

# Patient Protection and Affordable Care Act Statutory and Regulatory Deadlines by Issue

Issue	Date	Type	Description	Citation
<b>Administrative Simplification</b>				
	1/1/2013	Statutory Effective Date	Operating rules for health plan eligibility and claims status transactions effective	<i>PPACA 1104(b)/SSA 1173(g)</i>
	1/1/2014	Statutory Effective Date	Operating rules for electronic funds transfers effective.	<i>PPACA 1104(b)/SSA 1173(g)</i>
	4/1/2014	Statutory Deadline	Secretary must establish review committee on administrative simplification standards and operating rules.	<i>PPACA 1104(b)/SSA 1173(i)</i>
	7/1/2014	Statutory Deadline	Secretary must adopt operating rules for health claims or equivalent encounter information, enrollment and disenrollment, premium payments, and referral certification and authorization transactions.	<i>PPACA 1104(b)/SSA 1173(g)</i>
	1/1/2016	Statutory Effective Date	Operating rules for health claims or equivalent encounter information, enrollment and disenrollment, premium payments, and referral certification and authorization transactions effective.	<i>PPACA 1104(b)/SSA 1173(g)</i>
<b>Annual Limits</b>				
	9/23/2012	Regulatory Effective Date	Annual limits on essential benefits may not exceed \$2 million.	<i>45 CFR 147.126(d)(iii)</i>
<b>Co-Op Plans</b>				
	7/1/2013	Statutory Deadline	Secretary must promulgate regulations with respect to repayment of CO-OP loans and grants.	<i>PPACA 1322(b)(3)</i>
	7/1/2013	Statutory Deadline	HHS must provide startup loans and grants for CO-OP plans.	
	7/1/2013	Statutory Deadline	Secretary must award loans and grants for CO-OP plans.	<i>PPACA 1322(b)(2)(D)</i>
	12/31/2014	Statutory Deadline	GAO must complete first biennial report on competition and market concentration in health insurance markets.	<i>PPACA 1322(i)(2)</i>
	12/31/2015	Statutory Deadline	CO-OP board terminates on 12/31/2015, or when it completes its duties, whichever is earlier.	<i>PPACA 1322(b)(4)(F)</i>
<b>Employer Responsibilities</b>				
	3/1/2013	Statutory Effective Date	Employers must provide employees with notice informing them of existence of Exchanges and subsidies.	
	1/1/2014	Statutory Effective Date	Employers of more than 50 employees must provide minimum coverage.	
<b>Essential Health Benefits</b>				
	9/30/2012	Regulatory Deadline	States wishing to designate an EHB benchmark plan must submit their selection to HHS	<i>HHS Essential Benefits Bulletin</i>
<b>Exchange Establishment Grants</b>				
	8/15/2012	Application Deadline	Application deadline for Level I and II Exchange Establishment Grants	<i>CFDA 93.525</i>
	11/15/2012	Application Deadline	Application deadline for Level I and II Exchange Establishment Grants	<i>CFDA 93.525</i>
	2/15/2013	Application Deadline	Application deadline for Level I and II Exchange Establishment Grants	<i>CFDA 93.525</i>

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	5/15/2013	Application Deadline	Application deadline for Level I and II Exchange Establishment Grants	CFDA 93.525
	8/15/2013	Application Deadline	Application deadline for Level I and II Exchange Establishment Grants	CFDA 93.525
	11/15/2013	Application Deadline	Application deadline for Level I and II Exchange Establishment Grants	CFDA 93.525
	2/14/2014	Application Deadline	Application deadline for Level I and II Exchange Establishment Grants	CFDA 93.525
	5/15/2014	Application Deadline	Application deadline for Level I and II Exchange Establishment Grants	CFDA 93.525
	10/15/2014	Application Deadline	Application deadline for Level I and II Exchange Establishment Grants	CFDA 93.525
<b>Exchanges</b>				
	11/16/2012	Application Deadline	States seeking to operate a State-Based Exchange or to participate in a State Partnership Exchange must submit an Exchange Blueprint.	CCIIO Draft State Exchange Blue
	1/1/2013	Statutory Deadline	Secretary to determine state preparedness to establish Exchange by 1/1/2014.	PPACA 1321(c)(1)
	10/1/2013	Regulatory Deadline	Initial Open Enrollment Period for Exchanges	45 CFR 155.410
	10/1/2013	Statutory Deadline	Territories must elect whether to receive Exchange funding or increased Medicaid funds.	PPACA 1323(b)(1)
	1/1/2014	Statutory Effective Date	American Health Benefit Exchanges and SHOP Exchanges must be established in each state.	1311(b)(1), 1321(b)
	10/15/2014	Regulatory Deadline	Annual Open Enrollment Period for Exchanges	45 CFR 155.410
	1/1/2015	Statutory Deadline	Exchanges must be self-sustaining.	PPACA 1311(d)(5)(a)
	1/1/2017	Statutory Effective Date	States may allow large group coverage to be sold through the Exchanges.	PPACA 1312(f)(2)(B)
	1/1/2019	Statutory Deadline	GAO must complete ongoing study of Exchange activities.	PPACA 1313(b)
<b>Individual Mandate</b>				
	1/1/2014	Statutory Effective Date	Individual mandate becomes effective. Capped at the greater of \$95 per adult plus \$47.50 per child (up to \$285 per family) or 1% of household income.	PPACA 1501/IRC 5000A(a)(1)&(
	1/1/2015	Statutory Effective Date	Individual mandate penalty increases to the greater of \$325 per adult plus \$162.50 per child (up to \$975 PER FAMILY) or 2% of household	PPACA 1501/IRC 5000A(c)
	1/1/2016	Statutory Effective Date	Individual mandate penalty increases to the greater of \$695 per adult plus \$347.50 per child (up to \$2,085 per family) or 2.5% of household income.	PPACA 1501/IRC 5000A(c)
<b>Interstate Compacts</b>				
	7/1/2013	Statutory Deadline	Secretary to develop guidelines for Health Care Choice Compacts, in consultation with the NAIC.	PPACA 1333(a)(1)
	1/1/2016	Statutory Effective Date	Health Care Choice Compacts may be formed.	PPACA(a)(4)
<b>Market Reforms</b>				
	1/1/2014	Statutory Effective Date	Limitations on cost-sharing effective.	PPACA 1302(c)
	1/1/2014	Statutory Effective Date	Small group market expansion to include employers with 1-100 employees effective. States may opt to maintain upper limit of 50 until 2016.	PPACA 1304(b)(2)
	1/1/2014	Statutory Effective Date	2014 market reforms effective	
	1/1/2016	Statutory Effective Date	States must expand small group market to include employers with 51-100 employees.	PPACA 1304(b)(3)

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<b>Medical Loss Ratio</b>				
	8/1/2012	Regulatory Deadline	Insurers with MLRs above thresholds must make first rebates to consumers	45 CFR 158.240(d)
<b>Quality Improvement</b>				
	1/1/2015	Statutory Effective Date	Qualified health plans may only contract with providers implementing quality improvement requirements	PPACA 1311(h)(1)
<b>Rate Review</b>				
	9/1/2012	Regulatory Effective Date	Rate increases filed on or after 9/1/2012 subject to state-specific thresholds for review.	45 CFR 154.200(a)(2)
<b>Rate Review Grants</b>				
	8/15/2012	Application Deadline	Application deadline for Phase II of Rate Review Cycle II Grants	
	9/30/2012	Grant Award Date	Anticipated date for notice of Phase II Rate Review Cycle II Grant awards	CFDA 93.511
	8/15/2013	Application Deadline	Application deadline for Phase II Rate Review Cycle II Grants	CFDA 93.511
<b>Risk Management</b>				
	9/22/2012	HHS Deadline	Release of Draft HHS Risk Adjustment Payment Notice	
	1/1/2013	HHS Deadline	Release of Final HHS Risk Adjustment Payment Notice	
	3/1/2013	Regulatory Deadline	States operating risk adjustment must publish Notice of Benefit and Payment Parameters	
	9/22/2013	Regulatory Deadline	States operating risk adjustment may propose alternative methodology	
	1/1/2014	Statutory Effective Date	Risk Adjustment Programs effective	PPACA 1343
	1/1/2014	Statutory Effective Date	Risk Corridors program effective.	PPACA 1342(a)
	1/1/2014	Statutory Effective Date	Transitional Reinsurance Program for the individual market effective	PPACA 1341(a)
	6/30/2015	Regulatory Deadline	Implementation of risk adjustment payments and charges for business in calendar year 2014	
<b>Small Business Tax Credits</b>				
	1/1/2014	Statutory Effective Date	Small business tax credit increases to 50% of qualified expenses.	PPACA1421/IRC 45R(a)
<b>State Innovation Waivers</b>				
	1/1/2017	Statutory Effective Date	States may apply for waivers of specified provisions in order to enact state reforms that meet the goals and coverage levels of PPACA.	
	1/1/2017	Statutory Effective Date	States may apply for waivers of specified provisions, effective for plan years beginning 1/1/2017	PPACA 1332(a)(1)
<b>Subsidies</b>				
	1/1/2013	Statutory Deadline	Secretary must conduct study of the feasibility of adjusting the federal poverty level to reflect geographic variations in cost of living.	PAPCA 1416
	1/1/2014	Statutory Effective Date	Subsidies available to individuals between 133% and 400% of FPL.	PPACA 1401(a)/IRC 36B(a)
	3/23/2015	Statutory Deadline	GAO must report on affordability of health insurance coverage, including the impact of subsidies and the ability of individuals to afford minimum essential health benefits coverage.	PPACA 1401(c)

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<b>Transparency</b>				
	9/23/2012	Statutory Effective Date	Plans must begin using uniform explanation of benefits	<i>PPACA 1101/PHSA 2715</i>
	9/23/2012	Statutory Effective Date	Plans must submit annual reports to Secretary on whether benefits improve health care quality. (PHSA 2717)	
<b>Wellness</b>				
	3/23/2013	Statutory Deadline	Secretaries of HHS, Treasury and Labor must submit report on the effectiveness and impact of wellness programs and incentive programs.	<i>PPACA 1201/PHSA 2705(m)</i>
	7/1/2014	Statutory Deadline	Secretaries of HHS, Treasury and Labor must establish 10-state Wellness Program Demonstration Project	<i>PPACA 1201/PHSA 2705(l)(1)</i>
	7/1/2017	Statutory Deadline	Secretaries of HHS, Treasury and Labor may expand Wellness Program Demonstration Project to additional states.	<i>PPACA 1201/PHSA 2705(l)(2)</i>