

**EXPECT AN EXPERT**



**HENDERSON  
BROTHERS**

## **A Note from Our President: Health Care Reform – Full Steam Ahead**

With Tuesday's election behind us, we now have a much clearer path in front of us as regards to the implementation of the Affordable Care Act (ACA). With a divided Congress, any efforts to legislatively change portions of the ACA will require support from both parties. While we anticipate that minor changes will be debated as the law moves toward implementation, overhaul of the legislation is not to be expected.

If you have been working with us on your plan, now is the time to place even more emphasis on how it will affect your business and your employees' lives. If you haven't even started, don't panic – we know the way and can help you strategically map out a plan.

The biggest implementations of the law have not yet gone into effect. Every health plan sponsor will be faced with marketplace changes in 2014 and our health care consultants and compliance team are ready to assist you. It is important that you understand the implications of health care reform so that good business decisions are made.

In the weeks ahead, we are expecting additional guidance on a number of reform-related regulations. In addition, states have a November 16<sup>th</sup> deadline to submit information about their exchange plans and their intention to participate in a state-based exchange, or offer a federal or partnership-model exchange. We will continue to keep you informed as these and other aspects of reform develop.

Henderson Brothers, Inc. is committed to providing you the guidance you need as you navigate the implementation of ACA. Our healthcare consultants will be reaching out to you, but please do not hesitate to contact us for assistance as well.

Sincerely,

A handwritten signature in black ink that reads "Thomas B. Grealish".

Thomas B. Grealish  
President