

# EXPERT UPDATE



## New ACA FAQs clarify self-only annual cost-sharing limit

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Beginning in 2016, an individual or “**self-only**” health plan cost-sharing limit will apply to each covered individual, regardless of whether self-only, employee plus spouse, or family coverage has been elected, according to final regulations and FAQ released by the Department of Labor (DOL).

This limitation applies to non-grandfathered group health plans, including self-insured programs, large group health plans, **and qualified high deductible health plans** with Health Savings Accounts. The rule does not apply to plans or policy years beginning in 2015.

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