

Important Healthcare Law Deadlines for Nonprofits

In the September/October 2012 edition of *The Chronicle Board Report*, attorney Danny Miller provides a helpful timeline for employers in complying with changes brought by the new healthcare law:

- **Immediately:** Make sure your insurance plans provide additional preventive-care services for women, like well visits and contraception (detailed on the Department of Health and Human Service's Web site) without any costsharing. Churches and faith-based groups that have a religious objection to paying for contraceptive services have either an outright exemption from the rule or an extra year to comply. Health plans that have met minimum qualifications for consideration as grandfathered plans are not obligated to include the preventive services at no cost-sharing, although many of them already do.
- **By September 23, 2012:** Start providing participants enrolling or re-enrolling in your insurance plans (during the first open-enrollment period following this enforcement date) with a uniform summary of benefits and coverage intended to help consumers understand and compare health-insurance coverage options. A template of the summary is available on the Department of Labor's Web site.
- **By January 2013:** Supply your employees with W-2 tax forms, which include information about the cost of their employer-provided health-insurance coverage. For now, churches with self-insured plans do not have to meet this requirement nor do employers who filed fewer than 250 W-2 forms the previous year.
- **By January 1, 2014:** Be ready for the big changes when the state exchanges open and the employer excise-tax penalties kick in. "Start your thinking and planning now," says Mr. Miller. Ask yourself and your organization these questions, he says:
 - How will we respond to the new world of health care?
 - Will we continue to offer our employees an insurance plan? If so, how will it be structured?
 - If we have 50 or more full-time employees, what can we do to ensure that we avoid the excise tax?

Source: The Chronicle Board Report, September/October 2012