

You Don't Know What You Don't Know - Get Unlimited Help With the Following:

Federal & State Law Compliance & Regulatory Consultation

- **ACA** – Notice Requirements, Employer Mandate Rules, Essential Health Benefits & Section 1557
- **COBRA** – Procedural Issues (i.e., Offers, Timing, and Notices)
- **ERISA** – ERISA Preemption of State Law, Fiduciary Duties, Reporting & Disclosures
- **FMLA & Leaves of Absence** – Plan Document & Handbook Coordination
- **HIPAA** – Data Privacy Regulations & Nondiscrimination
- **IRS Regulations** – HDHPs, HSAs, FSAs & HRAs
- **Mental Health Parity & Addiction Equity Act** – Coverage Options & Exclusion Language Review
- **MSPA** – Interaction of Medicare Eligibility & Employer Sponsored Coverage
- **TPA Licensing** – State Law Review & Application Assistance

Claim Reviews & Plan Document Assessments

- Assess Claims Incurred Against Plan Document Language & Stop Loss Policy
- Plan Document Assessments (Level I, Level II, Level III)
- Phia Certification
- Gap Free Analysis™ (i.e., compare Plan Document to Employee Handbook or Stop Loss Policy)

Third Party Contract Analysis

- Administrative Services Agreement (ASA)
- Business Associate Agreement (BAA)
- Stop Loss Contracts
- Network Contracts such as:
 - Preferred Provider Organization (PPO)
 - Exclusive Provider Organization (EPO)
 - Wrap Network Contracts
- Pharmacy Benefit Manager Contract (PBM)
- Vendor Service Contracts
- Captive Insurance Contracts



EMPOWERING PLANS

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