



The Harrison Group, Inc.

The Skinny on What's New for 2013 and Beyond

There are many upcoming changes for 2013 as part of the [Affordable Care Act](#). Although things may seem overwhelming, the Harrison Group recommends that you address them individually, making each of these new obligations easier to understand and implement.

For plan years beginning on or after Jan. 1, 2013, the [annual limit](#) for the Healthcare Flexible Spending Account (HSA) is \$2,500 per employee. If a husband and wife both work, and their employers have a plan, they could each elect to contribute up to \$2,500 for 2013.

On Dec. 6, the IRS issued final regulations implementing the fees on health insurers and self-insured plan sponsors to fund the Patient-Centered Outcomes Research Institute. For plan years ending after Oct. 1, 2012 the fee is \$1, multiplied by the average number of covered lives under the policy or plan. Fees will not be due until July 31, 2013. We will report more information on these regulations in the near future.

It is expected that the Internal Revenue Service (IRS) will issue final regulations on non-discrimination testing for fully insured medical plans. You will need to comply with the new rules sometime after they are finalized.

Finally, in 2014, there could be many new changes to group health plans. To the extent possible, the HG will try to provide you with as much useful information as possible, so that you can make the proper decisions on a timely basis.

*As always, the Harrison Group will continue to keep you informed and in the meantime, if you have any further questions or need additional information, please call The Harrison Group President **Rich Miller** at **610-853-9075** or email rmiller@theharrisingrouponline.com.*

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Dec. 13, 2012