

# Health Reform Implementation Timeline

2010	2011	2012	2013	2014	2015	2016	2017
Temporary High Risk Pool Program							
Temporary Reinsurance Program For Early Retirees							
<b>Immediate Reforms:</b> <ul style="list-style-type: none"> <li>• No Lifetime Limits</li> <li>• Restricted Annual Limits</li> <li>• Restrictions on Rescission</li> <li>• First Dollar Coverage of Preventive Services</li> </ul>							
<ul style="list-style-type: none"> <li>• Extended Dependent Coverage</li> <li>• Internal/External Review</li> <li>• No Pre-Existing Conditions for Children</li> <li>• Disclosure of Justifications for Premium Increases</li> </ul>							
<b>Medical Loss Ratios with Rebates</b>							
Exchanges							
Subsidies							
Individual/Employer Mandates							
<b>Market Reforms</b> <ul style="list-style-type: none"> <li>• Guaranteed Issue</li> <li>• No Pre-Existing Condition Exclusions for Adults</li> <li>• Rating Rules</li> <li>• Essential Benefits Plans</li> <li>• No Annual Limits for Essential Benefits</li> </ul>							
Co-Op Plans & Multistate Plans							
Risk Adjustment							
Individual Market Reinsurance Program & Risk Corridors							
2010	2011	2012	2013	2014	2015	2016	2017