

ACA Communications Requirements: An Employee Relations Opportunity

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

FOCUS

Non-grandfathered, calendar year plans.

Comply not just because you have to.
Comply in a way that helps your plan.

Quick Review

What you should have done.

- **Reporting to employees**
 - W-2 plan values
 - Summary of Benefits and Coverage (SBC)
 - Exchange Notices
- **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
- **Safe Harbors**
 - Minimum Value Safe Harbor
 - Affordability Safe Harbor
- **New Out-of-Pocket rules implemented**

ACA Compliance
Checklist

Sessions available now.

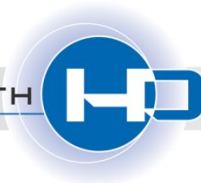
Call 734-451-2230
Ask for Leslie.

E-mail

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Employee Communications

- **Required: Scheduled or Event Driven**
 - ACA
 - DOL
 - IRS
- **Opportunities**
 - ACA Q&A to and from employees
 - Spouse/Dependent confirmation
 - Public Exchange Navigation
 - COBRA Options
 - Private Exchange Options



Scheduled Communications

	Event	DOL http://www.dol.gov/ebsa/pdf/rdguide.pdf	ACA	IRS
Oct	Open Enrollment	SPD, SMM, WHCRA, Wellness	Summary of Benefits and Coverage	
Nov				
Dec				
Jan	Tax Filings	Communication "Silent Period"	W-2 benefit value 6055/6056 Notices	W-2 filing 6055/6056 filing
Feb				
Mar				
Apr				
May				
Jun				
Jul				
Aug				
Sep				
Oct			Open Enrollment	SPD, SMM, WHCRA, Wellness
Nov				
Dec				

Event Communications

Event	DOL	ACA	IRS
New Hires: Eligible	Enrollment Rights Notice	Marketplace Notice Affordability Confirmation	W-4
New Eligible	Enrollment Rights Notice	Marketplace Notice Affordability Confirmation	
New Enrollee	SPD, etc.	Summary of Benefits and Coverage	
New Dependent	MCSO Notice	SSN Collection	
New Hire: Ineligible		Marketplace Notice	W-4
Employment Termination	Certificate of Credible Coverage COBRA Election Notice	New COBRA Notices	
Change in Employment Status		"Trigger Events": Notice of Change in Eligibility	
Change in Coverage Status			
Claim Payment Processing	EOB Notice of Benefit Determination		

Communications Opportunities: Going Beyond Minimum Requirements

Event	Communication Opportunity
Post Open Enrollment Post Tax Filing	Validation survey to confirm eligibility and enrollment with required response to engage employee
New Hire/ New Eligible	Personalized offers of election assistance
Trigger Events	Follow-up survey to confirm understanding and decision
New Hires Not Eligible	Market Options and Navigator Assistance
Termination	COBRA/ACA coordination and Navigator Assistance
Claims	Request sharing of EOBs to compare payments

Communications Opportunities Filling In the “Silent Period”

	Event	DOL	ACA	IRS
Oct	Open Enrollment	SPD, SMM, WHCRA, Wellness	Summary of Benefits and Coverage	
Nov				
Dec				
Jan	Tax Filings		W-2 health plan value 6055/6056 Notices	W-2 filing 6055/6056 filing
Feb				
Mar				
Apr				
May				
Jun				
Jul				
Aug				
Sep				
Oct	Open Enrollment	SPD, SMM, WHCRA, Wellness	Summary of Benefits and Coverage	
Nov				
Dec				

- ACA Family Elections and Attitudes
- Satisfaction with Current Coverage
- Reactions to Proposed Changes
- Attitudes towards Private Exchange
- Provider Ratings
- Other Topics of Interest to Management

Communications Opportunities: Why Bother? Employee Perspective

- ACA confusion and misinformation creates employee concerns you help alleviate.
- ACA notices need explanations you provide.
- ACA election assistance and Navigators reduce concerns, costs and COBRA elections.
- Opinion surveys show you care and foster positive relations.
- Use of outside firm shows respect for privacy.

Communications Opportunities: Why Bother? Employer Perspective **Recruit/Retain a High-Quality Workforce.**

Gain a competitive advantage over other employers
drawing from same labor pool.

How:

- Offer support to ineligible workers.
- Partner with eligible workers.
- Realize Savings
 - Eliminate ineligible dependents.
 - Reduce employee calls, concerns and complaints.
 - Re-direct COBRA costs and other elections as appropriate.
 - Engage consumer in monitoring costs and plan performance

For More Information
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