GREENBERG & ASSOCIATES INSURANCE

7327 S.W. Barnes Road, PMB 622 Portland, OR 97225

(503) 297-8078 (Fax) 297-8094

* * * IMPORTANT BULLETIN * * *

TO: GROUP HEALTH CLIENTS

FROM: GREENBERG & ASSOCIATES INSURANCE

DATE: APRIL 23, 2010

RE: THE PATIENT PROTECTION AND AFFORDABILITY CARE ACT

TIMELINE

As mentioned in our last bulletin, we have additional information to share with you regarding the Patient Protection and Affordability Care Act. Our industry association, The National Association of Health Underwriters (NAHU) as you can well imagine, has followed healthcare reform legislation very carefully. Of all of the sources we depend upon for information on this issue, they have the most comprehensive and accurate information. They have put together a timeline that outlines all of the various facets of The Patient Protection and Affordability Care Act. Their timeline provides in a simple format the most important points of each provision along with when it will take effect. NAHU allows its members to distribute their analysis of the legislation to our clients. But, we cannot duplicate or distribute out of context. Therefore, attached is NAHU's full timeline of the act for your review.

At this time, we are all waiting for the federal government who will have to issue regulations on each of the provisions of The Patient Protection and Affordability Care Act. Until that time, we are limited to a general understanding and timeline of the anticipated implementation of each provision. But, we will keep you posted as time goes one of the specifics when they become available to us.

After you've had a chance to review the attached timeline, please don't hesitate to let us know if you have any questions at this time.

Sincerely,

Sharon Greenberg & Adrienne Hutchins