

Health Care Reform Regulations for Employers



Meeting requirements every step of the way

Employers are gearing up for provisions that may significantly affect the way they deliver health insurance to their employees. As new rules and guidance continue to evolve, employers will seek confirmation about their responsibilities. BCI understands the Affordable Care Act (ACA) obligations and is equipped to implement reform requirement strategies.

Employer Requirements

- Delivery of Summary of Benefits and Coverage (SBCs)
- Notification of Marketplace/Exchange and potential subsidy
- Notification of potential Medicaid subsidy
- Notification of plan modifications
- Automatic Enrollment
- Communicate financial value of group health plan as it relates to income

Challenges

- Employee does not have easily accessible web access
- Employee is not tech savvy
- Employee does not have access to printer (for PDFs, HHS forms, DOL forms, Medicare forms, etc.)
- High turnover equates to high activity throughout the year - new hires, newly eligible, FTE, PTE, variable hour employees
- Potential increase in spouse/dependent enrollment
- Massive volumes of information for the employee to find, review and act upon
- Administrative and financial burden of auto-enroll

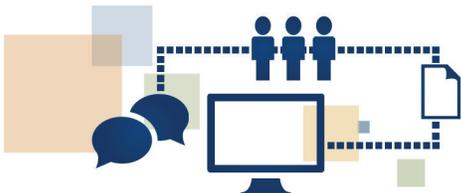
BCI delivers a flexible, multi-channel model:

Delivery of SBCs

- Mail to employees during annual enrollment and within seven days upon request throughout the year.
- Provide link to downloadable PDF with a customized video of instructions and explanation as to the use of the link.

Notification of Marketplace/Exchange and potential subsidy; Notification of Medicaid and potential subsidy; and penalty for employees that choose not to have any coverage

- Mail or provide link to DOL form for employees
- Refer employees or provide link to state or federal Marketplace/Exchange
- Refer employees to Medicaid based on their state of residence
- BCI can communicate published definitions as to income levels and their relation to the Federal Poverty Level



Contact BCI's Marketing Department to find out more about our health reform solutions.

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Health Care Reform Regulations for Employers (Cont.)



Notification of plan modifications

- Notifications can be delivered by mail, electronically or voice recording
- Custom messaging on home page of self-service platform; can include custom video explanation
- Prompt pop-up instant messaging during a self-serve enrollment requiring the employee to confirm receipt, prior to advancing through the enrollment process.

Track and report employee plan offerings and their selections or waivers, in order to reduce employer's potential fines

- Ensure employees understand their options:
 - » Subsidies may or may not be available based on income and employer offering
 - » Track "enroll" or "waive"
- Confirm spouse and dependent access to other medical coverage

Automatic Enrollment (Fall 2014)

- Preparation should begin immediately with an active enrollment
- Collect employee phone numbers and demographic information for use in 2014 enrollment
- Call blast announcements and reminders to employees during annual enrollment for the 2015 plan year
- Process will minimize stopping deductions and providing refunds for employees that were "auto-enrolled" due to non-response
- Systematic solution for ongoing enrollment of new hires and status changes; annual enrollment of full-time employees
- Employee messaging as a result of constant movement among the different classes of employees (i.e., PTE to FTE, FTE to PTE, changes during measurement and stability periods)

More changes are coming - adjust the philosophy, prepare now. BCI can bring flexible and customized solutions to this scenario.



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