

Looking into the Crystal Ball of Health Care Reform

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Roughly 18 months ago, Congress passed historic health care reform legislation. Since then, many major pieces of the law (referred to as "PPACA") have been implemented. Some of the changes impacting employer-sponsored health plans that are already in effect include:

- The small business health care tax credit;
- Ban on lifetime benefit limits, and restriction on annual benefit limits;
- Extension of coverage to dependents under age 27; and
- Mandated coverage for preventive health services.

These new rules are just the start of the health care reform journey. Employers are heading into open enrollment season for 2012 plan operations, so now is a good time to look at what changes are coming in the next year or two. And many employers may be wondering what the long-term prognosis is for health care reform. Are the legal challenges to PPACA likely to be successful? Will Congress act to repeal the statute?

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