

Trend to remove PPOs from Health Insurance Exchanges. Please see article attached.

States with PPOs Pulled from Exchange Market -

1. New Mexico
2. Texas
3. Illinois
4. New York
5. Washington, DC
6. California
7. Florida

Expanding small group definition to include 51-100 members.

NM OSI has issued bulletin to allow status quo until last federal deadline of October, 2017.

NAIC supports legislation - the PACE Act - to make it a decision of the states permanently.

Employer Mandate.

Businesses with 100 or more full-time employees (FTEs) had to cover 70% of FTEs and dependents to age 26 as of 1/1/15.

Businesses with 50-99 FTEs must cover 95% of FTEs and dependents to age 26 beginning 1/1/16.

Businesses with 1-29 FTEs have no requirements.

Cadillac Tax

For employer-sponsored coverage only.

Threshold is \$10,200 for employee only and \$27,500 for family

This should not have much impact on fully insured plans. NM OSI does not regulate self-insured plans.

Please see attached slide.