



**Health Insurance Plans Before and After National Healthcare Reform**

**Brian L. Gatch**  
Vice President, Employee Benefits

April 8, 2010  
Local Government Officials' Conference

Wells Fargo Insurance Services



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**Health Insurance Plans Before and After National Healthcare Reform**

**Today's Agenda**

National Reform Review

Ohio Reform Review

What You Need to Know for:  
2010, 2011, 2012, 2013  
And 2014 and Beyond

Discussion

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**Health Insurance Plans Before and After National Healthcare Reform**

Handouts of material presented today will be provided after the session

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**Health Insurance Plans Before and After National Healthcare Reform**

**National Reform**

- The Current Uninsured Population
- Individual Health Insurance
- Small Groups
- Large Group
- Timeline

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**Health Insurance Plans Before and After National Healthcare Reform**

**Ohio Reform Review**

- Budget Passed in 2009
- Back Seat to National Reform?
- 2010 Changes
- 2011 Changes
- Public Plans – Medicare, CHIP, Others

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**Health Insurance Plans Before and After National Healthcare Reform**

**What You Need To Know**

- Timeline
  - 2010
  - 2011
  - 2012
  - 2013
  - 2014-2018
- Technical Corrections to Follow
  - COBRA Enacted: 1987, Final Rules Issued: 2004, 17 years
- Tax Increases to Follow
- Access to Providers
  - Increasing Demand, Flat Supply
  - Personal Responsibility

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**Health Insurance Plans Before and After National Healthcare Reform**

**Discussion & Survey**

- Group Size
  - <20 fulltime employees
  - 20-50 fulltime employees
  - 50-150 fulltime employees
  - >150 fulltime employees

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