

Passage of the Patient Protection and Affordable Care Act (PPCA) will bring about a significant number of improvements to our country's health care system. This health care overhaul package contains provisions that begin to rein in the costs associated with care, while making sure that the quality of care provided is at a certain level of excellence. Some of the most significant aspects of reform will not go into effect until 2014, but I wanted to take this opportunity to make you aware of some benefits from PPCA that will go into effect after September 23, 2010.

Benefit	Benefit Start Date for New Plan Years Beginning After 9/23
Prohibition of Rescissions	Applicable to all plans
Children (under age 19) with pre-existing conditions	Applicable to all plans
Dependents up to Age 26	Applicable to all plans
Prohibits Lifetime Limits	Applicable to all Plans
Annual Limit Phase Out	Applicable to all plans EXCEPT grandfathered plans in the individual market
Free Preventative Care	Applicable to new plans only

Small Business Health Tax Credit

PPCA will make it easier for small businesses to provide health care for their employees through the new small business health tax credit. This tax credit is available to eligible small businesses and could provide a credit of up to 35% of an employers premium costs. In 2014, this credit could cover up to 50% of an eligible employer's premium costs. For more information on this tax credit, and to find out whether or not you're business is eligible, click [here](#). To figure out what your small business tax credit could be, click [here](#).