

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

Presenter: Si Nahra, Ph.D., President August 26, 2014



About Health Decisions, Inc.

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

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Our ACA Outsource Solution Service Menu

Complete Routine Monitoring

On-going Monitoring

As Requested

Promium Services

Count W-2 FTE and Monitor **Enrollment Changes** Count Dependents and Monitor Enrollment Changes

Compliance Tasks

Prepare IRS 6055/56 Filings and Employee Notices Perform All 5 ACA Tests to avoid IRS penalties

- **Tack Hammer** •
- Sledgehammer •
- Minimum Value •
- Affordability
- Offer •

HEALTH

On-going wonitoring	PerEvent	Premium Services						
	Communications							
Coordinate with current	IRS-required 6055/56	Overall cost-sharing						
advisors	employee notice	validation						
Monitor changes to	Collect required dependent	Preventive Care Waiver						
regulations	SSN and dependent	Over/Under Confirmation						
	documentation							
Manage through 2017	Coordinate with COBRA and	Out-of-pocket Maximum						
transition	State Exchanges	Over/Under Confirmation						
Assist with ACA audits and	Process ACA "Trigger Events"	Over/Under Payment						
questions from:	two-way communications:	Resolution Strategies:						
• IRS	New hire	Use of pre-tax						
• DOL	Term employment	accounts						
• HHS	Term coverage	Claim credit/debit						
State Exchanges	Change in work status	Monitor to remove						
	(pay, hours, etc.)	current cases						
	Change in coverage	Monitor to prevent						
	status	future cases						
	Reinstatements							

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Lessons from ACA Self-Assessments

• Play-or-Pay Compliance

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– 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

- <u>Summary of Benefits and</u>
 <u>Coverage (SBC) (1)</u>
- Uniform Glossary of Terms (1)

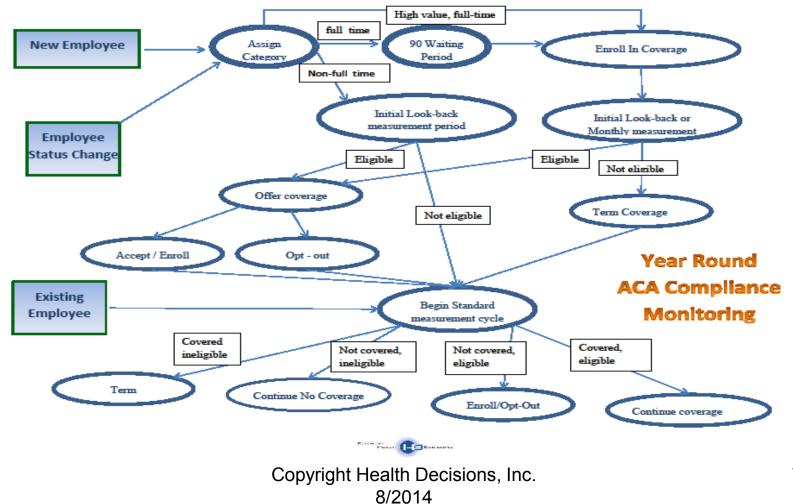
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Marketplace Notice (1)

- W-2 Benefit Value (1)
- <u>6055/6056 Employee Statements</u>
 (1)
- <u>6055/56 Notice for Electronic</u>
 <u>Receipt (2)</u>
- Eligibility Status Change (1)
- <u>COBRA vs. Exchanges (2)</u>

- Employee Opt-Out Confirmation (2)
- Spousal Coverage Opt-Out (2)
- <u>Dependent Eligibility Documentation</u>
 (2)
- <u>Spouse/Dependent SSN (2)</u>
- Dependent Coverage Loss (2)
- <u>Collection of Family Income (2)</u>
- OOP Maximum Notification (2)
- Enrollment Verifications (2)

DECISIONS, INC. ACA Communications: For Those Who Prefer Diagrams



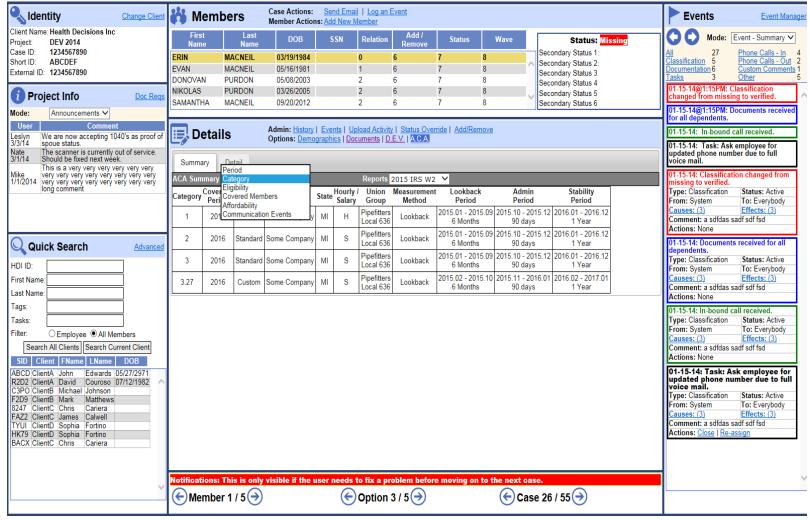
ACA Communications:

For Those Who Prefer Charts

Typical Employee Events	Jan	Feb	March	April	Мау	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				·	·	·	·	·	·		·	·		0.01
TOTALS	1017	17	20	41	41	41	41	41	41	1041	24	24	1121	3510
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8/2014								Ũ						

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<u>File Edit View Favorites Tools Help</u>



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File Edit View Favorites Tools Help Case Actions: Send Email | Log an Event Identity Members Events Event Mana Change Clie Member Actions: Add New Member Client Name: Health Decisions Inc 4 Relation Status Mode: Event - Summary V Wave DEV 2014 Status: Missing Project: Name Name 1234567890 Case ID: Secondary Status 1 27 Phone Calls - In ERIN MACNEIL 03/19/1984 Short ID: ABCDEF lassification Phone Calls - Out Secondary Status 2: EVAN MACNEIL 05/16/1981 Ocumentation 6 Custom Comments External ID: 1234567890 Secondary Status 3 DONOVAN PURDON 05/08/2003 2 6 8 Secondary Status 4 01-15-14@1:15PM: Classification NIKOLAS PURDON 03/26/2005 8 2 Secondary Status 5 🚺 Project Info Doc Regs changed from missing to verified SAMANTHA MACNEIL 09/20/2012 2 7 8 Secondary Status 6 01-15-14@1:15PM: Documents receive Mode: Announcements V for all dependents. Use Com Admin: History | Events | Upload Activity | Status Override | Add/Remove 01-15-14: In-bound call received. Ð Details We are now accepting 1040's as proof of Leslyn Options: Demographics | Documents | D.E.V. | A.C.A. 3/3/14 spoue status. 01-15-14: Task: Ask employee for Nate The scanner is currently out of service. updated phone number due to full 3/1/14 Should be fixed next week. Detail voice mail. Summarv This is a very very very very very very Mike 01-15-14: Classification changed from ACA Sur Communication Events 🗸 Reports 2015 IRS W2 nissing to verified. long comment Type: Classification Status: Active Calendar Communication Event / Description From: System To: Everybody ^ Year Causes: (3) Effects: (3) Comment: a sdfdas sadf sdf fsd 1/3/2014: New Hire Detected 1/7/2014: New Hire Welcome Package 2014.01 JAN Actions: None 1/3/2014: 90 Day Waiting Period Begins 1/7/2014: Marketplace Notice Included In Package 01-15-14: Documents received for all **Quick Search** Advanced pendents. 2014.02 FEB Type: Classification Status: Active HDI ID: 2014.03 MAR From: System To: Everybody Causes: (3) Effects: (3) First Name 4/7/2014: Notice of enrollment offer and waiting period end Comment: a sdfdas sadf sdf fsd 2014.04 APR 4/3/2014: 90 day waiting period expired Last Name 4/7/2014: Enrollment Offer / opt-out notice Actions: None Tags: 01-15-14: In-bound call received. 5/3/2014: Enrollment / opt-out confirmation received Type: Classification Tasks: Status: Active 2014.05 MAY 5/15/2014: ACA Affordability Notice From: System To: Everybody 5/3/2014: Medical Coverage Effective Filter: C Employee
 All Members <u> Causes: (3)</u> Effects: (3) Comment: a sdfdas sadf sdf fsd Search All Clients Search Current Client Actions: None SID Client FName LName 01-15-14: Task: Ask employee for updated phone number due to full Edwards 05/27/2971 ABCD ClientA John 2014.06 JUN R2D2 ClientA David Couroso 07/12/1982 voice mail. C3PO ClientB Michael Johnson Type: Classification Status: Active F2D9 ClientB Mark Matthews From: System To: Everybody 8247 ClientC Chris Cariera Causes: (3) Effects: (3) FAZ2 ClientC James Calwell 2014.07 JUL Comment: a sdfdas sadf sdf fsd TYUI ClientD Sophia Fortino HK79 ClientD Sophia Fortino Actions: Close | Re-assign 2014.08 AUG BACX ClientC Chris Cariera 2014.09 SEP V 2014.10 OCT lotifications: This is only visible if the user needs to fix a problem before moving on to the next case. 🗲 Case 26 / 55 🄿 🗲 Member 1 / 5 🔿 ← Option 3 / 5 →

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For More Information Contact si@healthdecisions.com 734-451-2230

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