



## **Learning Objectives**

- List the principal coverage provisions of the PPACA
- Recognize the shared responsibility requirements for applicable employers with respect to employee health coverage
- Compute the potential tax penalties that may be imposed under the PPACA for an employer's failure to meet the applicable shared responsibility requirements
- Calculate the tax credits for which a small employer may be eligible for providing employee health insurance coverage.

## **Topics Covered**

### **Chapter 1 – Overview of PPACA Coverage Provisions**

- Grandfathered Health Plans
- Losing Grandfathered Status
  - Disclosure Requirements
  - Documentation Requirements
  - Actions Resulting in Loss of Grandfathered Status
- Pre-Existing Condition Exclusions Prohibited
  - Two Criteria Present in Pre-Existing Condition Exclusion
  - Grandfathered Group Health Plans Not Exempt
- Benefit Limits Prohibited
  - Benefit Limit Prohibition Applicable only to Essential Health Benefits
- Contract Rescission Limited
- Patient Protections
- Emergency Services
- Large Employer Requirement to Provide Health Coverage
- Adult Children Coverage

### **Chapter 2 – Employer Credits & Requirements**

- Form W-2 Reporting of Employer-Sponsored Health Coverage
  - Effective Date for W-2 Reporting
  - Cost of Coverage Transition Relief
  - Reporting on the Form W-2
  - Cost of Health Coverage Excluded from Income
  - Certain Types of Coverage Not Reportable
- Small Employer Health Insurance Premium Credit
- Eligibility Requirements
- Employees of the Employer
- Limitations Affect Health Insurance Premium Credit
- Calculating the Credit
- Large Employer Shared Responsibility
- Penalty for Non-Compliance
- Self-Insured Plan Fees