



The Patient Protection and Affordable Care Act (PPACA)

DO THIS TEST AND EARN LUs

The AIA Trust is happy to provide AIA members with the opportunity to earn two AIA CES Learning Units. This test covers essential facts about the Patient Protection and Affordable Care Act (PPACA). Answers can be found on the AIA Trust website, in its program pages and webinars. You don't have to ace the test to get credit; the primary objective of the test is to learn what you don't know about the PPACA!

After you complete the test, scan, and email it to AIATrust@aia.org along with your name and AIA member number. After we receive your test we will add the Learning Unit to your online transcript and will email the answer sheet with the correct responses to you.

T F	1. Under PPACA if you have less than 50 full-time equivalent employees you are not required to provide health insurance to your employees.
T F	2. It is possible for your health insurance plan to be "grandfathered" and thus you do not need to comply with several new benefit plan requirements.
T F	3. If your plan is grandfathered you can indefinitely continue to have limits on annual and/or lifetime benefits.
T F	4. If your plan provides dependent coverage children must be covered until age 19 or age 26 if in a school of higher education.
T F	5. Restrictions on pre-existing conditions for dependents under age 19 have been eliminated and will be eliminated entirely as of January 1, 2014.

T F	6. Insurance carriers are now required to provide justification for and publicly disclose any rate increases.
T F	7. Under no circumstances can an insurance carrier cancel an existing insurance policy.
T F	8. All plans, except grandfathered plans, must provide certain preventive benefits, immunizations, and screening in-network with no employee cost-sharing requirement.
T F	9. Waiting periods for plan eligibility cannot exceed 120 days?
T F	10. Flexible Spending Account (FSA) limits have been reduced to \$2,500.
T F	11. PPACA requires that employees' contributions for Medicare Part A be increased from 1.4% to 2.35% of the employees total income.
T F	12. Employers with more than 50 full time equivalent employees who do not offer health insurance coverage may be required to pay a penalty of \$2,000 per employee per year.
T F	13. Effective in 2014, penalties will be levied against most individuals who do not purchase qualifying coverage (exceptions are provided for individuals for whom coverage is considered unaffordable under the statute and those that have religious exemptions).
T F	14. Effective in 2014, all employers, or their insurance carrier must report plan participation and contribution data annually to the IRS.
T F	15. Effective in 2014, each state must create its own Health Insurance Exchange (or the federal government will establish and run an Exchange in that state).

T F	16. PPACA established a new “Long Term Care” program funded through required payroll deductions.
T F	17. Effective in 2012, employers who filed 250 or more W-2 forms in 2011 must report the aggregate cost of employer-provided health coverage on the employee’s W-2 form in 2012.
T F	18. PPACA is subject to interpretation and regulations promulgated by the Department of Health and Human Services.
T F	19. Cadillac plans that offer excessive benefits will be subject to a 40% excise tax beginning in 2018.
T F	20. Plans may no longer impose referral requirements for obstetrical or gynecological care.