

# COMPLIANCE

## ComplianceWeekly

May 19, 2014



*Hamilton Insurance Agency*

### Does Your State Have A Specific Autism Mandate?



The following states have specific autism mandates which require certain insurers to provide coverage for autism spectrum disorder.

Click [here](#) for the list and read more about each mandate.

## Be Prepared for the Employer Mandate Rules of the Affordable Care Act

The employer mandate rules of the Affordable Care Act become effective in 2015 for employers with 100 or more "employees" (as defined in the ACA regulations).

The employer mandate rules become effective in 2016 for most employers with 50-99 "employees" (as defined).

Employers with under 50 "employees" (as defined) are exempt from the employer mandate.

(Note that a special, and very complex, non-calendar year health plan transition rule may delay the effective date to the first day of the employer's health plan year in certain cases for certain employees.)

Therefore, as a preliminary matter, all employers must determine whether they are "under 50," "50-99," or "100 and over," so they can determine whether they are, respectively, exempt from the employer mandate, a 2016 employer, or a 2015 employer.

In very general terms, an employer determines its size for purposes of this rule by determining how many employees it has using the following formula: Each employee who provides, on average, at least

## State Insurance Mandates for Hearing Aids

There are now 20 states that have passed mandates for hearing aid coverage. All of these states require health benefit plans to cover hearing aids for children. State mandates vary with regard to the amount of coverage, benefit period and provider qualifications.

The American Speech-Language-Hearing Association maintains a website with brief descriptions and [links](#) to each statute.



30 hours of service per week (or 120 hours of service in a calendar month) counts as one employee, and the aggregate number of hours of service of employees who are not 30 hour employees for a month are divided by 120 to determine an additional number of employees that is added to the employer's total.

Read [more](#) ...

## Higher Limits in 2015 for HSA's and Deductibles

The Internal Revenue Service announced higher limits for 2015 on contributions to health savings accounts (HSAs) and for out-of-pocket spending under high-deductible health plans (HDHPs) linked to them.

In Revenue Procedure 2014-30, issued April 24, 2014, the IRS provided the inflation-adjusted HSA contribution and HDHP minimum deductible and out-of-pocket limits, effective for calendar year 2015. The higher rates reflect a cost-of-living adjustment and rounding rules under Internal Revenue Code Section 223. More details [here!](#)

Hamilton Insurance Agency  
4100 Monument Corner Drive  
Suite 500  
Fairfax, Virginia 22030

p) 800.275.6087  
e) [compliance@hamiltoninsurance.com](mailto:compliance@hamiltoninsurance.com)  
[www.hamiltoninsurance.com](http://www.hamiltoninsurance.com)

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Hamilton Insurance Agency | 4100 Monument Corner Drive | Suite 500 | Fairfax | VA | 22030