

## Compliance Questions? 90 Degree Benefits has answers.

Compliance mandates and updates can leave employers feeling unsure and wondering, “**Is my business protected? Are my employees?**” With 90 Degree Benefits, organizations can go about business as usual with the knowledge that a team of experts is keeping their health plan up-to-date and fully compliant.

90 Degree Benefits alerts clients as soon as regulatory changes occur. Our compliance team participates at both the federal and state regulatory levels, bringing an added dimension to compliance understanding. In addition, 90 Degree Benefits' compliance attorneys are dedicated to plan document generation, regulatory & ACA review, and amendments.



### General Plan & Regulatory Compliance

90 Degree Benefits offers employers the option of full HIPAA, WCHRA, GINA, and Medicare Part D administration.

#### Services include:

- HIPAA Certificates of Continued Coverage which are mailed after termination, a general COBRA notice that includes the agreed COBRA rates
- Provisions of the Election Notice tracking of payments and notification of late payments
- Medicare Part D creditability assessment, notification of creditable or non-creditable plan status
- CMS filing of Med D plan information, assistance in residual drug subsidy

#### ACA Minimum Essential Coverage Plans (MEC)

90 Degree Benefits provides MEC programs that enable employers to build the components of a plan that fits the economic needs of both the employee and employer. 90 Degree Benefits is designing and administering these plans on a self-funded framework, with or without stop-loss protection.

#### ACA Management Services & Health Reform Training

90 Degree Benefits offers a broad spectrum of services for the management of ACA requirements, including in-house educational seminars to inform its clients, prospects, and insurance brokers/agents of the effects of ACA on their health plans.

90 Degree Benefits is **committed to excellence**, from plan creation to ongoing compliance management.

## The 90 Degree Benefits compliance department is responsible for preparing and reviewing:



✓ Administration Service Agreements

- ✓ Trust Agreements
- ✓ HIPAA Business Associate Agreements & Training
- ✓ Stop-loss Contracts
- ✓ Policy Applications
- ✓ Related Vendor Contracts

- ✓ Plan Document/Summary Plan Descriptions
- ✓ Plan Amendments
- ✓ COBRA Communications
- ✓ Any additional compliance related items, including ACA Notifications and information Services

## Compliance Services At-A-Glance:

### ACA Required Reporting

- 1094-C Reporting & Filing to the IRS
- 1095-C Reporting to each Employee
- Cloud access to 1095's for each Employee
- Confirmation of data for employer prior to IRS submission

### ACA Substantially All Testing

- Waiver management of all non-participants
- Monthly dashboard report
- Management of Non-Responsive
- Waiver reason tracking
- Monthly back up data for evidence upon any audit

### Group Health Plan Documentation Requirements

- Summary Plan Description & related amendments
- Trust Agreements
- Business Associate Agreements ("HITECH")
- Medicare Part D Certification & Filing
- Service Agreements

### ACA Required Employee Documentation

- Exchange Notices Part A & B for point of hire
- W-2 Cost of Coverage Determination
- Culturally and linguistically-appropriate Summary of Benefits & Coverage (SBC)
- ACA Glossary of Terms
- ACA/DOL Electronic Delivery Acknowledgement

### Group Health Plan Compliance Notices

- HIPAA Privacy Notices
- Medicare Part D – Creditable & Non-Creditable Notices
- Women's Health & Cancer Rights Act
- COBRA – General Notice & Election Notice with Exchange Notice
- Children's Health Insurance Program Reauthorization Act of 2009 (by State)
- Non-Grandfathered Plan Notice
- GINA
- Minimum Maternity Benefits Notice (Newborns and Mothers Health Protection Act of 2006)

### Additional Compliance Services

- HIPAA Privacy Training
- ACA Training
- Legal & HR telephonic & online services for employers

### ACA Fee Determinations

- Patient-Centered Outcomes Research Institute (PCORI)
  - IRS Form 720 Information Report and safe harbor testing
  - Non-Plan Expense per participant
- Transitional Reinsurance Fee (TRF)
  - Determination by Safe Harbor testing
- Information for Summary Annual Report & Form 5500 to employer for easy filing

Stop worrying about compliance and start letting the experts at 90 Degree Benefits help keep you on the right path.

