



HORIZON AGENCY OFFERS A COMPLETE SUITE OF SERVICES TO HELP ANALYZE THE IMPACT OF HEALTH CARE REFORM ON PLAN SPONSORS.

As a result of The Patient Protection and Affordable Care Act (PPACA), employers with more than 50 employees will be required to provide minimum essential health care coverage effective **January 1, 2014** or pay certain penalties. PPACA also imposes an excise tax on high cost plans starting in 2018. The Supreme Court decision issued on June 28, 2012 removed the remaining obstacles blocking implementation of the law. Our integrated services will enable plan sponsors to evaluate all of the options and opportunities available, including:

- Educating all parties on the various features of the new law to be certain that a complete comprehension of the remaining significant items of the law exists.
- Global overview of the “what-if” scenarios that are available in order to determine which options are of interest that require further analysis and consideration.
- Once options are chosen, access to analytical tools to quantify the impact on the Plan Sponsor as well as your employees.
- Critical analysis of how decisions invoking health care will impact your total compensation offerings and your continued ability to attract, retain, and motivate employees.

Our financial modeling tool combined with our expertise and experience, will provide comprehensive information, based on your actual demographics and experience, that will assess the impact of “**Play or Pay**” requirements on medical plans under multiple scenarios, including the following:

- Employer maintains their current plan design offerings and employee contributions
- Employer stops offering group medical insurance coverage in 2014
- Employer offers a 60% actuarial value plan in 2014
- Employer potential excise tax penalties in 2018, based upon current plan design and current level of per capita costs

