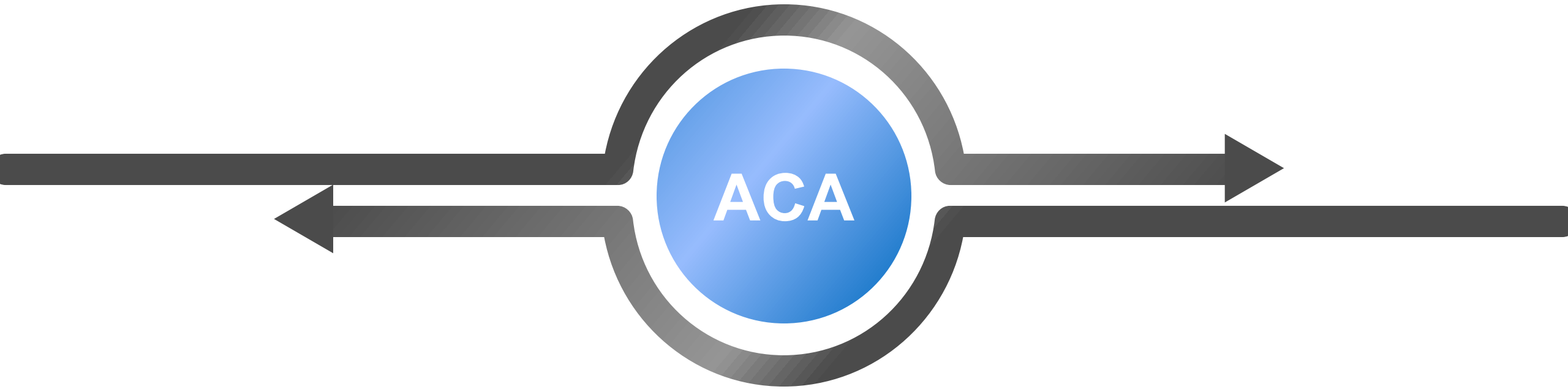


The saga continues

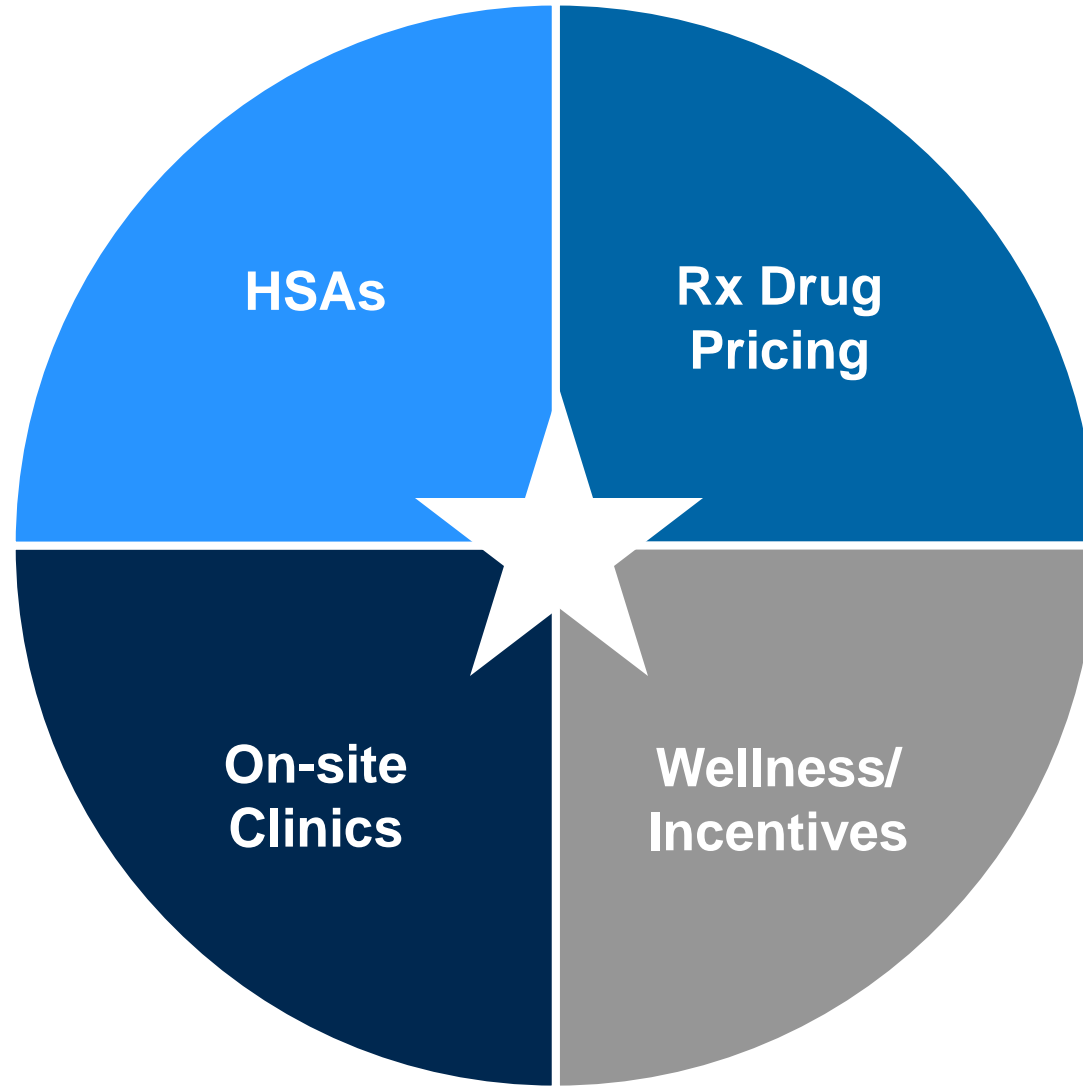


Creating a parallel marketplace

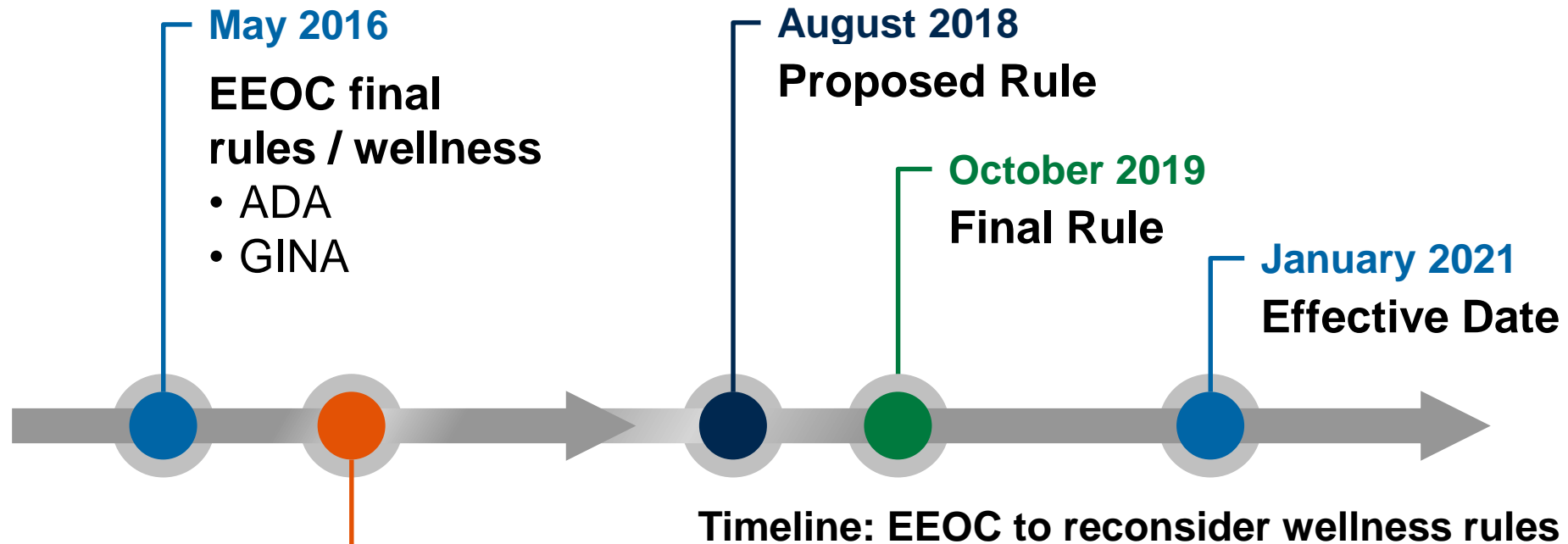
New options to avoid certain ACA mandates



Other hot topics for 2018



Wellness Programs and Incentives



August 2017

AARP v EEOC

- “Voluntary” definition at issue
- Court: EEOC to reconsider rules
- Which “voluntary” standard applies until 2021?

ACA remains law of land

Employer “to-do” list

ACA compliance is required unless official guidance to the contrary is issued



YourACARoadmap.com

Cut through the ACA compliance deadline confusion

INFORMED ON REFORM

YOUR ACA ROADMAP

Cut through the ACA compliance confusion!

The Affordable Care Act (ACA) created many ongoing employer requirements with differing compliance deadlines throughout the year. These responsibilities vary depending on a few things, including your business' size and funding type. Use this tool to get a visual snapshot of your annual responsibilities to help you stay organized and meet required due dates.

To generate your customized ACA Roadmap, please answer the following:

Your funding type*

Renewal month*

Group size*

Open enrollment start

please make sure all required (*) fields are filled

Business Profile

FUNDING TYPE: Self Funded
EMPLOYER SIZE: 251 - 5,000
RENEWAL MONTH: August
OPEN ENROLLMENT START: July
BENEFIT CHANGE: No
WELLNESS PROGRAM: No

Do you plan to make changes to your business profile?

The dates listed below are compliance deadlines as of 1/6/17. Requirements should be completed on or before the provided date. Dates listed are based on the selected calendar year. If a requirement falls on a weekend or holiday, it has been adjusted to reflect the next business day.

- January 03 2017**
Beginning in January, if submitting 1094-C and 1095-C forms electronically through the IRS AIR system for the purposes of IRS Reporting Requirements, start to prepare for transmittal code, testing and filing.
● See the [Reporting Requirements Toolkit](#) for more details.
- January 17 2017**
Pay either the full Reinsurance Fee or the first installment on www.pay.gov. The total fee due in 2017 is \$27.
● See the [Reinsurance Fee Toolkit](#) for calculation and payment process details.
- January 31 2017**
Send Form 1095-Cs to covered employees. The IRS has granted an extension for 2016 Form 1095 distribution in 2017 to March 2.
● See the [Reporting Requirements Toolkit](#) for more details.

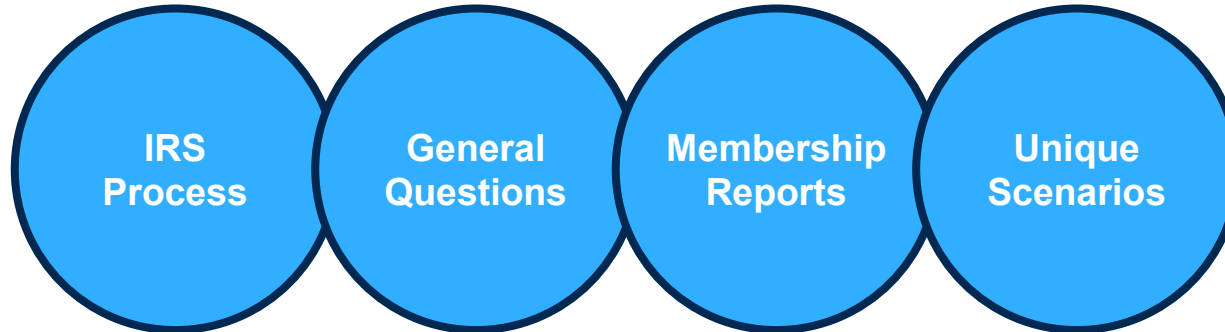
COMMUNICATIONS AND NOTICES
FEES AND TAXES
REPORTING REQUIREMENTS
OTHER PROVISIONS



Cigna ASO PPACA Fees and Reporting Team

Get in touch:

1-855-275-0555 (9:00 a.m.-6:30 p.m. ET, M-F)
ASO_PPACA_Fees&Reporting@Cigna.com



HEALTH CARE REFORM

GET THE BASICS OF THE LAW

Federal health care regulations are complex. These pages offer simplified descriptions of the rules and perspective on impacts to employers, individuals and the industry.

[SEE REFORM TOPICS OVERVIEW](#)

I WANT TO: [SEE REFORM TOPICS](#) | [VIEW FAQs](#) | [READ NEWS](#) | [SCAN TIMELINE](#) | [KNOW THE FACTS](#)

Reform News

NO ACA REPEAL AND REPLACE UNDER 2017 RECONCILIATION PROCESS On September 20, Senate Republican leadership determined the Graham-Cassidy bill, which would repeal and replace parts of the ACA, didn't have enough support for a Senate vote. READ 9/27/17 ALERT >	ACA REPEAL AND REPLACE EFFORTS UNSUCCESSFUL IN U.S. SENATE On July 28, the Senate fell short of the 51 votes required to pass the Health Care Freedom Act (HCFA). READ 7/28/17 ALERT >	THE AMERICAN HEALTH CARE ACT (AHCA) PASSES THE U.S. HOUSE On May 4, the U.S. House of Representatives passed an amended version of the American Health Care Act (AHCA). READ 5/04/17 ALERT >	FINAL REGULATIONS ISSUED FOR INDIVIDUAL MARKET STABILIZATION The Department of Health and Human Services (HHS) released final regulations to help stabilize individual and small group markets. READ 4/14/17 ALERT >
---	--	--	--

[More News](#)

REPEAL AND REPLACE UPDATE
A snapshot of the latest regulatory and legislative activity affecting the health care landscape.
[GET THE UPDATE](#)

Featured Topics

FEATURED PODCAST: WELLNESS
Tune in for an overview of the various regulations that impact wellness programs and incentives.
[CLICK TO LISTEN](#)

AFFORDABILITY UNDER THE ACA
Download the whitepaper to explore the concept of affordability within the employer and individual mandates under the ACA.
[LEARN MORE](#)

Q&A

APPENDIX

Cadillac Tax – Fight the 40

Over 50% of large employers expect their current health plan – with no changes – would trigger the Cadillac tax by 2020.

Assumes highest enrollment.

Source: National Business Group on Health 2016 Benefits Plan Design Survey

GROOM LAW GROUP
CHARTERED

Advocacy efforts
are underway

www.fightthe40.com

Cigna is a founding
member of the Alliance
and on its Executive
Committee

ALLIANCE
TO FIGHT THE 40
Stop the 40% tax on health benefits



All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, Cigna Behavioral Health, Inc., and HMO or service company subsidiaries of Cigna Health Corporation. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

© 2017 Cigna. Some content provided under license.

