

# Health Insurance Reform Implementation Timeline

2010

2011

2012

2013

2014

2015

2016

2017

Temporary High Risk Pool Program

## Immediate Reforms:

- No Lifetime Limits
- Restricted Annual Limits
- Restrictions on Rescission
- First Dollar Coverage of Preventive Services
- Extended Dependent Coverage
- Internal/External Appeals
- No Pre-Existing Conditions for Children
- Disclosure of Justifications for Premium Increases

Medical Loss Ratios with Rebates

Exchanges

## Market Reforms:

- Guaranteed Issue
- No Pre-Existing Condition Exclusions for Adults
- Rating Rules
- Essential Benefits Plans
- No Annual Limits for Essential Benefits

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