

The Department of Labor (DOL) and the U.S. Department of Health and Human Services (HHS) continue to release final and proposed regulations related to the Patient Protection and Affordable Care Act (PPACA). While the PPACA receives the majority of the compliance spotlight lately, changes to existing legislation must also be considered. Details of the newly released information from the DOL and IRS are below.

The DOL released new model notices that include:

- General COBRA Notice (<http://www.dol.gov/ebsa/modelgeneralnotice.doc>)
- COBRA Election Notice (<http://www.dol.gov/ebsa/modelectionnotice.doc>)
- CHIP Notice (<http://www.dol.gov/ebsa/chipmodelnotice.doc>)

The notices were revised to help make qualified beneficiaries aware of options available in the Health Insurance Marketplace (Exchange) and the states where these individuals may be eligible for premium assistance as well as cost-sharing reductions. Also included in the revised notices are Marketplace contact information and special enrollment rights that may apply.

In addition to the new DOL notices released last week, the IRS released the 2015 High Deductible Health Plan (HDHP) and Health Savings Account (HSA) contribution limits, deductible minimums and out-of-pocket maximums. The chart below reflects 2015 changes and also includes 2015 PPACA cost-sharing regulations as set by the HHS.

	2015 HSA	2014 HSA	2015 PPACA (non-grandfathered plans)	2014 PPACA (non-grandfathered plans)
Out-of-pocket Maximum	\$6,450 single \$12,900 family	\$6,350 single \$12,700 family	\$6,600 single \$13,200 family	\$6,350 single \$12,700 family
Minimum Deductible	\$1,300 single \$2,600 family	\$1,250 single \$2,500 family	None	None
Maximum Deductible	None	None	None (this requirement has been repealed)	None (this requirement has been repealed)
Maximum Contribution	\$3,350 single \$6,650 family	\$3,300 single \$6,550 family	None	None
Catch-up Limit (age 55 or older)	\$1,000 (unchanged)	\$1,000	Not applicable	Not applicable

**\*The out-of-pocket maximum includes deductibles, copayments and coinsurance, but not premiums. This is true for both the HSA and PPACA requirements.**

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