



October 12, 2012

JCEB Annual Health and Welfare Meeting

For the last two days, I have been presenting at the annual JCEB health and welfare conference, which is an annual gathering of employer health plan professionals and government representatives. A few key items emerged from this year's meeting, listed briefly as follows:

- The Obama Administration does not support an administrative delay of the 2014 employer or individual mandate.
- The employer penalty guidance will be released in early 2013. Treasury is considering applying the employer penalty to "substantially all" employees, meaning that if an employer misses the mark on a handful of employees, the employer is not penalized on all employees.
- Additional guidance regarding the reinsurance rule is expected in December. There is still time to file more comments to exempt EAPs, retirees and expats. KTS filed comments here: [Reinsurance Comments](#)
- DOL will issue additional wellness guidance by the end of the year. It's unclear if this guidance will implement the 20% to 30% change in 2014 or earlier.
- HHS will continue additional HIPAA privacy and security audits in 2013.