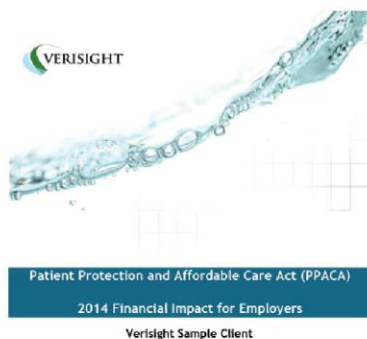




Know How Health Care Reform Will Impact Your Specific Health Care Plans with a Personalized Analysis

▶ In 2014, the Patient Protection and Affordable Care Act (PPACA) potentially could alter how health care is purchased, delivered and paid for in this country. The complex law will touch nearly every employers' health plan, prompting companies to rethink their benefits and plan designs. We can help you understand how the law will affect your specific plans with a personalized analysis from PPACAcalc, powered by Verisight, which uses actual premium and contribution rates, census data and more to estimate the cost impact of PPACA in 2014 and 2018. PPACAcalc can help you start making changes now that will position your company for the future.



The Benefits of PPACAcalc

Customized Information: PPACAcalc provides a customized employer impact study that will quantify the effect of PPACA in 2014 and 2018 for either fully insured groups or self-funded employers.

Effective Modeling: This tool uses actual employer premium rates, employee contribution rates and U.S. Census data to project the cost impact and employee migration stemming from PPACA.

PPACA Choices: PPACAcalc models three scenarios and the associated cost impact:

- ✓ Employer makes no change to its current benefit plan designs in 2014.
- ✓ Employer terminates its group medical plan in 2014.
- ✓ Employer offers only a 60 percent actuarial value plan in 2014.

Tax Impact: This tool also can create a plan-by-plan analysis of an employer's exposure to excise taxes in 2018.

Trusted Information: This robust modeling tool was designed by experienced health actuaries at Verisight.

For more information, contact: Horizon Agency, Inc.
Phone: (952) 944-2929 – www.horizonagency.com



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