



2016 ACA Compliance: Lessons Learned from 2015

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

Orientation to Today's Topic

Focused on self-funded groups
but the observations apply to insured groups too
(absent the need for enrollment).

Based on our experience
working with a range of employer groups.

ACA Compliance: Are you having fun yet?

Complying with the three main ACA tests not that difficult.

- Minimum Essential Coverage and Minimum Value: Most Pass
 - Affordability: Some issues but manageable.

The biggest challenges are related to filing requirements.

In a year or two this will become routine.

ACA Compliance: Lessons Learned

SPOILER ALERT!!

Main Lesson:

Get control of your data every month.

**Payroll
And
Enrollment**

ACA Compliance 2015: Single Biggest Challenge

Lack of data history.

More time spent getting data history for 2015
than any other task.

ACA Compliance 2016: Eliminating the Challenge

Get control of your data every month.

**Payroll
And
Enrollment**

ACA Compliance

Minimum payroll and enrollment expectations.

Electronic records in a data file for each

- Employee (payroll)
- Enrollee (enrollment)

NOT reports

NOT web site look-ups (mind the security)

ACA Compliance: Payers

Some payers making clients wait
until January 2016
for IRS forms that are due January 2016.

This is unnecessary and completely avoidable.
Enrollment data is yours not the payers –
ask any payer.

Get control of your data every month.

ACA Compliance: Payroll Vendors

Some embraced ACA compliance.

Others caught by surprise.

Want to help but don't know what to do.

Give them clear expectations.

Get control of your data every month.

ACA Compliance: Data Control

What getting control of data does for you.

1. Makes ACA compliance much easier.
2. Lets you monitor for ineligibles
(4% to 12% of dependents)
3. Lets you reconcile payroll and enrollment.
(5% to 15% record discrepancies)
4. Supports new ACA communications.
(Changes to employment, enrollment and family status – COBRA on steroids)

ACA Compliance

1. ACA compliance can become a routine function taking very little time.
2. ACA compliance can help you with plan oversight and eliminate excess costs.
3. ACA compliance can foster better employee communications.

BUT ONLY IF YOU:

Get control of your data every month.

Si's Library

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