

How Will Changes to ACA Impact You?

PHBP's Health Plans will not be Affected by Changes to ACA

As you have undoubtedly read, there is an expectation that the 115th Congress will act to repeal parts of the Affordable Care Act (ACA) that can be repealed without triggering a filibuster in the Senate. This would likely involve a process known as "budget reconciliation", a process that was created by Congress to allow expedited consideration of certain tax, spending and debt-limit legislation. This process is not subject to a filibuster in the Senate and can be passed with a simple majority. The scope of amendments is limited in reconciliation bills and debate limited to 20 hours in the Senate.

Under this process, Congress could repeal the parts of the ACA that have a budgetary impact. This includes taxes and expenditures. Among the areas at risk include:

- The Individual and Employer Mandate Penalties (could be reduced to zero),
- Income Based Subsidies for Individuals to purchase Coverage in the State Health Insurance Exchanges/Marketplace (could be reduced to zero),
- Medicaid Expansion could be repealed.

ACA Provisions NOT at Risk via Budget Reconciliation:

- Extension of coverage to adult children to age 26,
- Ban on preexisting condition exclusions,
- Ban on annual and lifetime dollar limits on essential health benefits,
- 100% coverage of certain preventive services
- Out of Pocket limitations
- Coverage for routine patient costs incurred in connection with certain approved clinical trials for cancer or other life-threatening conditions.

PHBP Coverage Would NOT Be Affected:

PHBP was started in 2007. Since that time, the number of people covered in the PHBP comprehensive medical/hospital/RX coverage has grown dramatically. We expect that the number of people who are covered under PHBP will continue to grow. The actions that are being discussed or considered at this time by the Trump administration and Congress are not expected to affect the group health coverage that the PHBP provides through Anthem. Recently, one of the larger insurance carriers (Humana) has stated its intention to withdraw from offering coverage through the Marketplace. While this might be concerning to those individuals who seek coverage through the marketplace in those areas where Humana operated, this uncertainty will have no impact on the group coverage provided through the PHBP.

PHBP Keeps Getting Better and Better, From Free Comprehensive Disability Benefits, to More Freelance Employee Job Categories, and More.

PHBP coverage remains robust and stable. In fact, PHBP keeps getting better and better. In 2016, PHBP brought its freelance employees free short-term and long-term disability benefits and subsidized dependent costs for freelancers. In 2017, PHBP included more freelancer job categories, including job categories across digital and post-production. Now, more freelance employees will be able to participate and enjoy the high quality health benefits that PHBP provides.

Employer Reporting Requirements:

The ACA reporting requirements that went into effect in 2016 remains in effect this year. However, the due date for Employers to send out the IRS Form 1095-C to employees has been extended by 30 days to March 2, 2017. The filing deadline with the IRS remains February 28, 2017 for paper returns and March 31, 2017 for electronic returns. The notices are the same as those that were required to be sent out in 2016.

We will continue to keep you updated. Please call Susan Kaiser, PHBP's Executive Director, at 646-370-1431 if you should have any questions.

Did you know that you may be entitled to additional contributions toward your PHBP benefits?

Employees working in Digital and Post-Production may now earn credit toward their PHBP benefits.

Effective January 1, 2017, PHBP contributing employers that are not signed to the Commercial Production Agreement (IATSE) will be required to make contributions for job titles within live action, digital, and post-production.

What does this mean for you? You'll be able to qualify for benefits under PHBP even faster!

Please make sure that, for any employer not signed to IATSE, that you indicate "PHBP" on your time card for any of the positions listed below (positions listed below may be modified for prefixes and/or suffixes, such as, for example, "assistant", or "virtual reality"):

- Producer
- Production Manager
- Production Supervisor
- Production Coordinator
- Bidder
- Production Assistant
- Animator (2D or 3D)
- CG Supervisor
- Colorist
- Composer
- Designer
- Editor
- Effects Artist
- Finisher
- Flame Artist
- Render Wrangler
- Stitcher
- Technical Director

Please note that for any employer signed to IATSE, the following covered categories would remain the same:

- Producer
- Production Manager
- Production Supervisor
- Production Coordinator
- Bidder
- Production Assistant

Contributing Employers Not Signed to IATSE Are Required to Make Contributions on additional job titles in Digital and Post-Production

Contributing Employers Not Signed to IATSE Are Required to Make Contributions on titles in Digital and Post-Production.

Dear Contributing Employers,

This is a reminder that effective January 1, 2017, all Contributing Employers not signed to IATSE were required to make contributions on additional covered categories across digital and post-production (in addition to the live action categories that already existed prior to January 1, 2017. The full, comprehensive list of covered categories for those Contributing Employers not signed to IATSE are (please note that all title modifiers, such as prefixes and/or suffixes, including, for example "Assistant Editor", or "Virtual Reality Animator" will be accepted):

- Producer
- Production Manager
- Production Supervisor
- Production Coordinator
- Bidder
- Production Assistant
- Animator (2D or 3D)
- CG Supervisor
- Colorist
- Composer
- Designer
- Editor
- Effects Artist
- Finisher
- Flame Artist
- Render Wrangler
- Stitcher
- Technical Director