

Which ACA Requirements Apply to My Plan?

Standards for Health Insurance Plans, by Plan Type	New Employer-sponsored plan	Self-insured plan	Individual Market/Exchange plan	Grandfathered plan
No lifetime or annual limits: Plans are prohibited from limiting the lifetime dollar value of benefits effective now. Only grandfathered individual plans may impose an annual limit.	✓	✓	✓	✓
Dependents under age 26: Plans must allow adult children under age 26 to enroll in a parent's plan effective now.	✓	✓	✓	✓
Plan administrative costs: Plans must provide rebates to consumers if the percentage of premiums spent on medical services falls below 85 percent for large group plans or 80 percent for small group and individual plans (or higher standard set by state, if applicable) effective now.	✓		✓	✓
Preventive services: Plans must offer first dollar coverage (no co-payment or deductible) for certain preventive services effective now.	✓	✓	✓	
Patient protections: Plans are prohibited from requiring a referral to see an OB-GYN and from requiring prior authorization or higher cost sharing for out-of-network emergency services, effective now.	✓	✓	✓	

Standards for Health Insurance Plans, by Plan Type	New Employer-sponsored plan	Self-Insured plan	Individual Market/Exchange Plan	Grandfathered Plan
Out-of-pocket maximums: Plans must limit out-of-pocket costs to \$6,850 for single coverage and \$13,700 for family coverage effective in plan year 2014.	✓	✓	✓	
Pricing: Medical underwriting is prohibited and rating variation is only allowed based on age (3:1 ratio), tobacco (1.5:1.0), family composition and geography effective in plan year 2014.	Small group only		✓	
Minimum services covered: Plans must cover preventive and primary care, emergency, hospital, physician, outpatient, maternity and newborn care, pediatric (including dental and vision), medical/surgical care, prescription drugs, lab, and mental health and substance abuse, effective in 2014. States set benchmarks within each category.	Small group only		✓	

Adapted from UC Berkeley Center for Labor Research and Education, "Affordable Care Act: Summary of Provisions Affecting Employer-Sponsored Insurance," July 2014, Accessed: January 11, 2016. Other sources include ACA text, guidance and implementing regulations.

