

The Affordable Care Act

A Timeline of Important Dates

On January 1, 2014, a number of provisions of the Affordable Care Act, including the "individual mandate" became effective. Set forth below is a timeline showing certain critical dates, from adoption of the ACA in 2010 through the recent start-up of the state and federal insurance exchanges.

March 21

2010



The Affordable Care Act (ACA) becomes law: The ACA is the most sweeping healthcare legislation to be enacted in the U.S. since Medicare, and is intended to **provide insurance coverage to millions of uninsured Americans** through:

- Employer mandated insurance
- Private insurance marketplaces (exchanges)
- Expansion of the Medicaid Program

March 22

The next day, the first lawsuit is filed challenging the constitutionality of the law.



September

The first elements of the ACA become effective, imposing specific requirements on insurance companies:

INDIVIDUAL MANDATE: have insurance or pay a penalty or tax

EMPLOYER MANDATE: provide health insurance for businesses that total **50+**



INSURANCE COMPANIES MAY NOT REFUSE TO COVER CHILDREN WITH PRE-EXISTING CONDITIONS

Children may remain on their parents' health plan until age **26**

26

2012

June 28

The Supreme Court upholds most of the law, but strikes down the requirement that states expand their Medicaid programs.



2013

July 2

Employer mandate delayed for one year, until January 1, 2015.

Critics of the ACA call for a similar delay of the individual mandate.



October 1

Healthcare.gov opens for enrollment

The federal site crashes, impacting projected enrollment.



ONLY 25k INDIVIDUALS OBTAIN INSURANCE DURING OCTOBER

October

People across the nation (including many in Florida) begin receiving notices that their insurance policies will be cancelled, because they do not comply with the ACA's minimum standards.

President Obama is criticized for his prior assurances – "if you like your health plan, you can keep your health plan."



November 14

Insurance companies may allow plan members to retain non-compliant plans for one more year.

But many state insurance commissioners — including those from California and New York — refuse to permit insurance companies to continue non-compliant plans.

November 27

SMALL BUSINESS HEALTH INSURANCE EXCHANGE DELAYED

1 YEAR

December 19

Limited exception to the individual mandate announced: if you had a policy which was cancelled, you can satisfy the individual mandate by replacing it with a catastrophic coverage policy, rather than an ACA-compliant policy.

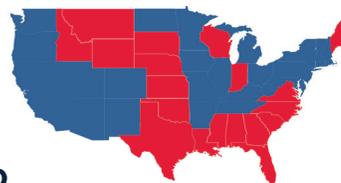
December 29

TOTAL ENROLLMENT HITS 2 MILLION



December 31

19 STATES HAVE ELECTED NOT TO EXPAND MEDICAID



■ States electing not to expand Medicaid

Many are now left without Medicaid insurance coverage originally anticipated. Uncompensated care for indigents will remain a problem.

2014

January 1

Individual mandate becomes effective (subject to limited exceptions).



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