

NEWS RELEASES

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St. Louis Business Journal: Husch Blackwell Partner Alan Kandel Predicts Delayed Implementation of ACA's Health Insurance Exchanges

A July 5, 2013, *St. Louis Business Journal* article discusses speculation that the Affordable Care Act's Health Insurance Marketplace will not be fully implemented by the Oct. 1, 2013, deadline. The concern draws from two recent reports from the Government Accountability Office questioning the feasibility of reaching that goal. Husch Blackwell Employee Benefits Partner Alan Kandel is among those anticipating a delayed implementation. "The (Internal Revenue Service), Treasury Department, (Department of Health and Human Services) and Department of Labor have not completed putting together the regulatory framework," he said. In addition, while the exchanges are to begin accepting healthcare insurance enrollments this fall for coverage to go into effect Jan. 1, 2014, Kandel points out that a missed deadline could result in a year-long delay in coverage for many. "A majority of health plans are on a calendar year, and employers have to plan around the law, so a one-year postponement makes sense," he said.* The ACA also called for an expansion of the Medicaid program, but in June 2012, the Supreme Court ruled that states could not be forced to accept the expansion. Missouri is one state that, for now, has opted out. "It is not clear that Medicaid is a successful program and, therefore, there is skepticism to expand it," Kandel said. The Missouri House and Senate have formed committees to explore the option during the next legislative session.

**After Kandel's interview and before this article was published, the Obama administration delayed for one year the employer tax penalties for not providing health insurance as required by the ACA.*