

**TREATMENT OF CERTAIN TYPES OF HEALTH COVERAGE UNDER  
SELECT PROVISIONS OF THE PATIENT PROTECTION AND AFFORDABLE CARE ACT<sup>1</sup>**

		Type of Coverage								
		Major Medical	On-Site Medical Clinics	Long-Term Care (LTC)	Disability	Dental or Vision	Specified Disease or Hospital/Fixed Indemnity	Medicare Supplemental	Mini-Medical	Medicare Advantage
<b>PPACA Provision</b>	If employer-sponsored, does the coverage count for the <b>40% high-cost excise tax?</b> <small>(See PPACA § 9001)</small>	<b>YES</b>	<b>NO</b>	<b>NO, but only if HIPAA-excepted coverage</b>	<b>NO, but only if stand-alone coverage</b>	<b>NO, but only if HIPAA-excepted coverage and paid with after-tax premiums</b>		<b>YES</b>		
	If employer-sponsored, must the coverage be valued for purposes of the new Form <b>W-2 reporting requirement?</b> <small>(See PPACA § 9002)</small>									
	Is the coverage subject to the <b>insurance reforms</b> generally? <small>(See PPACA § 1001)</small>	<b>YES</b>	<b>NO, but only if HIPAA-excepted coverage</b>						<b>YES</b>	<b>NO</b>
	Is insurance subject to the <b>nondiscrimination rules?</b> <small>(See PPACA § 1001(5))</small>	<b>YES</b>								
	Could providing insurance subject issuer to new limit on <b>executive compensation?</b> <small>(See PPACA § 9014)</small>	<b>YES</b>								
	Does providing insurance subject the issuer to the <b>\$2 per participant fee for patient-centered outcomes research trust fund?</b> <small>(See PPACA § 6301)</small>	<b>YES</b>								
	Could providing insurance subject the issuer to the <b>health insurer annual fee?</b> <small>(See PPACA § 9010)</small>	<b>YES</b>	<b>NO</b>	<b>NO, but only if HIPAA-excepted coverage</b>	<b>YES</b>	<b>NO, but only if HIPAA-excepted coverage</b>	<b>NO</b>	<b>YES</b>	<b>YES<sup>2</sup></b>	

<sup>1</sup> The Patient Protection and Affordable Care Act (PPACA) (Pub. L. No. 111-148), as amended by H.R. 4872, the Health Care and Education Reconciliation Act of 2010 (Pub. L. No. 111-152).

<sup>2</sup> Only for the reinsurance of health insurance (but specifically excluding reinsurance of LTC, Medicare supplemental, and HIPAA-excepted accident, disability, specified disease or illness and hospital/fixed indemnity insurance).