

NAHU Washington Update

March 21, 2019

TIMED OUTLINE

This course was developed to meet the education training requirements and provide students with 1 hour of continuing education.

Course Overview: During this course, participants will learn the requirements for successful implementation and administration of a compliant Section 125 plan. The session reviews: the importance of plan documentation of employer policies for mid-year election changes, IRS approved mid-year change events and examples, the progress of the Employer-Based Working Group (EWG) Section 125 committee and member deliverables for 2019.

Learning Objectives: Upon completion of the course, the participant will know:

- Implementation tips for Section 125 plan documentation;
- IRS allowable mid-year changes and the importance for employers to elect those to be implemented in their plan;
- The tools and resources under development with the EWG Section 125 subcommittee;
- How to contact the EWG Section 125 subcommittee with Section 125 implementation concerns.

PRESENTER:

Barb Gerken

With 30 years in the group health insurance market, Barb Gerken is the Vice President | Director of Employee Benefit Compliance for First Insurance Group. She joined First Insurance Group in September, 2014.

Barb is responsible for agency and client compliance with state and federal regulations affecting employee benefit programs. She also serves as the operations and staff manager for the agency employee benefits division.

She currently serves as Legislative Chair of the Ohio Association of Health Underwriters, member of the NAHU Legislative Council, member of the NAHU Compliance Corner working group, member of the NAHU Employer working group and leader of the NAHU Section 125 subcommittee working group.

Greg Stancil

Senior Account Executive, Director of Healthcare Reform for Scott Benefit Services.

Member of the NAHU Employer-Based working group and NAHU Section 125 subcommittee working group.

TIMED OUTLINE

- I. Plan Implementation (5 minutes)**
 - a. Plan Documents
 - b. The Irrevocable Election Rule
- II. Permitted Election Changes (30 minutes)**
 - a. HIPAA Special Enrollment Rights
 - b. Change in Status
 - c. Change in Cost
 - i. Significant
 - ii. Not Significant
 - d. Changes in Coverage
 - i. Curtailment
 - ii. Improvement
 - iii. Under another employer's plan
 - e. Medicare or Medicaid Entitlement
 - f. FMLA
 - g. Marketplace Related Changes
 - i. Reduction of hours
 - ii. Enrollment in Qualified Health Plan
- III. Administration of Election Changes (20 minutes)**
 - a. Consistency Rules
 - i. Special Consistency Rules
 - b. Timing of Change Requests
 - c. Documentation of Change Requests
 - d. Correcting Election Mistakes
 - i. Employer Administrative Errors
 - ii. Employee Errors
 - iii. Clear and Convincing Evidence
 - iv. Examples
- IV. Employer Working Group (EWG) Section 125 subcommittee work (5 minutes)**
 - a. Areas of Focus
 - i. Plan Documents
 - ii. Mid-Year Changes
 - iii. Non-discrimination Testing
 - b. Member Deliverables
 - i. Preliminary Webinar (March 21, 2019)
 - ii. Member FAQ
 - iii. White Papers
 - iv. Legislation and Regulatory Update Suggestions
 - v. Compliance Corner Webinar
 - vi. Annual Conference Session
- V. Q&A (15 minutes)**