



**Washington State
Health Care Authority**
Public Employees Benefits Board

Health Care Reform & PEBB

Larry Cade, Benefits Marketing Representative

National Health Care Reform & PEBB

New Laws:

Patient Protection and Affordable Care Act

(enacted 3/23/10)

and

Health Care and Education Reconciliation Act

(enacted 3/30/10)

- | Landmark healthcare legislation that will affect PEBB group health plans
- | New provisions are applied from 2010 through 2018

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- | PEBB is working on specific provisions of the new laws, and has begun communicating new coverage details:
 - Dependent Child Coverage up to Age 26
 - Retiree Reinsurance Program
 - More will come...

- | **Dependent Child Coverage up to Age 26**
 - Starting 1/1/2011, PEBB will offer coverage for dependent children 0-25.
 - PEBB will modify eligibility criteria for dependent children 0-25 to be consistent with federal legislation. (e.g. student dependent category will be eliminated)
 - Same premium for dependent children 0-25.
 - Information will be provided at open enrollment.

I Retiree Reinsurance Program

- New program designed to help temporarily fund early retiree programs.
- HCA is currently evaluating whether to submit an application.
- If PEBB's application is accepted, we can receive federal dollars beginning in 2011.
- HCA must use reimbursements for specific purposes such as reducing sponsor health benefit premium contributions or PEBB member out-of-pocket costs.

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I Where can you find information about the impacts of federal health legislation on PEBB?

- www.pebb.hca.wa.gov
- FUZE
- Listserv emails
- Open Enrollment Materials
- Other Publications

For More Information about National Health Care Reform Issues

The screenshot shows the website for the Public Employees Benefits Board (PEBB) in Washington. The browser window title is "PEBB - Public Employees Benefits Board - Windows Internet Explorer" and the address bar shows "http://www.pebb.hca.wa.gov". The website features a navigation menu with links for Health Benefits, Agency Programs, Employment, About the HCA, and Contact HCA. A search bar is located at the top left. The main content area is titled "PUBLIC EMPLOYEES BENEFITS BOARD" and includes a search bar, a "GO" button, and social media sharing options. The main text states: "The state of Washington, through the PEBB Program, provides insurance coverage to eligible employees and retirees and their dependents, as well as eligible groups." Below this, there is a section for "2010 Coverage Information" with two columns: "Take Action for 2010" and "Learn More About 2010". A red circle highlights a "Spotlight" section on the right side of the page, which contains the following text:

– Spotlight

National Health Care Reform
The information in this notice may change based on final rules and regulation...

New Medicare Supplement Plan F Available June 1; Plans E and J Go Away
The PEBB Program will offer a new plan, Medicare Supplement Plan F, to its re...

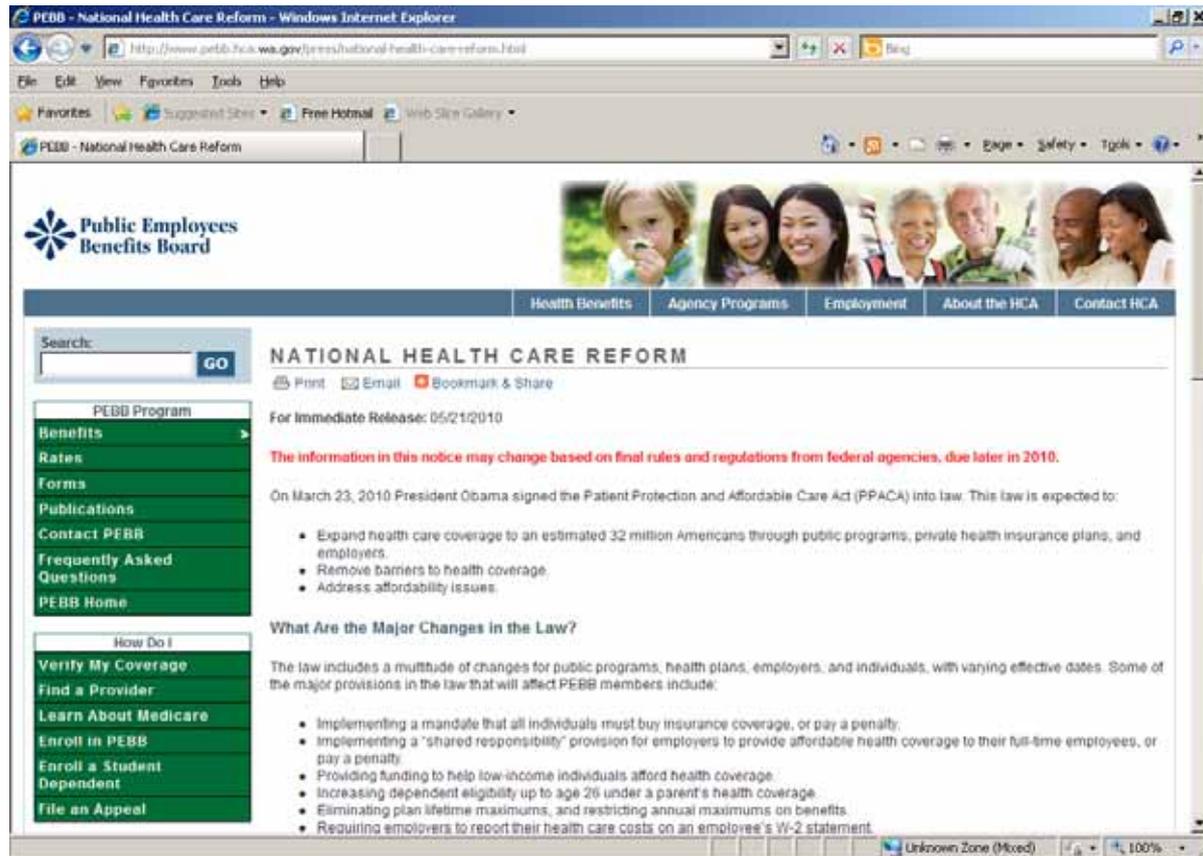
COBRA Premium Reduction Extended Through May 31
On April 15, 2010, the Continuing Extension Act of 2010 was signed into law.

Advance Directives Ensure You Get Your Way in the End
Americans like to plan birthday parties and anniversaries, but we are not as ...

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www.pebb.hca.wa.gov

For More Information about National Health Care Reform Issues



The screenshot shows a Windows Internet Explorer browser window displaying the website for the Public Employees Benefits Board (PEBB). The browser's address bar shows the URL: <http://www.pebb.hca.wa.gov/jpress/national-health-care-reform.html>. The website header features the PEBB logo and a navigation menu with links for Health Benefits, Agency Programs, Employment, About the HCA, and Contact HCA. A search bar is located on the left side of the page. The main content area is titled "NATIONAL HEALTH CARE REFORM" and includes a "For Immediate Release: 05/21/2010" notice. A red warning states: "The information in this notice may change based on final rules and regulations from federal agencies, due later in 2010." The text explains that on March 23, 2010, President Obama signed the Patient Protection and Affordable Care Act (PPACA) into law. It lists three key points: expanding health care coverage to an estimated 32 million Americans, removing barriers to health coverage, and addressing affordability issues. A section titled "What Are the Major Changes in the Law?" lists six provisions, including a mandate for individuals to buy insurance or pay a penalty, a "shared responsibility" provision for employers, funding for low-income individuals, increased dependent eligibility, elimination of plan lifetime maximums, and requirements for employers to report health care costs.

Public Employees Benefits Board

Health Benefits | Agency Programs | Employment | About the HCA | Contact HCA

Search:

PEBB Program

- Benefits
- Rates
- Forms
- Publications
- Contact PEBB
- Frequently Asked Questions
- PEBB Home

How Do I

- Verify My Coverage
- Find a Provider
- Learn About Medicare
- Enroll in PEBB
- Enroll a Student Dependent
- File an Appeal

NATIONAL HEALTH CARE REFORM

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For Immediate Release: 05/21/2010

The information in this notice may change based on final rules and regulations from federal agencies, due later in 2010.

On March 23, 2010 President Obama signed the Patient Protection and Affordable Care Act (PPACA) into law. This law is expected to:

- Expand health care coverage to an estimated 32 million Americans through public programs, private health insurance plans, and employers.
- Remove barriers to health coverage.
- Address affordability issues.

What Are the Major Changes in the Law?

The law includes a multitude of changes for public programs, health plans, employers, and individuals, with varying effective dates. Some of the major provisions in the law that will affect PEBB members include:

- Implementing a mandate that all individuals must buy insurance coverage, or pay a penalty.
- Implementing a "shared responsibility" provision for employers to provide affordable health coverage to their full-time employees, or pay a penalty.
- Providing funding to help low-income individuals afford health coverage.
- Increasing dependent eligibility up to age 26 under a parent's health coverage.
- Eliminating plan lifetime maximums, and restricting annual maximums on benefits.
- Requiring employers to report their health care costs on an employee's W-2 statement.

www.pebb.hca.wa.gov