Affordable Care Act Update

The Affordable Care Act, which was passed in 2010, has mandated a number of changes already and will require several more in the next few years. Among the most significant, past and upcoming, health care reform changes are as follows:

**2014**

**Health Insurance Exchanges**

Beginning January 1, 2014, individuals and employees of small businesses have access to insurance coverage through the Affordable Care Act’s (ACA) health insurance exchanges (Exchanges). Open enrollment under the Exchanges began on October 1, 2013. ACA requires employers to provide all new hires and current employees with a written notice about ACA’s Exchanges. Saint Joseph’s University provided our employees with this information September 2013 and continues to provide the notice to new hires.

**Contraceptive Services**

Saint Joseph’s University was granted a temporary Safe Harbor from compliance with the Women’s Preventive Mandate, resulting in the continuation of excluding coverage for oral contraceptives. Effective November 1, 2014, the ACA requires that Independence Blue Cross (IBC) pay for the cost of certain contraceptive services and provide the contraceptive coverage at no cost to employees or the University.

Subscribed members who qualify for the above insurance benefit are female members between the ages of 10-49. Please note that you, as the subscribed member, must call IBC to activate the above policy. Activation of this policy occurs when the individual calls into IBC Customer Service to activate coverage and that specific member will be issued a separate ID card for the coverage.

**Women’s Health and Cancer Rights Act**

Under the Women’s Health and Cancer Rights Act, health insurance plans must provide certain coverage for benefits received in connection with a mastectomy, including reconstructive surgery following a mastectomy. This benefit applies to any covered employee or dependent.

If the covered person receives benefits under our plans in connection with a mastectomy and elects breast reconstruction, the coverage will be provided in a manner determined in consultation with the attending physician and the covered person. Coverage may apply to:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications at all stages of the mastectomy, including lymphedemas.

Benefits for breast reconstruction are subject to annual plan deductibles and coinsurance provisions that apply to other medical and surgical benefits covered under the plans.

Saint Joseph’s University will continue to evaluate its health plan offerings and adjust those offerings to the needs of Saint Joseph’s University and its employees, in accordance with the Affordable Care Act and other applicable laws.