



Weekly Checkup

The Regulatory Burden of the Affordable Care Act

TARA O'NEILL HAYES | JANUARY 27, 2016

The Affordable Care Act (ACA) was signed into law nearly six years ago. Since that time, [106 regulations](#) have been finalized to implement the ACA. These regulations will cost businesses and individuals more than \$45 billion and will require approximately 165 million hours of paperwork in order to comply. In addition to these regulations, hundreds of [guidance documents](#) regarding the ACA have been published by various federal agencies during this time as well. However, more regulations—and additional costs—are still to come. Regulations for one of the most expensive and burdensome provisions of the ACA—the “[Cadillac Tax](#)”—have yet to be written. [Guidance](#) documents were published last year, but a final rule may not be published for a few more years given that the [implementation date](#) of the tax was recently delayed until 2020. The cost of each ACA regulation published so far has averaged \$426 million and required 1.6 million hours of paperwork.

