



# Healthcare Reform: What Was and Was Not Delayed?

Insights

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On July 2, 2013, the U.S. Treasury Department delayed enforcement of the employer “play or pay” mandate penalties and reporting requirements one year to 2015, stating that covered employers should still comply with the requirement to offer medical coverage to their full-time employees on a good-faith basis. However, removing the penalties for noncompliance and the requirement to report compliance or noncompliance essentially allows employers one more year to prepare for implementation of the play or pay provisions.

Not all healthcare reform changes taking effect in 2014 were postponed, however. Still taking effect in 2014 are the State Exchanges (and the October 1, 2013 employer’s notice of Exchange requirement), the individual mandate to obtain minimum essential coverage, federal premium assistance, the 90-day limit on waiting periods, the termination of all pre-existing condition limitations for all participants, the removal of annual limits on essential health benefits and the optional increase in wellness program incentives from 20% to 30% (50% if tobacco-related).