

ACA Communications: A Bigger Challenge than Play-or-Pay

Presenter:

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Pioneering Specialists in

Group Health Care

Post-Payment Administration

For Over 25 Years

Customer Philosophy

Respect for Existing Procedures

Emphasis on Customization

Focus on Solutions

Our ACA Outsource Solution Service Menu

Complete Routine Monitoring		As Requested	
Compliance Tasks	On-going Monitoring	Per Event Communications	Premium Services
Count W-2 FTE and Monitor Enrollment Changes	Coordinate with current advisors	IRS-required 6055/56 employee notice	Overall cost-sharing validation
Count Dependents and Monitor Enrollment Changes	Monitor changes to regulations	Collect required dependent SSN and dependent documentation	Preventive Care Waiver Over/Under Confirmation
Prepare IRS 6055/56 Filings and Employee Notices	Manage through 2017 transition	Coordinate with COBRA and State Exchanges	Out-of-pocket Maximum Over/Under Confirmation
Perform All 5 ACA Tests to avoid IRS penalties	Assist with ACA audits and questions from:	Process ACA "Trigger Events" two-way communications:	Over/Under Payment Resolution Strategies:
<ul style="list-style-type: none"> • Tack Hammer • Sledgehammer • Minimum Value • Affordability • Offer 	<ul style="list-style-type: none"> • IRS • DOL • HHS • State Exchanges 	<ul style="list-style-type: none"> • New hire • Term employment • Term coverage • Change in work status (pay, hours, etc.) • Change in coverage status • Reinstatements 	<ul style="list-style-type: none"> • Use of pre-tax accounts • Claim credit/debit • Monitor to remove current cases • Monitor to prevent future cases

Lessons from ACA Self-Assessments

- Play-or-Pay Compliance
 - Well understood.
 - Many comply already; others can comply easily.
 - A few plans will have some issues.
- ACA Communications
 - Virtually unknown or unrecognized.
 - Assume “somebody” is handling. Nobody is.
 - Every plan is impacted. Some more than others.

Lessons Learned from Prior Webinars

February Webinar

ACA's Biggest Challenge:
Employee Eligibility Verification

[Link to slides](#)

[Link to recording](#)

May Webinar

ACA Communications Requirements:
An Employee Relations Opportunity

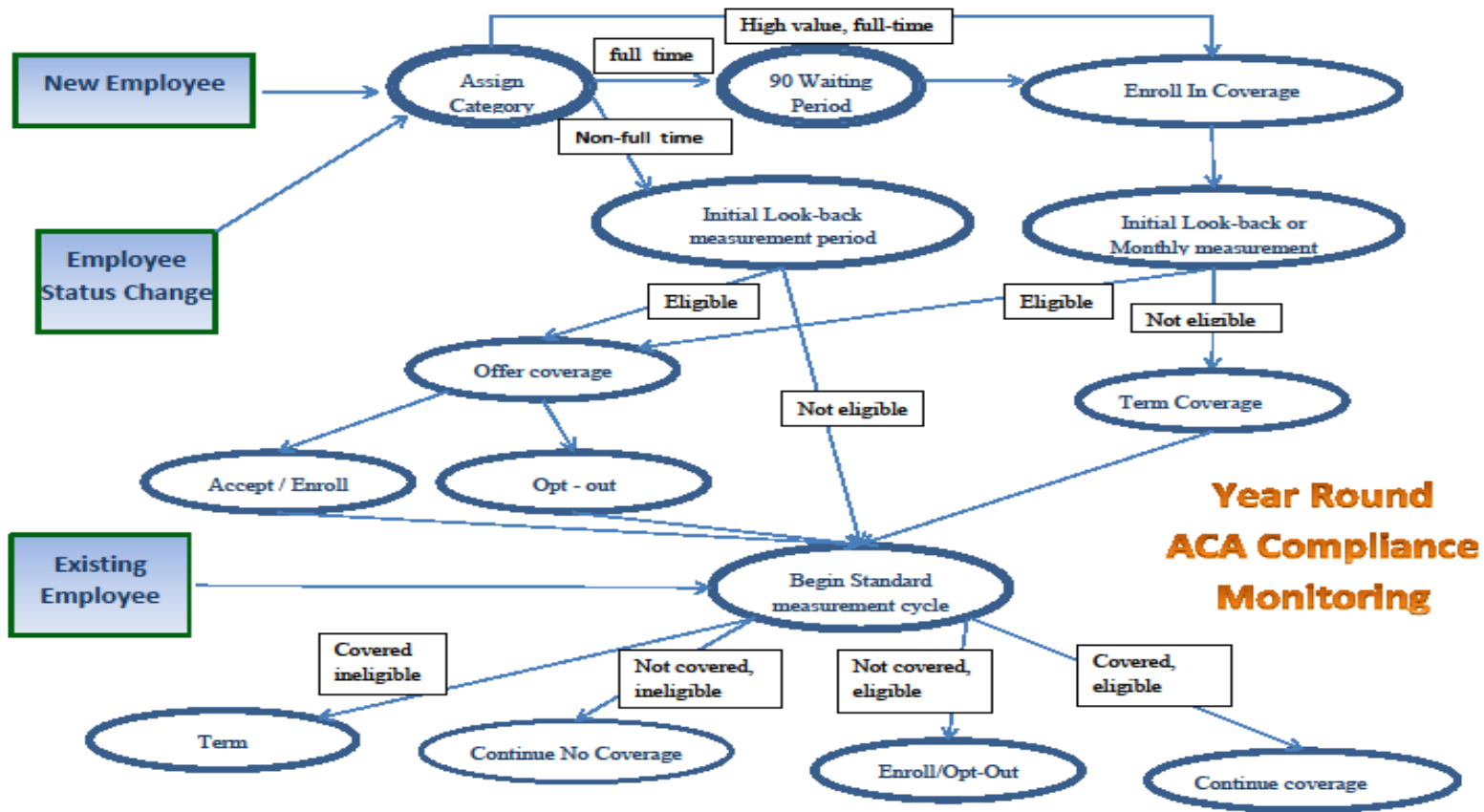
[Link to slides](#)

[Link to recording](#)

ACA Communications: For Those Who Prefer Lists

- Summary of Benefits and Coverage (SBC) (1)
- Uniform Glossary of Terms (1)
- Marketplace Notice (1)
- W-2 Benefit Value (1)
- 6055/6056 Employee Statements (1)
- 6055/56 Notice for Electronic Receipt (2)
- Eligibility Status Change (1)
- COBRA vs. Exchanges (2)
- Employee Opt-Out Confirmation (2)
- Spousal Coverage Opt-Out (2)
- Dependent Eligibility Documentation (2)
- Spouse/Dependent SSN (2)
- Dependent Coverage Loss (2)
- Collection of Family Income (2)
- OOP Maximum Notification (2)
- Enrollment Verifications (2)

ACA Communications: For Those Who Prefer Diagrams



ACA Communications:

For Those Who Prefer Charts

Typical Employee Events	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Annual Rate/ 1,000
Termination of Employment (with COBRA)	10	10	10	10	10	10	10	10	10	10				0.10
New Hire Offer (optional verification)	10	10	10	10	10	10	10	10	10	10				0.10
90 Day Waiting Period				10	10	10	10	10	10	10	10	10	10	0.10
Newly Eligible Offer (optional verification)	1	1	1	1	1	1	1	1	1	1				0.01
Enrollment Follow-up				10	10	10	10	10	10	10	10	10	10	0.10
Opt-out Confirmation	1	1	1	1	1	1	1	1	1	1				0.01
Marriage	1	1	1	1	1	1	1	1	1	1				0.01
Birth	1	1	1	1	1	1	1	1	1	1				0.01
Divorce	1	1	1	1	1	1	1	1	1	1				0.01
2nd Marriage	1	1	1	1	1	1	1	1	1	1				0.01
Step Child - New Dependent Enrolled	1	1	1	1	1	1	1	1	1	1				0.01
Open Enrollment										1000				1.00
Annual IRS Filing Confirmation	1000												1000	2.00
Status Change To Full-Time			1	1	1	1	1	1	1	1	1	1		0.01
Full-Time to Part-Time Change (HOS < 30)			1	1	1	1	1	1	1	1	1	1		0.01
Pay Increase (hourly to hourly)			1	1	1	1	1	1	1	1	1	1		0.01
Final IRS Filing Confirmation													100	0.10
Out of Pocket Maximum Reached				1	1	1	1	1	1	1	1	1	1	0.01
Affordability Test – Family Income														0.00
TOTALS	1017	17	20	41	41	41	41	41	41	41	1041	24	24	1121 3510

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For More Information
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