

Health Care Reform - 2013

W2s

If you provided 250 or more W2s for 2011 your 2012 W-2s must include the total cost of health coverage for the employee

Use Box 12 - Code DD

For insured plans - the amount will equal the premium charged by the insurer

For self-insured plans - the amount will generally equal the COBRA premium

<http://www.jdsupra.com/legalnews/navigating-health-care-reform-w-2-repor-80472/>

FSAs

\$2500 annual limit any employee can contribute to a Flexible Spending Plan

SBC - Summary of Benefits and Coverage

The Affordable Care Act requires that all member receive an SBC

It's meant to help members understand their benefits and coverage by using simple language and a consistent format.

Your insurer or third-party-administrator should provide this for you to distribute

<http://www.dol.gov/ebsa/pdf/correctedSampleCompletedSBC.pdf>

Payment of Patient Centered Outcomes Research

Group health plans pay per life covered for a research trust fund:

\$1 for plan years ending after 9/30/12 (Form 720 by July 31, 2013)

\$2 for plan years ending after 9/30/13

Insurance Carriers responsible for paying for insured plans

Plan Sponsors responsible for paying for self-insured plans

New Medicare payroll tax (2013)

Employees pay 2.35% (not 1.45%) on earnings greater than \$200,000 (\$250,000 if filing jointly)

Employer to withhold the additional tax on payroll period that wages exceed \$200,000

Insurance Exchanges

If your state certifies to Health and Human Services by 1/1/13 that their insurance exchange will be fully operational by Jan 1, 2014; employers must distribute Exchange notice to employees by 3/1/13.

Maryland, District of Columbia and West Virginia have completed certification already.

<http://www.usatoday.com/news/nation/story/2012-07-12/states-health-care-status/56181438/1>

OSHA and Safety Incentive Programs

Do safety incentive programs reduce injuries, or do they encourage workers not to report when they get hurt so they can win the prize?

According to a March 12, 2012, Guidance Memorandum entitled [Employer Safety Incentive and Disincentive Policies and Practices](#) issued by OSHA to its Regional Administrators and Whistleblower Program Managers, employers who reward employees through certain kinds of safety incentive programs for the absence, or limited number, of workplace injuries might be violating OSHA's anti-retaliation and recordkeeping rules. OSHA now argues that these programs could themselves violate both anti-retaliation and recordkeeping laws...

Regardless of the Labor Secretary's assurance that OSHA will not penalize employers for maintaining safety policies, the new memo is a reminder that workplace policies and incentive programs must be carefully reviewed and consistently enforced.