

# Health Care Reform: Requirements 1/1/2014

- PPACA now requires that employee co-payments, deductibles, and co-insurance apply to the out-of-pocket maximum. Previously, Collin County's plans did not apply these payments to the out-of-pocket maximum and they would remain the employee's responsibility regardless of the total claims costs. Current out-of-pocket maximums are:
  - Advantage Plus - \$2,000/individual and \$4,000/family
  - Advantage - \$3,000/individual and \$6,000/family
- This requirement will result in an increase to plan costs. To maintain the current employee contribution levels, actuarial statistics recommend increasing the out-of-pocket maximum to:
  - Advantage Plus - \$3,000/individual and \$6,000/family
  - Advantage - \$4,500/individual and \$9,000/family
- This would be within the maximum out-of-pocket costs allowed by PPACA of \$6,350/individual and \$12,700/family.