



**Affordable Care Act (ACA) 2014 Compliance Plan Series
Session #1**

ACA is here. Are you ready?

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

2014 ACA Series

Month	Current Focus	2014 ACA Plan Webinar Series
January	Prior Year Close-out	1/30: ACA is here. Are you ready? What you should have done and in place now.
February		2/20: ACA Foundation. Employee eligibility verification. Opportunity for savings and employee engagement.
March		3/20: ACA Costs now and in the future. How much and how to minimize or manage.
April		4/17: ACA Cost Sharing (Preventive Care and OOP Maximum) Ticking time-bomb of liability.

Non-grandfathered plans.

What you should have done.

- 50+ FTE confirmation
- Reporting to employees
 - W-2 plan values
 - Summary of Benefits and Coverage (SBC)
 - Exchange Notices

What you should have done.

- Benefits
 - Selected Essential Health Benefits
 - No cost sharing for federal preventive care benefits
 - No pre-existing conditions
 - No lifetime maximums
 - Dependents covered until 26
 - Clinical trial coverage

What You Should Have in Place.

**Start
NOW**

- **Compile Needed Data Files**
 - Payroll Data (with history)
 - Enrollment Rosters (with history)
 - Paid Claims (transactions not summaries)
- **Assess Data files for accuracy and use**

**Complete
First
Quarter**

- **Reconcile payroll facts with enrollment facts**
 - Expect major inconsistencies
 - Expect ineligible
 - Expect late terminations
- **Survey all employees**
 - Verify dependent eligibility for two ACA taxes in 2014
 - Collect SSN for ALL employees, retirees, and family members (2015 IRS reporting requirement)
 - Confirm two-way communication for authorizations and “good faith effort”

What You Should Have in Place.

Minimum Value Safe Harbor

<http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/mv-calculator-final-4-11-2013.xlsm>

<http://www.cms.gov/CCIIO/Resources/Training-Resources/Downloads/mv-calculator-webinar-5-13-2013.pdf>

Affordability Safe Harbor

Start with your lowest paid employee.

Confirm premium sharing amounts are less than 9.5% of W-2 income.

**Note: Penalties for not meeting these requirements delayed.
But confirmation requests related to Exchange enrollments is not.**

What You Should Have in Place.

- Confirm with each payer (medical and RX) that they are enforcing new Out-of-Pocket (OOP) limits.
- Establish how individual OOP levels will be monitored and any over or under payments addressed.

For More Information
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