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Health Care Reform Act Will Impact Most Employers According to Marcia Wagner of The Wagner Law Group

Boston, April 7, 2010 – Employers of all sizes will find themselves subjected to new rules, regulations and penalties as a result of the Patient Protection and Affordable Care Act signed into law by President Obama and then amended by the Health Care and Education Affordability Reconciliation Act, which revised some provisions and delayed certain effective dates. This massive law, which is designed to provide access to health insurance coverage for most Americans, will impose new responsibilities on employers, individuals and insurers, as well as government programs such as Medicare and Medicaid.

Many, if not all, employers may be required to make substantial changes to their group health plan design and communications. “While most of the provisions of the amended Reform Act, will not be effective until 2014, employers should be aware of the provisions that will take effect within the next few months and immediately reassess their plans,” suggests [Marcia S. Wagner](#), Managing Director of [The Wagner Law Group](#), A Professional Corporation, which specializes in ERISA, employee benefits and executive compensation law. “Employers should also assess their plans to prepare for plan design and administrative changes that will be required in the future.”

The major provisions of the amended Reform Act that affect employers either directly or indirectly through their employees or through insurance mandates include mandatory coverage, employer group health plans, premium assistance and premium tax credits, exchanges, insurance market, Medicare and Medicaid, and funding.

“These provisions may require changes in plan design or amendments to insurance contracts to ensure compliance with the new law,” continues Ms. Wagner. “These changes will affect both insured and self-funded group health plans and may require immediate action on the part of the employer.”

Ms. Wagner recommends that all employers keep abreast of guidance from the federal government agencies that will be enforcing these laws, and take steps to determine their future obligations and potential liabilities under the new laws.

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For more analysis on the Reform Act and its ramifications [click here](#).

Established in 1996, [The Wagner Law Group](#), with 15 attorneys engaged exclusively in [employee benefits law](#), is among the largest ERISA boutiques in the U.S. with clients in over 30 states and several foreign countries.

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