



National Association of Health Underwriters

Immediate Health Insurance Changes in the House and Senate-Passed Reform Bills that Would Impact Employers and Employer-Sponsored Health Plans

Many of the changes to health insurance coverage proposed in both the House and Senate-passed health reform legislation wouldn't take effect until either 2013 or 2014. But both bills do create some new requirements that would impact employers and employer-sponsored health plans right away. The House-passed legislation proposes that the following requirements be effective immediately upon enactment, and the Senate bill would allow insurers and employers six months to comply with the following:

Proposed Reform	House Bill (Immediately Upon Enactment)	Senate Bill (Within Six Months of Enactment)
No lifetime limits on health plan coverage	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Raises the age of a dependent for health plan coverage to 26 (Senate) and 27 (House)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Restricts rescissions of health plan coverage in all insurance markets	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Federal review of health insurance premium rates	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Minimum loss ratio requirements for insurers in all markets	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
High-risk pool coverage for people who cannot obtain current individual coverage due to preexisting conditions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Creates a temporary reinsurance program for employer health plans providing coverage for non-Medicare eligible retirees aged 55-64 and their families.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Mandated coverage of reconstructive surgery for children with congenital or developmental deformities	<input checked="" type="checkbox"/>	
Eliminates preexisting exclusions based on conditions resulting from domestic violence	<input checked="" type="checkbox"/>	
COBRA coverage time-frames would be eliminated until the Health Insurance Exchange became operational	<input checked="" type="checkbox"/>	
Mandated coverage of specific preventive services with no cost sharing		<input checked="" type="checkbox"/>
Annual benefit limits on coverage would be limited to DHHS-defined non-essential benefits.		<input checked="" type="checkbox"/>
Mandated coverage of emergency services at in-network level regardless of provider		<input checked="" type="checkbox"/>
Allows enrollees to designate any in-network provider as their primary care doctor		<input checked="" type="checkbox"/>
Prohibits discrimination in coverage or premium based on salary		<input checked="" type="checkbox"/>
Requires plans to have coverage appeals processes		<input checked="" type="checkbox"/>
Requires that a summary of coverage be provided to applicants and enrollees		<input checked="" type="checkbox"/>
Tax credits would be made available for qualified small employer contributions to purchase coverage for employees. Would apply to small employers with fewer than 25 employees and average annual wages of less than \$40,000 that purchase health insurance for their employees.		<input checked="" type="checkbox"/>