



Payroll Vendors and ACA Compliance: Competition or Opportunity for Brokers?

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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

Not Typical Webinar

- Audience: Brokers
 - Usually Self-funded Plans
- Topic: Rapidly Evolving
 - Usually Established with History
- Role: Asking for Information
 - Usually Just Sharing Information

Past Webinars Available

Si's Library

<http://www.healthdecisions.com/blog>

History

My Company's Experience with Payroll Files and Vendors

- 1985-1990 Payroll Separate and Unusual
- 1990-2000 Payroll Reconciliations Offered
- 2000-2015 Payroll Integral to Our Services
- 2016 Payroll Essential for Compliance

Payroll Vendors: Here's What I've Observed

Competitors

- Small number
- Easy to Handle

Vendors

- Multiple
- Many Regional

Homegrown

- Small number
- Mid-size employers

Software License

- Multiple
- QuickBooks

Handling Payroll Competition

PAYROLL ONLY = RISK

- On Payroll not on Enrollment = ACA Risk
(IRS Individual Subsidy Denied)
- On Enrollment not on Payroll = Financial Risk
(Phantom Employees Costs)

PAYROLL + ENROLLMENT = COMPLIANCE

- Need both
- “It Takes a Team”

Need Both

Need Payroll For	Need Enrollment For
1. ALE	1. MEC/MV
2. Affordability	2. Affordability
3. Classification	3. Cadillac Tax
4. Dates (employment)	4. Dates (effective)
5. Address	5. Dependents
6. Employee SSN	6. Dependents SSN

Payroll Opportunity

Vendors

- Shared competitive threat
- Allies

Homegrown

- Client staff support
- Compliance assistance

Software License

- Client staff support
- Compliance assistance

What Have You Seen?

- How would you segment payroll sources?
- Do you see some payroll vendors as competition? If so, how are you responding?
- Are some payroll vendors potential allies?

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