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## Healthcare Reform Guidance Will Now Come Fast and Strong

President Barack Obama's victory on Tuesday finally removes most of the remaining uncertainty about the healthcare reform law that has lingered since the June Supreme Court decision. What's more, any threat of repeal is now gone as any legislation against the healthcare law that is passed by the Republican-led House will die in the Democratic controlled Senate as it has for the past two years.

Obama's reelection means the overhaul of the US healthcare system will move ahead in all 50 states with or without the cooperation of their governors. State officials who held off implementing some aspects of the law now face pressure to make decisions almost immediately as they must advise the federal government now as to how they plan to manage state-run exchanges for the uninsured, or alternatively face a federal takeover of their insurance markets. All states will struggle to be ready for the exchanges by 2014 as they are dealing with very real financial, resource, and time constraints. It remains to be seen if the administration will be more willing to grant states greater flexibility. And even the strongest supporters of the law might be willing to accept a delay in some of the law's key parts, such as the state-level exchanges, allowing for a bipartisan push to delay the exchanges for a year or two.

For the law to be fully implemented come 2014, regulations are needed in a couple of critical areas and the administration still has to go through the usual appropriations process in Congress in order to set up and run a federal exchange. From the employer's perspective, the delay in the issuance of some of the employer mandate and exchange rules will directly affect employers who are beginning planning for 2014 benefits. Now that the threat of repeal is gone, changes are expected to come fast and strong, and some of the first things we can expect are regulations on the employer mandate, the health insurance exchanges, the comparative effectiveness research fees, and other 2013 and 2014 provisions of the law.

It is now clear that healthcare reform will undergo a process of review and implementation and we will likely still be working on adjustments and compliance with the law for many years to come. Though many Republicans will continue to fight the law, most experts agree it's time for employers to focus on full compliance. We will alert you and keep you informed as these new rules and additional guidance are released.

Should you have questions about this or any aspect of healthcare reform, contact your Conner Strong & Buckelew account representative toll free at 1-877-861-3220. For a complete list of

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