With the election behind us, what does this mean for health care reform? The President has four more years to further his health care agenda and will need to work with a Democratically-controlled Senate and a Republican-controlled House to get it done. Here are a few predictions to watch.

1. **Health Reform will continue to move forward full-steam ahead.** In addition to the 13,000 pages of regulations already promulgated, many parts of the Affordable Care Act (ACA) still need to be clarified, such as, the transitional reinsurance pool, and essential health benefits. The Republican House will attempt to slow or repeal the elements of ACA they don’t like. This may be difficult given the Senate make-up and the President’s veto pen.

2. **Exchanges are the next big step.** The deadline for governors to declare what they plan to do relative to exchanges is November 16. If the states don’t take action the federal government will run the exchange in that state. All exchanges must be up and running by mid-2013 for individuals and small employers. Fifteen states have established exchanges to date and seven have opted not to create an exchange. The rest are either taking no action, planning a partnership exchange, or are evaluating the options.

3. **Employers, carriers, and providers will all bear increased costs and regulatory requirements.** Employers have additional reporting requirements, auto enrollment, and transitional reinsurance costs along with a host of other explicit and implicit costs. Carriers and providers are both hit with additional administrative and regulatory costs including some new taxes.

4. **Excise tax avoidance will drive employers to modify their benefit strategy.** Employers will begin to make plan changes in earnest to post-pone the 2018 excise tax for as long as possible. Some smaller employers will discontinue coverage once the exchanges are available.

5. **The legal battles will continue.** The SCOTUS ruling this summer was not the end of the litigation. The law is so broad in its impact and so complex that reluctant employers will seek for ways to overturn unpopular measures.

6. **Lastly, the Federal government will have to deal with a number of other pressing issues, such as the fiscal cliff, deficit spending, and changes to entitlement programs.**

The wait is over- health care reform is here to stay. It is time to roll-up your sleeves and begin to prepare for the changes that are coming.