

## Affordable Care Act's Individual Out-of-Pocket Limits Apply to Family Coverage

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The Affordable Care Act imposes limits on the individual and family out-of-pocket maximums permitted under employer-sponsored, group health plans. New regulations clarify that the limit on an individual's out-of-pocket maximum applies to all covered persons regardless of whether such individual is covered by employee-only coverage or family coverage. This means that out-of-pocket maximums for family coverage will have to include an embedded individual out-of-pocket maximum. This clarification applies to "2016 plans," which presumably means for plan years beginning on or after January 1, 2016. The clarification can be found in the preamble to the Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2016; Final Rule?Ä; [here](#).