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What's Next for Health Plans?

You may not have noticed between watching all the election ads on television over the last 3 months, but there has been a slowdown (some would say freeze) on any significant regulatory guidance. Now that the election is over, expect a number of key guidance and regulatory packages to be released over the next 2-3 months. Some of this guidance may be released fairly soon.

The health and welfare guidance and regulatory packages that are currently in queue are as follows:

- Additional re-insurance fee rules
- PCOR fee final regulations
- Employer penalty – “pay” or “play” – proposed regulations
- Employee notice rules concerning the exchanges
- HIPAA privacy final regulations

Further, with the status quo at both the White House and in Congress, we don’t expect any major legislative changes to be passed that would affect the Affordable Care Act. However, both the White House and Congress must pass additional legislation to deal with the “fiscal cliff” (the perfect storm of tax increases and budget cuts) that will occur in 2013. Any deal that is struck to solve the fiscal cliff may involve some minor changes to the Affordable Care Act (as well as other benefits issues), but we don’t expect anything major to change as a result of a deal.