

ACA IMPLEMENTATION FAQs



President

Joseph A. King
jaking@timberlandgroup.com

Senior Benefits Consultants

Karen Borowy
kborowy@timberlandgroup.com

Bob Crisan
bcrisan@timberlandgroup.com

Senior Account Managers

Maura Carpenter
mcarpenter@timberlandgroup.com

Jill Tocco
jtocco@timberlandgroup.com

Client Services

Melissa Carey
mcarey@timberlandgroup.com

Business Development

Brandon Black
bblack@timberlandgroup.com

For more information, please contact:

1.800.695.2921

1707 W. Big Beaver Road
Troy, Michigan 48084

www.timberlandgroup.com

HIGHLIGHTS

ACA EFFECTIVE DATES

- The ACA's changes have been phased in over several years.
- Some provisions took effect immediately in 2010, many key provisions became effective in 2014 and 2015 and others will take effect in the future.

APPROACH TO IMPLEMENTATION

- The Departments' approach to implementation emphasizes assisting (rather than imposing penalties on) plans, issuers and others that are working in good faith to comply with the ACA.
- This approach includes transition rules, grace periods, safe harbors and other policies.

Enacted in March 2010, the Affordable Care Act (ACA) has made many changes related to health care coverage and raised a number of questions for employers. The Departments of Labor (DOL), Health and Human Services (HHS) and the Treasury (Departments) have jointly provided guidance in the form of **Frequently Asked Questions (FAQs)** to assist in implementing the ACA's changes.

As the various ACA provisions become effective, the Departments have periodically issued new sets of FAQs to address new questions that have arisen. The existing FAQs are not updated by the Departments, but rather, are replaced or superseded, as necessary. As a result, some of the information in the Departments' FAQ guidance is out-of-date.

Employers should consult the most recently issued set of FAQs on each topic for the most up-to-date information. Contact The Timberland Group if you need more information on a particular ACA provision.

LINKS AND RESOURCES

The Departments' ACA Implementation FAQs are available on the following federal agencies' web pages:

[The DOL's Employee Benefits Security Administration \(EBSA\) website](#); and
[HHS Centers for Medicare & Medicaid Services \(CMS\) website](#).