



ACA: Boon and Bane for Brokers

Presenter:

Si Nahra, Ph.D., President

October 30, 2014

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

Today's Focus

- Self-funded plans
- Not “grandfathered”
- Not changing coverage

ACA: Boon and Bane for Brokers

Boon

- Clients have lots of questions.
- Clients need support.

Bane

- Existing competition intensified.
- New competitors emerging.

What to do?

Reap the boon and attack the bane.

- Know what your clients/prospects need.
- Know what you know.
- Know what you need.

Know Your Client

Dimensions of Client Compliance Needs

Workforce

# Entities	# W-2s	Levels	Worker Hours	Dependents
------------	--------	--------	--------------	------------

Benefits

Benefits Offered to	Benefits Value	Maximum OOP
---------------------	----------------	-------------

Know Your Client: Workforce

Dimensions of Client Compliance Needs				
Workforce				
# Entities	# W-2s	Levels	Worker Hours	Dependents
Single Company	+/- 50	Stable	Predictable	Young and Single
Common Owners	50-100	Changing	Variable	Family Years
Family of Companies	100+	Fluctuates	Fluctuates	Older
Compliance Impact				
National Plan ID Assignment	ALE Calculation	Monthly tracking, IRS reporting, Communications		R&R Taxes, 19-26, Monthly tracking

Know Your Client: Benefits

Dimensions of Client Compliance Needs		
Benefits		
Benefits Offered to	Benefits Value	Maximum OOP
All	MEC + MV + Affordable	Under Max + Integrated + Enforced
Most	MEC + MV	Under Max + Integrated
Some	MEC	Under Max
Compliance Impact		
Pay or Play Compliance		Individual (overpayment) and Plan (underpayment) Liability
MEC: Minimum Essential Coverage MV: Minimum Value		

Know What You Know

Dimensions of Client Compliance Needs

Workforce

# Entities	# W-2s	Levels	Worker Hours	Dependents
------------	--------	--------	--------------	------------

Benefits

Benefits Offered to	Benefits Value	Maximum OOP
---------------------	----------------	-------------

Know What You Need. Is it What Health Decisions Offers?

- Information and Data Integration for Workforce and Benefits
- Calculations and Compliance Certification
- Individual Employee Tracking
- Individual Dependent Monitoring

The ability to respond to Inquiries from the IRS and State Exchanges years later.

Monthly Employee Eligibility Verification

Identity [Change Client](#)

Client Name: Health Decisions Inc
 Project: DEV 2014
 Case ID: 1234567890
 Short ID: ABCDEF
 External ID: 1234567890

Project Info [Doc Regs](#)

Mode: Announcements

User	Comment
Leslyn 3/3/14	We are now accepting 1040's as proof of spouse status.
Nate 3/1/14	The scanner is currently out of service. Should be fixed next week.
Mike 1/1/2014	This is a very very very very very very very very very very very very very very very long comment

Quick Search [Advanced](#)

HDI ID:

First Name:

Last Name:

Tags:

Tasks:

Filter: Employee All Members

SID	Client	FName	LName	DOB

Members [Case Actions: Send Email | Log an Event](#)
[Member Actions: Add New Member](#)

First Name	Last Name	DOB	SSN	Relation	Add / Remove	Status	Wave
				0	6	7	8
				1	6	7	8
				2	6	7	8
				2	6	7	8
				2	6	7	8

Status: Missing

Secondary Status 1:
 Secondary Status 2:
 Secondary Status 3:
 Secondary Status 4:
 Secondary Status 5:
 Secondary Status 6:

Details [Admin: History | Events | Upload Activity | Status Override | Add/Remove](#)
[Options: Demographics | Documents | D.E.V. | A.C.A](#)

Summary Detail

ACA Summary Eligibility Reports 2015 IRS W2

Year / Month	Item A Pay Rate	Item B Employee Type	Item C Total Hours	Item D Average Hours	Item E Running Average Hours	Item F Eligible (Yes/No)	Item G Offered Coverage (Yes/No)	Item H Enrolled (Yes/No)
Per Hour or Year	Actual / Expected	Per Month	Per Week	Per Week	Per Week	Per Period	Per Period	Per Period
			-calc	-calc	-calc			
2014.01 JAN	\$12.45 / hr	PT / PT	140	35	35			
2014.02 FEB	\$12.45 / hr	PT / PT	140	35	35			
2014.03 MAR	\$12.45 / hr	PT / PT	140	35	35			
2014.04 APR	\$12.45 / hr	PT / PT	140	35	35			
2014.05 MAY	\$12.45 / hr	PT / PT	140	35	35			
2014.06 JUN	\$12.45 / hr	PT / PT	140	35	35			
2014.07 JUL	\$36,291 / yr	PT / PT	140	35	35			
2014.08 AUG	\$36,291 / yr	PT / PT	140	35	35			
2014.09 SEP	\$36,291 / yr	PT / PT	140	35	35			
2014.10 OCT	\$36,291 / yr	PT / PT	140	35	35			
2014.11 NOV	\$36,291 / yr	PT / PT	140	35	35			
2014.12 DEC	\$36,291 / yr	PT / PT	140	35	35			
2015.01 JAN	\$36,291 / yr	PT / PT	140	35	35			
2015.02 FEB	\$36,291 / yr	PT / PT	140	35	35	YES	YES	YES
2015.03 MAR	\$36,291 / yr	PT / PT	140	35	35	YES	YES	YES
2015.04 APR	\$36,291 / yr	PT / PT	140	35	35	YES	YES	YES

Events [Event Manager](#)

Mode: Event - Summary

All Classification 27
 Documentation 6
 Tasks 3

Phone Calls - In 4
 Phone Calls - Out 2
 Custom Comments 1
 Other 5

01-15-14@1:15PM: Classification changed from missing to verified.

01-15-14@1:15PM: Documents received for all dependents.

01-15-14: In-bound call received.

01-15-14: Task: Ask employee for updated phone number due to full voice mail.

01-15-14: Classification changed from missing to verified.

Type: Classification Status: Active
 From: System To: Everybody
 Causes: (3) Effects: (3)
 Comment: a sdfdas sadf sdf fsd
 Actions: None

01-15-14: Documents received for all dependents.

Type: Classification Status: Active
 From: System To: Everybody
 Causes: (3) Effects: (3)
 Comment: a sdfdas sadf sdf fsd
 Actions: None

01-15-14: In-bound call received.

Type: Classification Status: Active
 From: System To: Everybody
 Causes: (3) Effects: (3)
 Comment: a sdfdas sadf sdf fsd
 Actions: None

01-15-14: Task: Ask employee for updated phone number due to full voice mail.

Type: Classification Status: Active
 From: System To: Everybody
 Causes: (3) Effects: (3)
 Comment: a sdfdas sadf sdf fsd
 Actions: Close | Re-assign

Notifications: This is only visible if the user needs to fix a problem before moving on to the next case.

Member 1 / 5
Option 3 / 5
Case 9 / 55

Month-by-Month Affordability Verification

File Edit View Favorites Tools Help

Identity [Change Client](#)

Client Name: Health Decisions Inc
Project: DEV 2014
Case ID: 1234567890
Short ID: ABCDEF
External ID: 1234567890

Project Info [Doc Reqs](#)

Mode: Announcements [▼](#)

User [Comment](#)

Leshyn 3/3/14 We are now accepting 1040's as proof of spouse status.
Nate 3/1/14 The scanner is currently out of service. Should be fixed next week.
Mike 1/1/2014 This is a very very very very very very very very very very very very very very very very long comment

Quick Search [Advanced](#)

HDI ID:
First Name:
Last Name:
Tags:
Tasks:
Filter: Employee All Members

SID	Client	FName	LName	DOB

Members [Case Actions: Send Email | Log an Event](#)
[Member Actions: Add New Member](#)

First Name	Last Name	DOB	SSN	Relation	Add / Remove	Status	Wave
				0	6	7	8
				1	6	7	8
				2	6	7	8
				2	6	7	8
				2	6	7	8

Status: Missing

Secondary Status 1:
Secondary Status 2:
Secondary Status 3:
Secondary Status 4:
Secondary Status 5:
Secondary Status 6:

Details [Admin: History | Events | Upload Activity | Status Override | Add/Remove](#)
[Options: Demographics | Documents | D.E.V. | A.C.A](#)

Summary Detail

ACA Summary **Affordability** [▼](#) Reports **2015 IRS W2** [▼](#)

Year / Month	Item A	Item B	Item C	Item D	Item E	Item F	Item G	Item H	Item I	Item J	Item K
	Pay Rate	Employee Type	Total Hours	Average Hours	Running Average Hours	Projected Yearly Income (W2 Box 1)	Projected Monthly Income	Single Plan Cost	Safe Harbor Test #1 Rate of Pay	Safe Harbor Test #2 Monthly W2	Safe Harbor Test #3 Yearly W2
	Per Hour or Year	Actual / Expected	Per Month	Per Week =calc	Per Week =calc	Per Year =calc	Per Month =F/I12	Per Month	Per Month =H/(A*130)	Per Month =H/G	Per Year =H/F
2014.01	\$12.45 / hr	PT / PT	140	35	35	\$12,345.67	\$1,234.56	\$185.71	FAIL 9.3%	PASS 10.2%	
2014.02	\$12.45 / hr	PT / PT	140	35	35	\$12,345.67	\$1,234.56	\$185.71	FAIL 9.3%	PASS 10.2%	
2014.03	\$12.45 / hr	PT / PT	140	35	35	\$12,345.67	\$1,234.56	\$185.71	FAIL 9.3%	PASS 10.2%	
2014.04	\$12.45 / hr	PT / PT	140	35	35	\$12,345.67	\$1,234.56	\$185.71	FAIL 9.3%	PASS 10.2%	
2014.05	\$12.45 / hr	PT / PT	140	35	35	\$12,345.67	\$1,234.56	\$185.71	FAIL 9.3%	PASS 10.2%	
2014.06	\$12.45 / hr	PT / PT	140	35	35	\$12,345.67	\$1,234.56	\$185.71	FAIL 9.3%	PASS 10.2%	
2014.07	\$36,291 / yr	PT / PT	140	35	35	\$12,345.67	\$1,234.56	\$185.71	FAIL 9.3%	PASS 10.2%	PASS 12.5%
2014.08	\$36,291 / yr	PT / PT	140	35	35	\$12,345.67	\$1,234.56	\$185.71	FAIL 9.3%	PASS 10.2%	
2014.09	\$36,291 / yr	PT / PT	140	35	35	\$12,345.67	\$1,234.56	\$185.71	FAIL 9.3%	PASS 10.2%	

Notifications: This is only visible if the user needs to fix a problem before moving on to the next case.

Member 1 / 5 [▶](#) Option 3 / 5 [▶](#) Case 9 / 55 [▶](#)

Events [Event Manager](#)

Mode: Event - Summary [▼](#)

All 27 [Phone Calls - In](#) 4
Classification 5 [Phone Calls - Out](#) 2
Documentation 6 [Custom Comments](#) 1
Tasks 3 [Other](#) 5

01-15-14@1:15PM: Classification changed from missing to verified.
01-15-14@1:15PM: Documents received for all dependents.
01-15-14: In-bound call received.
01-15-14: Task: Ask employee for updated phone number due to full voice mail.
01-15-14: Classification changed from missing to verified.
Type: Classification Status: Active
From: System To: Everybody
Causes: (3) Effects: (3)
Comment: a sdfdas sadf sdf fsd
Actions: None
01-15-14: Documents received for all dependents.
Type: Classification Status: Active
From: System To: Everybody
Causes: (3) Effects: (3)
Comment: a sdfdas sadf sdf fsd
Actions: None
01-15-14: In-bound call received.
Type: Classification Status: Active
From: System To: Everybody
Causes: (3) Effects: (3)
Comment: a sdfdas sadf sdf fsd
Actions: None
01-15-14: Task: Ask employee for updated phone number due to full voice mail.
Type: Classification Status: Active
From: System To: Everybody
Causes: (3) Effects: (3)
Comment: a sdfdas sadf sdf fsd
Actions: Close | Re-assign

Establishment of Measurement Periods

File Edit View Favorites Tools Help

Identity

Change Client

Client Name: Health Decisions Inc
Project: DEV 2014
Case ID: 1234567890
Short ID: ABCDEF
External ID: 1234567890

Project Info

Doc Reqs

Mode: Announcements

User Comment

Leslyn 3/3/14 We are now accepting 1040's as proof of spouse status.
Nate 3/1/14 The scanner is currently out of service. Should be fixed next week.
Mike 1/1/2014 This is a very very very very very very very very very very very very very very very long comment

Quick Search

Advanced

HDI ID:
First Name:
Last Name:
Tags:
Tasks:
Filter: Employee All Members

SID	Client	FName	LName	DOB

Members

Case Actions: [Send Email](#) | [Log an Event](#)
Member Actions: [Add New Member](#)

First Name	Last Name	DOB	SSN	Relation	Add / Remove	Status	Wave
				0	6	7	8
				1	6	7	8
				2	6	7	8
				2	6	7	8
				2	6	7	8

Status: Missing

Secondary Status 1:
Secondary Status 2:
Secondary Status 3:
Secondary Status 4:
Secondary Status 5:
Secondary Status 6:

Details

Admin: [History](#) | [Events](#) | [Upload Activity](#) | [Status Override](#) | [Add/Remove](#)
Options: [Demographics](#) | [Documents](#) | [D.F.V.](#) | [ACA](#)

Summary Detail

Category	Coverage Period	Category Type	Company	State	Hourly Salary	Union Group	Measurement Method	Lookback Period	Admin Period	Stability Period
1	2015	Standard	Some Company	MI	H	Pipefitters Local 636	Lookback	2015.01 - 2015.09 6 Months	2015.10 - 2015.12 90 days	2016.01 - 2016.12 1 Year
2	2016	Standard	Some Company	MI	S	Pipefitters Local 636	Lookback	2015.01 - 2015.09 6 Months	2015.10 - 2015.12 90 days	2016.01 - 2016.12 1 Year
3	2016	Standard	Some Company	MI	S	Pipefitters Local 636	Lookback	2015.01 - 2015.09 6 Months	2015.10 - 2015.12 90 days	2016.01 - 2016.12 1 Year
3.27	2016	Custom	Some Company	MI	S	Pipefitters Local 636	Lookback	2015.02 - 2015.10 6 Months	2015.11 - 2016.01 90 days	2016.02 - 2017.01 1 Year

Events

Event Manager

Mode: Event - Summary

All 27
Classification 5
Documentation 6
Tasks 3

Phone Calls - In 4
Phone Calls - Out 2
Custom Comments 1
Other 5

01-15-14@1:15PM: Classification changed from missing to verified.

01-15-14@1:15PM: Documents received for all dependents.

01-15-14: In-bound call received.

01-15-14: Task: Ask employee for updated phone number due to full voice mail.

01-15-14: Classification changed from missing to verified.
Type: Classification Status: Active
From: System To: Everybody
Causes: (3) Effects: (3)
Comment: a sdfas sadf sdf fsd
Actions: None

01-15-14: Documents received for all dependents.
Type: Classification Status: Active
From: System To: Everybody
Causes: (3) Effects: (3)
Comment: a sdfas sadf sdf fsd
Actions: None

01-15-14: In-bound call received.
Type: Classification Status: Active
From: System To: Everybody
Causes: (3) Effects: (3)
Comment: a sdfas sadf sdf fsd
Actions: None

01-15-14: Task: Ask employee for updated phone number due to full voice mail.
Type: Classification Status: Active
From: System To: Everybody
Causes: (3) Effects: (3)
Comment: a sdfas sadf sdf fsd
Actions: [Close](#) | [Re-assign](#)

Notifications: This is only visible if the user needs to fix a problem before moving on to the next case.

← Member 1 / 5 →
← Option 3 / 5 →
← Case 9 / 55 →



Application of Measurement Periods

File Edit View Favorites Tools Help

Identity [Change Client](#)

Client Name: Health Decisions Inc
 Project: DEV 2014
 Case ID: 1234567890
 Short ID: ABCDEF
 External ID: 1234567890

Project Info [Doc Reqs](#)

Mode: Announcements

User **Comment**

Leslyn 3/3/14 We are now accepting 1040's as proof of spouse status.
 Nate 3/1/14 The scanner is currently out of service. Should be fixed next week.
 Mike 1/1/2014 This is a very very very very very very very very very very very very very very very long comment

Quick Search [Advanced](#)

HDI ID:
 First Name:
 Last Name:
 Tags:
 Tasks:

Filter: Employee All Members

SID	Client	FName	LName	DOB

Members **Case Actions:** [Send Email](#) | [Log an Event](#)
Member Actions: [Add New Member](#)

First Name	Last Name	DOB	SSN	Relation	Add / Remove	Status	Wave
				0	6	7	8
				1	6	7	8
				2	6	7	8
				2	6	7	8
				2	6	7	8

Status: Missing

Secondary Status 1:
 Secondary Status 2:
 Secondary Status 3:
 Secondary Status 4:
 Secondary Status 5:
 Secondary Status 6:

Details **Admin:** [History](#) | [Events](#) | [Upload Activity](#) | [Status Override](#) | [Add/Remove](#)
Options: [Demographics](#) | [Documents](#) | [D.E.V.](#) | [ACA](#)

Summary Detail

ACA Summary Covered Members Reports 2015 IRS W2

Year / Month	Employee	Spouse	Dependent #1	Dependent #2	Dependent #3	Dependent #4	Dependent #5	Dependent #6	SDependent #7
	John E. Smith	Jane S. Smith	Tom E. Smith	Kelly L. Smith	Ron J. Smith				
	Male	Female	Male	Female	Male				
	3/12/1970	7/9/1978	8/22/2001	10/3/2003	12/14/2005				
2014.01									
2014.02									
2014.03									
2014.04									
2014.05	X	X	X	X	X				
2014.06	X	X	X	X	X				
2014.07	X	X	X	X	X				
2014.08	X	X	X	X	X				
2014.09									
2014.10									
2014.11									
2014.12									
2015.01									
2015.02									
2015.03									
2015.04									

Events [Event Manager](#)

Mode: Event - Summary

All 27 Phone Calls - In 4
 Classification 5 Phone Calls - Out 2
 Documentation 6 Custom Comments 1
 Tasks 3 Other 5

01-15-14@1:15PM: Classification changed from missing to verified.

01-15-14@1:15PM: Documents received for all dependents.

01-15-14: In-bound call received.

01-15-14: Task: Ask employee for updated phone number due to full voice mail.

01-15-14: Classification changed from missing to verified.
 Type: Classification Status: Active
 From: System To: Everybody
 Causes: (3) Effects: (3)
 Comment: a sdfdas sadf sdf fsd
 Actions: None

01-15-14: Documents received for all dependents.
 Type: Classification Status: Active
 From: System To: Everybody
 Causes: (3) Effects: (3)
 Comment: a sdfdas sadf sdf fsd
 Actions: None

01-15-14: In-bound call received.
 Type: Classification Status: Active
 From: System To: Everybody
 Causes: (3) Effects: (3)
 Comment: a sdfdas sadf sdf fsd
 Actions: None

01-15-14: Task: Ask employee for updated phone number due to full voice mail.
 Type: Classification Status: Active
 From: System To: Everybody
 Causes: (3) Effects: (3)
 Comment: a sdfdas sadf sdf fsd
 Actions: [Close](#) | [Re-assign](#)

Notifications: This is only visible if the user needs to fix a problem before moving on to the next case.

← Member 1 / 5 →
 ← Option 3 / 5 →
 ← Case 9 / 55 →



Monthly Dependent Coverage Status

File Edit View Favorites Tools Help

Identity

Client Name: Health Decisions Inc
 Project: DEV 2014
 Case ID: 1234567890
 Short ID: ABCDEF
 External ID: 1234567890

Project Info

Mode: Announcements
 User: [] Comment: []

Leslyn 3/3/14 We are now accepting 1040's as proof of spouse status.
 Nate 3/1/14 The scanner is currently out of service. Should be fixed next week.
 Mike 1/1/2014 This is a very very very very very very very very very very very very very very very long comment

Quick Search

HDI ID: []
 First Name: []
 Last Name: []
 Tags: []
 Tasks: []
 Filter: Employee All Members

SID | Client | FName | LName | DOB

Members

Case Actions: [Send Email](#) | [Log an Event](#)
 Member Actions: [Add New Member](#)

First Name	Last Name	DOB	SSN	Relation	Add / Remove	Status	Wave
				0	6	7	8
				1	6	7	8
				2	6	7	8
				2	6	7	8
				2	6	7	8
				2	6	7	8

Status: **Missing**

Secondary Status 1:
 Secondary Status 2:
 Secondary Status 3:
 Secondary Status 4:
 Secondary Status 5:
 Secondary Status 6:

Details

Admin: [History](#) | [Events](#) | [Upload Activity](#) | [Status Override](#) | [Add/Remove](#)
 Options: [Demographics](#) | [Documents](#) | [D.E.V.](#) | [ACA](#)

Summary Detail

ACA Summary **Communication Events** Reports 2015 IRS W2

Calendar Year	Event / Description	Communication
2014.01 JAN	1/3/2014: New Hire Detected 1/3/2014: 90 Day Waiting Period Begins	1/7/2014: New Hire Welcome Package 1/7/2014: Marketplace Notice Included In Package
2014.02 FEB		
2014.03 MAR		
2014.04 APR	4/3/2014: 90 day waiting period expired	4/7/2014: Notice of enrollment offer and waiting period end 4/7/2014: Enrollment Offer / opt-out notice
2014.05 MAY	5/3/2014: Enrollment / opt-out confirmation received 5/3/2014: Medical Coverage Effective	5/15/2014: ACA Affordability Notice
2014.06 JUN		
2014.07 JUL		
2014.08 AUG		
2014.09 SEP		
2014.10 OCT		

Events

Event Manager

Mode: Event - Summary

All 27 Phone Calls - In 4
 Classification 5 Phone Calls - Out 2
 Documentation 6 Custom Comments 1
 Tasks 3 Other 5

01-15-14@1:15PM: Classification changed from missing to verified.
 01-15-14@1:15PM: Documents received for all dependents.
 01-15-14: In-bound call received.
 01-15-14: Task: Ask employee for updated phone number due to full voice mail.
 01-15-14: Classification changed from missing to verified.
 Type: Classification Status: Active
 From: System To: Everybody
 Causes: (3) Effects: (3)
 Comment: a sdfdas sadf sdf fsd
 Actions: None
 01-15-14: Documents received for all dependents.
 Type: Classification Status: Active
 From: System To: Everybody
 Causes: (3) Effects: (3)
 Comment: a sdfdas sadf sdf fsd
 Actions: None
 01-15-14: In-bound call received.
 Type: Classification Status: Active
 From: System To: Everybody
 Causes: (3) Effects: (3)
 Comment: a sdfdas sadf sdf fsd
 Actions: None
 01-15-14: Task: Ask employee for updated phone number due to full voice mail.
 Type: Classification Status: Active
 From: System To: Everybody
 Causes: (3) Effects: (3)
 Comment: a sdfdas sadf sdf fsd
 Actions: Close | Re-assign

Notifications: This is only visible if the user needs to fix a problem before moving on to the next case.

Member 1 / 5 Option 3 / 5 Case 9 / 55

Other Coverage and Opt-Out Documentation

File Edit View Favorites Tools Help

Identity

Client Name: Health Decisions Inc
 Project: DEV 2014
 Case ID: 1234567890
 Short ID: ABCDEF
 External ID: 1234567890

Project Info

Mode: Announcements
 User: [dropdown]
 Comment: [text area]

Quick Search

HDI ID: [input]
 First Name: [input]
 Last Name: [input]
 Tags: [input]
 Tasks: [input]
 Filter: Employee All Members

SID	Client	FName	LName	DOB

Members

Case Actions: [Send Email](#) | [Log an Event](#)
 Member Actions: [Add New Member](#)

First Name	Last Name	DOB	SSN	Relation	Add / Remove	Status	Wave
				0	6	7	8
				1	6	7	8
				2	6	7	8
				2	6	7	8
				2	6	7	8

Status: Missing

Secondary Status 1: [dropdown]
 Secondary Status 2: [dropdown]
 Secondary Status 3: [dropdown]
 Secondary Status 4: [dropdown]
 Secondary Status 5: [dropdown]
 Secondary Status 6: [dropdown]

Details

Admin: [History](#) | [Events](#) | [Upload Activity](#) | [Status Override](#) | [Add/Remove](#)
 Options: [Demographics](#) | [Documents](#) | [D.E.M.](#) | [A.C.A.](#)

Current Values

Member Employment

Employed: [dropdown]
 Employer Name: [input]
 Address Line 1: [input]
 Address Line 2: [input]
 City: [input]
 State: [input]
 Zip: [input]
 Elig. For Coverage: [dropdown]
 Enrolled In Coverage: [dropdown]
 Benefit Contact Name: [input]
 Benefit Contact Phone: [input]
 Field(s) Empty: [dropdown]

Other Insurance

Other Insurance: [dropdown]
 Source: [dropdown]
 Plan Name: [input]
 Policy Number: [input]
 Field(s) Empty: [dropdown]

Medicare

Medicare: [dropdown]
 Medicare Nbr.: [input]
 Part A Date: [input]
 Part B Date: [input]
 Field(s) Empty: [dropdown]

Events

Event Manager

Mode: Event - Summary

Classification	Phone Calls - In	Phone Calls - Out	Custom Comments	Tasks	Other
27	4	2	1	3	5

01-15-14@1:15PM: Classification changed from missing to verified.
 01-15-14@1:15PM: Documents received for all dependents.
 01-15-14: In-bound call received.
 01-15-14: Task: Ask employee for updated phone number due to full voice mail.
 01-15-14: Classification changed from missing to verified.
 Type: Classification Status: Active
 From: System To: Everybody
 Causes: (3) Effects: (3)
 Comment: a sdfas sadf sdf fsd
 Actions: None
 01-15-14: Documents received for all dependents.
 Type: Classification Status: Active
 From: System To: Everybody
 Causes: (3) Effects: (3)
 Comment: a sdfas sadf sdf fsd
 Actions: None
 01-15-14: In-bound call received.
 Type: Classification Status: Active
 From: System To: Everybody
 Causes: (3) Effects: (3)
 Comment: a sdfas sadf sdf fsd
 Actions: None
 01-15-14: Task: Ask employee for updated phone number due to full voice mail.
 Type: Classification Status: Active
 From: System To: Everybody
 Causes: (3) Effects: (3)
 Comment: a sdfas sadf sdf fsd
 Actions: Close | Re-assign

Notifications: This is only visible if the user needs to fix a problem before moving on to the next case.

← Member 1 / 5 → ← Option 3 / 5 → ← Case 9 / 55 →

Trigger Events Communications Tracking

File Edit View Favorites Tools Help

Identity [Change Client](#)

Client Name: Health Decisions Inc
 Project: DEV 2014
 Case ID: 1234567890
 Short ID: ABCDEF
 External ID: 1234567890

Project Info [Doc Reqs](#)

Mode: Announcements

User	Comment
Leslyn 3/3/14	We are now accepting 1040's as proof of spouse status.
Nata 2/1/14	The scanner is currently out of service. Should be fixed next week.
Mike 1/1/2014	This is a very very very very very very very very very very very very very very very long comment

Quick Search [Advanced](#)

HDI ID:

First Name:

Last Name:

Tags:

Tasks:

Filter: Employee All Members

SID	Client	FName	LName	DOB

Members [Case Actions: Send Email | Log an Event](#)
[Member Actions: Add New Member](#)

First Name	Last Name	DOB	SSN	Relation	Add / Remove	Status	Wave
				0	6	7	8
				1	6	7	8
				2	6	7	8
				2	6	7	8
				2	6	7	8

Status: Missing

Secondary Status 1:
 Secondary Status 2:
 Secondary Status 3:
 Secondary Status 4:
 Secondary Status 5:
 Secondary Status 6:

Details [Admin: History | Events | Upload Activity | Status Override | Add/Remove](#)
[Options: Demographics | Documents | D.E.V. | ACA](#)

Summary Detail

ACA Summary Communication Events Reports 2015 IRS W2

Calendar Year	Event / Description	Communication
2014.01 JAN	1/3/2014: New Hire Detected	1/7/2014: New Hire Welcome Package
	1/3/2014: 90 Day Waiting Period Begins	1/7/2014: Marketplace Notice Included In Package
2014.02 FEB		
2014.03 MAR		
2014.04 APR	4/3/2014: 90 day waiting period expired	4/7/2014: Notice of enrollment offer and waiting period end
		4/7/2014: Enrollment Offer / opt-out notice
2014.05 MAY	5/3/2014: Enrollment / opt-out confirmation received	5/15/2014: ACA Affordability Notice
	5/3/2014: Medical Coverage Effective	
2014.06 JUN		
2014.07 JUL		
2014.08 AUG		
2014.09 SEP		
2014.10 OCT		

Events [Event Manager](#)

Mode: Event - Summary

All	Phone Calls - In
27	4
Classification	Phone Calls - Out
5	2
Documentation	Custom Comments
6	1
Tasks	Other
3	5

01-15-14@1:15PM: Classification changed from missing to verified.

01-15-14@1:15PM: Documents received for all dependents.

01-15-14: In-bound call received.

01-15-14: Task: Ask employee for updated phone number due to full voice mail.

01-15-14: Classification changed from missing to verified.

Type: Classification Status: Active
 From: System To: Everybody
 Causes: (3) Effects: (3)
 Comment: a sdfas sadf sdf fsd
 Actions: None

01-15-14: Documents received for all dependents.

Type: Classification Status: Active
 From: System To: Everybody
 Causes: (3) Effects: (3)
 Comment: a sdfas sadf sdf fsd
 Actions: None

01-15-14: In-bound call received.

Type: Classification Status: Active
 From: System To: Everybody
 Causes: (3) Effects: (3)
 Comment: a sdfas sadf sdf fsd
 Actions: None

01-15-14: Task: Ask employee for updated phone number due to full voice mail.

Type: Classification Status: Active
 From: System To: Everybody
 Causes: (3) Effects: (3)
 Comment: a sdfas sadf sdf fsd
 Actions: Close | Re-assign

Notifications: This is only visible if the user needs to fix a problem before moving on to the next case.

← Member 1 / 5 →
← Option 3 / 5 →
← Case 9 / 55 →

Document Receipt Tracking

File Edit View Favorites Tools Help

Identity [Change Client](#)

Client Name: Health Decisions Inc
 Project: DEV 2014
 Case ID: 1234567890
 Short ID: ABCDEF
 External ID: 1234567890

Project Info [Doc Reqs](#)

Mode: Announcements ▾

User	Comment
Leslyn 3/3/14	We are now accepting 1040's as proof of spouse status.
Nate 3/1/14	The scanner is currently out of service. Should be fixed next week.
Mike 1/1/2014	This is a very very very very very very very very very very very very very very very long comment

Quick Search [Advanced](#)

HDI ID:

First Name:

Last Name:

Tags:

Tasks:

Filter: Employee All Members

SID	Client	FName	LName	DOB

Members Case Actions: [Send Email](#) | [Log an Event](#)
Member Actions: [Add New Member](#)

First Name	Last Name	DOB	SSN	Relation	Add / Remove	Status	Wave
				0	6	7	8
				1	6	7	8
				2	6	7	8
				2	6	7	8
				2	6	7	8

Status: Missing

Secondary Status 1:
Secondary Status 2:
Secondary Status 3:
Secondary Status 4:
Secondary Status 5:
Secondary Status 6:

Details Admin: [History](#) | [Events](#) | [Upload Activity](#) | [Status Override](#) | [Add/Remove](#)
Options: [Demographics](#) | [Documents](#) | [D.E.V.](#) | [A.C.A.](#)

Summary | Detail

Document Summary

Category	Document	Date Processed	Data Capture	Evaluation																								
HD Documents	DEV Form	3/2/2014	<table border="1" style="font-size: x-small; width: 100%;"> <thead> <tr> <th>Context</th> <th>Field</th> <th>Value</th> </tr> </thead> <tbody> <tr><td>Employee</td><td>DOB</td><td>3/18/1971</td></tr> <tr><td>Spouse</td><td>Employer</td><td>Walmart</td></tr> <tr><td>Spouse</td><td>Employer Address</td><td>No Response</td></tr> <tr><td>Spouse</td><td>Eligible</td><td>No</td></tr> <tr><td>John Smith 6/12/03</td><td>Other Plan</td><td>BCBSM</td></tr> <tr><td>Tom Smith 6/12/03</td><td>Other Policy</td><td>123456789</td></tr> <tr><td>Case</td><td>Form Signed</td><td>No</td></tr> </tbody> </table>	Context	Field	Value	Employee	DOB	3/18/1971	Spouse	Employer	Walmart	Spouse	Employer Address	No Response	Spouse	Eligible	No	John Smith 6/12/03	Other Plan	BCBSM	Tom Smith 6/12/03	Other Policy	123456789	Case	Form Signed	No	Always Accepted Warning: Missing Signature
			Context	Field	Value																							
			Employee	DOB	3/18/1971																							
			Spouse	Employer	Walmart																							
			Spouse	Employer Address	No Response																							
			Spouse	Eligible	No																							
			John Smith 6/12/03	Other Plan	BCBSM																							
Tom Smith 6/12/03	Other Policy	123456789																										
Case	Form Signed	No																										
Tax Documents	W2	3/2/2014	<table border="1" style="font-size: x-small; width: 100%;"> <tr><td>Subject(s):</td><td>Employee</td></tr> <tr><td>Tax Year:</td><td>2013</td></tr> </table>	Subject(s):	Employee	Tax Year:	2013	Rejected Document type is not acceptable																				
Subject(s):	Employee																											
Tax Year:	2013																											
Municipal Documents	Birth Certificate	3/12/2014	<table border="1" style="font-size: x-small; width: 100%;"> <tr><td>Type:</td><td>State</td></tr> <tr><td>Subject(s):</td><td>Me</td></tr> <tr><td>Parent1:</td><td>Employee</td></tr> <tr><td>Parent2:</td><td>Spouse</td></tr> </table>	Type:	State	Subject(s):	Me	Parent1:	Employee	Parent2:	Spouse	Accepted																
Type:	State																											
Subject(s):	Me																											
Parent1:	Employee																											
Parent2:	Spouse																											
			<table border="1" style="font-size: x-small; width: 100%;"> <tr><td>Type:</td><td>State</td></tr> </table>	Type:	State	Accepted																						
Type:	State																											

Notifications: This is only visible if the user needs to fix a problem before moving on to the next case.

← Member 1 / 5 →
← Option 3 / 5 →
← Case 9 / 55 →

Events [Event Manager](#)

Mode: Event - Summary ▾

All	Classification	Documentation	Tasks	Phone Calls - In	Phone Calls - Out	Custom Comments	Other
27	5	6	3	4	2	1	5

01-15-14@1:15PM: Classification changed from missing to verified.

01-15-14@1:15PM: Documents received for all dependents.

01-15-14: In-bound call received.

01-15-14: Task: Ask employee for updated phone number due to full voice mail.

01-15-14: Classification changed from missing to verified.
Type: Classification Status: Active
From: System To: Everybody
Causes: (3) Effects: (3)
Comment: a sdfdas sadf sdf sdf
Actions: None

01-15-14: Documents received for all dependents.
Type: Classification Status: Active
From: System To: Everybody
Causes: (3) Effects: (3)
Comment: a sdfdas sadf sdf sdf
Actions: None

01-15-14: In-bound call received.
Type: Classification Status: Active
From: System To: Everybody
Causes: (3) Effects: (3)
Comment: a sdfdas sadf sdf sdf
Actions: None

01-15-14: Task: Ask employee for updated phone number due to full voice mail.
Type: Classification Status: Active
From: System To: Everybody
Causes: (3) Effects: (3)
Comment: a sdfdas sadf sdf sdf
Actions: Close | Re-assign

Document Viewer

Document Review Wizard

Step 1 - Review the selected image or a hard copy?
 Currently Selected Image Hard Copy

Step 1b - Is this a foreign language document?

Step 2 - Please select the category and document:

- Bills / Statements
- Birth / Marriage
- Court Documents
- Fed/Tax Documents
- Handwritten Note
- HD Forms

Step 2b - Please select a member and topic:

Employee (f...)
 Spouse (f...)
 Other Insurance

Step 3 - Please populate these fields. Return to previous step to select other members and topics.
 2 Error(s) Detected

First Name:
 Middle Name:
 Last Name:
 Gender:
 DOB:
 SSN:
 SSN Empty:
 Relation:

Step 4 - Please answer the questions and click "Finalize":
 Flag this image for manager review?
 Comments:

Client / Project	CaseID	ShortID	ExtCaseID	Name	DOB	SSN	Lock	Mode	Position
Some Client	9		37050					Lookup	9 / 55

Thumbnail

Move Prev / Move Next
 Rotate Left / Rotate Right
 Delete / Undelete

Zoom:

Filters:

Deleted(0): Hide
 Reviewed(88): Show
 Scans(0): Show
 HCopies(0): Show
 Uploads(0): Show

Identifier	Member	Type	Source	Status
82843	Employee	DEA Form	Hard-Copy	New
82844	Employee	Marriage Cert.	Scan	Reviewed
82845	Employee	Birth Cert.	Upload	Deleted
82846	Employee	Unknown	Unknown	New
82847	Employee	Unknown	Unknown	New
82848	Employee	Unknown	Unknown	New
82849	Employee	Unknown	Unknown	New
828	Empl	Unkn	Unkn	Ne

**Do You, Your Spouse or Dependent(s) have Medicare Coverage?
 If Yes, Please Complete This Section**

Information Found on Your Medicare Health Insurance Card	Employee Information	Information for Your Spouse or Dependent
Name		
Medicare Social Security Number*		
Medicare Part A (Hospitalization)* Number and Date		
Medicare Part B (Outpatient)* Number and Date		

*You may provide the information to Health Decisions by calling 1-800-589-2500

If you have any questions about this form or the required documents,
 please call Health Decisions at 1-800-589-2500
 9:00 am to 5:00 pm EST Monday – Friday

Remember:
 You must return the Verification Form AND supporting documents no later than MARCH 16, 2012.

Spartan Motors will remove each dependent for whom the required documentation is not provided or for whom the documentation does not support dependent eligibility.

Each ineligible dependent will be removed from coverage EFFECTIVE April 1, 2012 under all benefit plans in which the dependent is enrolled.

Misplaced Your Documents?

If you are unable to locate the required documentation, for a reasonable fee* you can request a copy of a vital record from the

COBRA Information

If your spouse or child has experienced a qualifying event (i.e. divorce, or loss of dependent status) within the last 60 days,

c/o Health Decisions, Inc.
 409 Plymouth Rd. #220
 Plymouth, MI 48170

February 20, 2012

Re: VERIFICATION OF DEPENDENT ELIGIBILITY

Dear Peter Boudoin:

As announced previously, Spartan Motors, Inc. has asked Health Decisions, a contracted third party, to conduct a dependent eligibility audit of its medical benefits plan. This audit is to ensure that all dependents (spouses and eligible children) currently enrolled in our medical benefits plan meet the eligibility rules.

Please REVIEW, COMPLETE AND RETURN the enclosed Dependent Eligibility Verification form along with copies of the supporting documentation to Health Decisions by MARCH 16, 2012. The enclosed form lists each spouse/dependent currently enrolled in the Spartan Motors medical benefits plan.

For this audit, you must complete the following three steps:

STEP 1: REVIEW THE INFORMATION ON THE FORM FOR ACCURACY, if you find errors, please print the correct information in the space provided, if there is information missing, please add it to the form.

STEP 2: CHECK TO SEE IF EACH DEPENDENT LISTED ON THE FORM MEETS THE DEFINITION OF A DEPENDENT (Definitions are shown on the chart labeled Dependent Eligibility Rules and Documentation Requirements).

a. If the dependent meets the rules, please remain in the plan only if you send Health Decisions a copy of the supporting documents (described in the Dependent Eligibility Rules and Documentation Requirements).

For More Information Contact

si@healthdecisions.com

734-451-2230

Connect with me on [LinkedIn](#)

Add me to your circles on [Google+](#)

Like us on [FaceBook](#)

Follow us on [Twitter](#)