

2010

Early Retiree Reinsurance Program	Protection for emergency services
Small business tax credit	Choice of PCP
No pre-existing condition exclusions for enrollees under age 19	Direct access to OB/Gyn
Extension of coverage for young adults	HHS web portal established
Elimination of lifetime limits	Prohibition of discrimination in favor of highly compensated individuals
Restrictions on annual limits	Health insurance plans for those with a pre-existing condition
Coverage of preventive health services	Prohibits rescissions
State consumer advocate grants	Revised internal appeals procedures and new external review procedures

2011

Required reporting of health coverage costs on W-2	Makes changes to cafeteria plans (no reimbursements for OTC drugs)
Standardized definitions of qualified medical expenses	Grants to small employers that establish wellness programs
Increases additional tax for withdrawals from HSAs and Archer MSAs for non-qualified medical expenses	

2012

Uniform summaries of benefits	Employer annual reporting requirements regarding quality of care
Establishes administrative simplification	

2013

Employee notice regarding insurance exchange	Imposes fee for funding patient-centered outcomes research
Limits health flexible savings account contributions	Elimination of tax deduction for employers who receive Medicare Part D retiree drug subsidy payments

2014

Guaranteed issue and guaranteed renewal	Premium rating
No pre-existing condition exclusions	Essentials benefits package
Elimination of annual limits	Reduces annual out-of-pocket maximum to HSA limits
Ensuring coverage for individuals participating in clinical trials	Employer notice to IRS of health insurance coverage
Employer requirement to provide coverage	Deductible limits
Individual requirement to obtain coverage	Health insurance exchanges open
Continues second phase of small business tax credit	Multi-state plans
	Free choice vouchers
	Cost-sharing requirements

2018

Imposes high-cost plan excise tax