

for INSURANCE
POLICY
of lind RESEARCH

## Health Reform Implementation Timeline

2010	) 2011	2012	2013	2014	2015	2016	2/01/7/
Т	Temporary High Risk Pool Program	Pool Program					
ᇙᇽ	Temporary Reinsurance Program For Early Retirees	nce Program Fo	or Early				
	Immediate Reforms: •No Lifetime Limits •Restricted Annual Limits •Restrictions on Rescission •First Dollar Coverage of Preventive Services	mits ission e of Preventive S		<ul> <li>Extended Dependent Coverage</li> <li>Internal/External Review</li> <li>No Pre-Existing Conditions for Objections for Objections</li> </ul>	<ul> <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>	n m Increases	
	Medical Loss	Medical Loss Ratios with Rebates	oates			·	
				Exchanges		-	
				Subsidies			
				Individual/Em	Individual/Employer Mandates	S	
				Market Reforms Guaranteed Issue No Pre-Existing Conditiorating Rules Essential Benefits Plans No Annual Limits for Ess	Market Reforms •Guaranteed Issue •No Pre-Existing Condition Exclusions for Adults •Rating Rules •Essential Benefits Plans •No Annual Limits for Essential Benefits	lusions for Adult	G.
				Co-Op Plans	Co-Op Plans & Multistate Plans	กร	
				Risk Adjustment	ent		
				Individual Mar Risk Corridors	Individual Market Reinsurance Program & Risk Corridors	e Program &	
2010	2011	2012	2013	2014	2015	2016	2(0)17