Affordable Care Act FAQs: Cost-Sharing Limitations and Provider Non-Discrimination

June 4, 2015

The DOL recently released a new set of Frequently Asked Questions ("**FAQs**") related to the implementation of the Affordable Care Act (the "**ACA**"). In these FAQs, the DOL clarified that (1) the self-only annual limitation on cost sharing applies to each individual covered under family coverage and (2) this embedded deductible must be applied beginning with the 2016 plan year. ?Ã¡The FAQs also state that the ACA's prohibition of discrimination against health care providers who are acting within the scope of their license or certification will not be enforced against a group health plan or health insurance issuer so long as the plan or issuer is applying a good faith, reasonable interpretation of the ACA's nondiscrimination requirement. The FAQs are available **here**.

© 2026 Haynes and Boone, LLP