

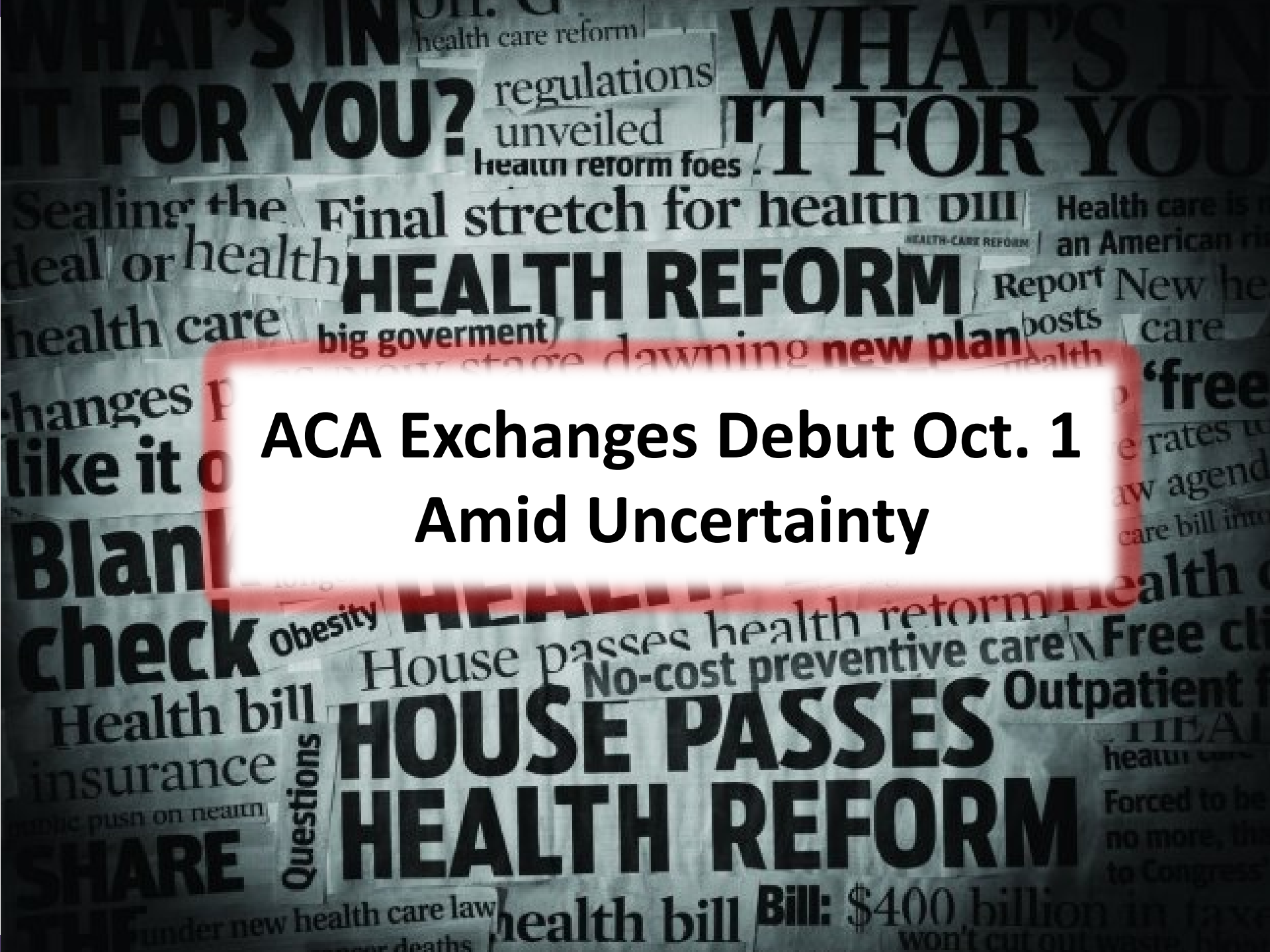


“Extra! Extra! Read all about it!”

As Nation Braces For Obamacare, Massachusetts Tackles Health Costs

Reported by:
Susan Silver O'Connor, Esq.
Elin Gaynor, Esq.

October 15, 2013



**ACA Exchanges Debut Oct. 1
Amid Uncertainty**

**HOUSE PASSES
HEALTH REFORM**

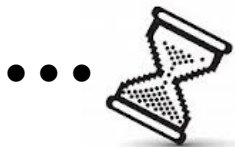
Bill: \$400 billion



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We're working to make the experience better, and we don't want you to lose your place in line. We'll send you to the login page as soon as we can. Thanks for your patience!

In a hurry? You might be able to apply faster at our Marketplace call center. Call 1-800-318-2596 to talk with one of our trained representatives about applying over the phone.



Meanwhile, in Massachusetts
Real Headline News...

Click here for breaking news

The Boston Globe

Thursday, October 28, 2004

YES!!!



The Red Sox stormed the Busch Stadium field to celebrate their commanding march to the... did not trail for a single inning of the four-game sweep of the Cardinals. (Globe Staff P...)

Red Sox complete sweep, win first

(By Dan Shaughnessy, Globe Staff)
While church bells rang in small New England towns across the Hub, the 2004 Red Sox last night... of the St. Louis Cardinals... by Derek Lowe

The Massachusetts Healthcare Reform Experience is Different!

crowded streets of
completing a four-game sweep
seven innings of three-hit pitching



- ✓ Connector 2.0 Open for Business
- ✓ ACA Employer Shared Responsibility Penalty Delayed
- ✓ Plan Changes coming in the Large and Small Group Markets

CONNECTOR 2.0

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HOMETOWN NEWS

HealthCare Reform

As of 9 am on 10/3:

- 3317 online applications had been initiated
- 126 people successfully completed program determination
- 14 subscribers have successfully selected a plan

EMPLOYER SHARED RESPONSIBILITY ENFORCEMENT

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HOMETOWN NEWS

HealthCare Reform

- Only penalties are delayed
- Be prepared for 2015
- Proposed Regulations on Reporting Requirements Released

Information Reporting of Minimum Essential Coverage (“MEC”)

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HOMETOWN NEWS

HealthCare Reform

- Proposed rules were issued 9/9/2013
- Simplified reporting & eliminated duplicative reporting
- Delayed **mandatory** reporting for one year (report in 2016 on CY2015)
- IRS urges reporting entities to file **voluntary** reports in 2015 for CY2014

PLAN CHANGES ARE COMING

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HOMETOWN NEWS

HealthCare Reform

Plan Changes in the Large and Small Group:

- Out-of-Pocket Maximums
- Metallic Tiers
- No Annual Limits on EHBs
- Waiting Periods no More than 90 Days
- New Market Reform Rules Transition Period