

Patient Protection and Affordable Care Act Statutory and Regulatory Deadlines by Date

Date	Issue	Type	Description	Citation
8/1/2012	Medical Loss Ratio	Regulatory Deadline	Insurers with MLRs above thresholds must make first rebates to consumers	45 CFR 158.240(d)
8/15/2012	Exchange Establishment Grants	Application Deadline	Application deadline for Level I and II Exchange Establishment Grants	CFDA 93.525
8/15/2012	Rate Review Grants	Application Deadline	Application deadline for Phase II of Rate Review Cycle II Grants	
9/1/2012	Rate Review	Regulatory Effective Date	Rate increases filed on or after 9/1/2012 subject to state-specific thresholds for review.	45 CFR 154.200(a)(2)
9/22/2012	Risk Management	HHS Deadline	Release of Draft HHS Risk Adjustment Payment Notice	
9/23/2012	Transparency	Statutory Effective Date	Plans must submit annual reports to Secretary on whether benefits improve health care quality. (PHSA 2717)	
9/23/2012	Transparency	Statutory Effective Date	Plans must begin using uniform explanation of benefits	PPACA 1101/PHSA 2715
9/23/2012	Annual Limits	Regulatory Effective Date	Annual limits on essential benefits may not exceed \$2 million.	45 CFR 147.126(d)(iii)
9/30/2012	Essential Health Benefits	Regulatory Deadline	States wishing to designate an EHB benchmark plan must submit their selection to HHS	HHS Essential Benefits Bulletin
9/30/2012	Rate Review Grants	Grant Award Date	Anticipated date for notice of Phase II Rate Review Cycle II Grant awards	CFDA 93.511
11/15/2012	Exchange Establishment Grants	Application Deadline	Application deadline for Level I and II Exchange Establishment Grants	CFDA 93.525
11/16/2012	Exchanges	Application Deadline	States seeking to operate a State-Based Exchange or to participate in a State Partnership Exchange must submit an Exchange Blueprint.	CCIIO Draft State Exchange Blue
1/1/2013	Exchanges	Statutory Deadline	Secretary to determine state preparedness to establish Exchange by 1/1/2014.	PPACA 1321(c)(1)
1/1/2013	Risk Management	HHS Deadline	Release of Final HHS Risk Adjustment Payment Notice	
1/1/2013	Administrative Simplification	Statutory Effective Date	Operating rules for health plan eligibility and claims status transactions effective	PPACA 1104(b)/SSA 1173(g)
1/1/2013	Subsidies	Statutory Deadline	Secretary must conduct study of the feasibility of adjusting the federal poverty level to reflect geographic variations in cost of living.	PAPCA 1416
2/15/2013	Exchange Establishment Grants	Application Deadline	Application deadline for Level I and II Exchange Establishment Grants	CFDA 93.525
3/1/2013	Employer Responsibilities	Statutory Effective Date	Employers must provide employees with notice informing them of existence of Exchanges and subsidies.	
3/1/2013	Risk Management	Regulatory Deadline	States operating risk adjustment must publish Notice of Benefit and Payment Parameters	

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3/23/2013	Wellness	Statutory Deadline	Secretaries of HHS, Treasury and Labor must submit report on the effectiveness and impact of wellness programs and incentive programs.	PPACA 1201/PHSA 2705(m)
5/15/2013	Exchange Establishment Grants	Application Deadline	Application deadline for Level I and II Exchange Establishment Grants	CFDA 93.525
7/1/2013	Co-Op Plans	Statutory Deadline	Secretary must promulgate regulations with respect to repayment of CO-OP loans and grants.	PPACA 1322(b)(3)
7/1/2013	Interstate Compacts	Statutory Deadline	Secretary to develop guidelines for Health Care Choice Compacts, in consultation with the NAIC.	PPACA 1333(a)(1)
7/1/2013	Co-Op Plans	Statutory Deadline	HHS must provide startup loans and grants for CO-OP plans.	
7/1/2013	Co-Op Plans	Statutory Deadline	Secretary must award loans and grants for CO-OP plans.	PPACA 1322(b)(2)(D)
8/15/2013	Exchange Establishment Grants	Application Deadline	Application deadline for Level I and II Exchange Establishment Grants	CFDA 93.525
8/15/2013	Rate Review Grants	Application Deadline	Application deadline for Phase II Rate Review Cycle II Grants	CFDA 93.511
9/22/2013	Risk Management	Regulatory Deadline	States operating risk adjustment may propose alternative methodology	
10/1/2013	Exchanges	Statutory Deadline	Territories must elect whether to receive Exchange funding or increased Medicaid funds.	PPACA 1323(b)(1)
10/1/2013	Exchanges	Regulatory Deadline	Initial Open Enrollment Period for Exchanges	45 CFR 155.410
11/15/2013	Exchange Establishment Grants	Application Deadline	Application deadline for Level I and II Exchange Establishment Grants	CFDA 93.525
1/1/2014	Market Reforms	Statutory Effective Date	2014 market reforms effective	
1/1/2014	Risk Management	Statutory Effective Date	Transitional Reinsurance Program for the individual market effective	PPACA 1341(a)
1/1/2014	Risk Management	Statutory Effective Date	Risk Corridors program effective.	PPACA 1342(a)
1/1/2014	Risk Management	Statutory Effective Date	Risk Adjustment Programs effective	PPACA 1343
1/1/2014	Employer Responsibilities	Statutory Effective Date	Employers of more than 50 employees must provide minimum coverage.	
1/1/2014	Administrative Simplification	Statutory Effective Date	Operating rules for electronic funds transfers effective.	PPACA 1104(b)/SSA 1173(g)
1/1/2014	Individual Mandate	Statutory Effective Date	Individual mandate becomes effective. Capped at the greater of \$95 per adult plus \$47.50 per child (up to \$285 per family) or 1% of household income.	PPACA 1501/IRC 5000A(a)(1)&(
1/1/2014	Market Reforms	Statutory Effective Date	Limitations on cost-sharing effective.	PPACA 1302(c)
1/1/2014	Exchanges	Statutory Effective Date	American Health Benefit Exchanges and SHOP Exchanges must be established in each state.	1311(b)(1), 1321(b)
1/1/2014	Small Business Tax Credits	Statutory Effective Date	Small business tax credit increases to 50% of qualified expenses.	PPACA1421/IRC 45R(a)
1/1/2014	Subsidies	Statutory Effective Date	Subsidies available to individuals between 133% and 400% of FPL.	PPACA 1401(a)/IRC 36B(a)

Date	Issue	Type	Description	Citation
1/1/2014	Market Reforms	Statutory Effective Date	Small group market expansion to include employers with 1-100 employees effective. States may opt to maintain upper limit of 50 until 2016.	PPACA 1304(b)(2)
2/14/2014	Exchange Establishment Grants	Application Deadline	Application deadline for Level I and II Exchange Establishment Grants	CFDA 93.525
4/1/2014	Administrative Simplification	Statutory Deadline	Secretary must establish review committee on administrative simplification standards and operating rules.	PPACA 1104(b)/SSA 1173(i)
5/15/2014	Exchange Establishment Grants	Application Deadline	Application deadline for Level I and II Exchange Establishment Grants	CFDA 93.525
7/1/2014	Administrative Simplification	Statutory Deadline	Secretary must adopt operating rules for health claims or equivalent encounter information, enrollment and disenrollment, premium payments, and referral certification and authorization transactions.	PPACA 1104(b)/SSA 1173(g)
7/1/2014	Wellness	Statutory Deadline	Secretaries of HHS, Treasury and Labor must establish 10-state Wellness Program Demonstration Project	PPACA 1201/PHSA 2705(l)(1)
10/15/2014	Exchange Establishment Grants	Application Deadline	Application deadline for Level I and II Exchange Establishment Grants	CFDA 93.525
10/15/2014	Exchanges	Regulatory Deadline	Annual Open Enrollment Period for Exchanges	45 CFR 155.410
12/31/2014	Co-Op Plans	Statutory Deadline	GAO must complete first biennial report on competition and market concentration in health insurance markets.	PPACA 1322(i)(2)
1/1/2015	Quality Improvement	Statutory Effective Date	Qualified health plans may only contract with providers implementing quality improvement requirements	PPACA 1311(h)(1)
1/1/2015	Exchanges	Statutory Deadline	Exchanges must be self-sustaining.	PPACA 1311(d)(5)(a)
1/1/2015	Individual Mandate	Statutory Effective Date	Individual mandate penalty increases to the greater of \$325 per adult plus \$162.50 per child (up to \$975 PER FAMILY) or 2% of household	PPACA 1501/IRC 5000A(c)
3/23/2015	Subsidies	Statutory Deadline	GAO must report on affordability of health insurance coverage, including the impact of subsidies and the ability of individuals to afford minimum essential health benefits coverage.	PPACA 1401(c)
6/30/2015	Risk Management	Regulatory Deadline	Implementation of risk adjustment payments and charges for business in calendar year 2014	
12/31/2015	Co-Op Plans	Statutory Deadline	CO-OP board terminates on 12/31/2015, or when it completes its duties, whichever is earlier.	PPACA 1322(b)(4)(F)
1/1/2016	Interstate Compacts	Statutory Effective Date	Health Care Choice Compacts may be formed.	PPACA(a)(4)
1/1/2016	Administrative Simplification	Statutory Effective Date	Operating rules for health claims or equivalent encounter information, enrollment and disenrollment, premium payments, and referral certification and authorization transactions effective.	PPACA 1104(b)/SSA 1173(g)
1/1/2016	Market Reforms	Statutory Effective Date	States must expand small group market to include employers with 51-100 employees.	PPACA 1304(b)(3)

Date	Issue	Type	Description	Citation
1/1/2016	Individual Mandate	Statutory Effective Date	Individual mandate penalty increases to the greater of \$695 per adult plus \$347.50 per child (up to \$2,085 per family) or 2.5% of household income.	PPACA 1501/IRC 5000A(c)
1/1/2017	State Innovation Waivers	Statutory Effective Date	States may apply for waivers of specified provisions in order to enact state reforms that meet the goals and coverage levels of PPACA.	
1/1/2017	Exchanges	Statutory Effective Date	States may allow large group coverage to be sold through the Exchanges.	PPACA 1312(f)(2)(B)
1/1/2017	State Innovation Waivers	Statutory Effective Date	States may apply for waivers of specified provisions, effective for plan years beginning 1/1/2017	PPACA 1332(a)(1)
7/1/2017	Wellness	Statutory Deadline	Secretaries of HHS, Treasury and Labor may expand Wellness Program Demonstration Project to additional states.	PPACA 1201/PHSA 2705(l)(2)
1/1/2019	Exchanges	Statutory Deadline	GAO must complete ongoing study of Exchange activities.	PPACA 1313(b)