

**Strategic Considerations in Health Ins**  
***Walking Through Changes and Options for 2014 and Beyond***

1. Recap/Political Overview *(15 Minutes)*
  - a. Overview of Health reform Laws Development
  - b. Overview of Implementation to-Date
  - c. Legislative Climate in Washington and States and The Impact on Reform
2. Overall Market Changes *(30 Minutes)*
  - a. Exchange Marketplace
  - b. Group Size Changes
  - c. Pricing and Rating Changes
  - d. New Taxes and Fees
  - e. Plan Design Changes
  - f. Self-Funded Changes
3. Individuals *(15 Minutes)*
  - a. Individual Mandate Requirements
  - b. Impact of the exchange, Medicaid expansion and coverage subsidies
4. Employers *(40 minutes)*
  - a. Employer Mandate
    - i. Basic Coverage Rues
    - ii. Penalties
    - iii. Coverage Offers
    - iv. Transition Rules
    - v. Controlled Group Rules
    - vi. Counting Employees
    - vii. Other Considerations
  - b. Beyond Employer mandate
    - i. Maintaining a compliant plan and DOL/PHSA Penalties
    - ii. Changes to Group Size requirements
    - iii. Employer exchange responsibility
    - iv. Waiting Periods
    - v. W2 reporting
    - vi. Nondiscrimination
    - vii. Auto enrollment
    - viii. Coverage Verification/employer reporting
    - ix. Other requirements
  - c. Helping Make Appropriate Coverage Decisions
5. PPACA Provision Applicability *(10 minutes)*
6. Conclusion, Review of Resources and Questions *(10 minutes)*