LIVE FROM NAHU! Compliance Update – Where are We

**June 15, 2017**

**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 changes to the ACA or new legislation enacted as a result of “repeal and replace” and the implications for compliance. This will include changes to compliance that had been in effect as of last year as a result of new legislation or new regulation. The course will also review compliance issues that continue to cause concern for employers.

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

* Recent legislative changes to health reform and other legislation being considered;
* Recent regulatory changes to health reform that impact compliance efforts;
* Status of compliance with the Cadillac/excise Tax;
* Status of compliance with Health Reimbursement Arrangements;
* Other compliance concerns, including employer reporting.

**PRESENTER:**

**Pamela Mitroff**

Senior Director of Health Reform Compliance, NAHU

Pamela Mitroff joined the staff at the National Association of Health Underwriters in March of 2011 as a Director of State Affairs. She was promoted to the new position of Senior Director of Health Reform Compliance in November 2013. In that role, Mitroff has provided NAHU members consultative compliance assistance, answering more than 1000 written member inquiries annually.

She has more than 30 years in the health care and workers’ compensation insurance and cost control field. Mitroff is a licensed Illinois insurance producer and has held positions with a major insurance company and a third-party administrator of benefit plans for self-funded companies. She was a lobbyist for the Illinois State Chamber of Commerce, lobbying on health insurance, employee benefits and workers’ compensation issues.

Prior to joining NAHU’s staff, Mitroff had been an active NAHU member on federal, state and local levels. Mitroff established the professional lobbying role for the state association (ISAHU). She was Associate Chairman for Employee Benefits of NAHU’s Legislative Council from 2007 to 2010.

Mitroff previously had a Wheaton, Illinois based consulting firm, Pamela D. Mitroff Consulting, Inc. The firm provided services to insurance companies, employers, brokers and associations in the public policy, government relations, employee benefits compliance, marketing and training areas.

In 2012, Mitroff was awarded the prestigious Edward H. O’Conner Memorial Distinguished Service Award from the Chicago & Northeastern Illinois Association of Health Underwriters. She received NAHU’s Distinguished Service Award in 2006 and the NAHU Region 3 Distinguished Service Award for Legislative activities in 2007.

She has a B.A. degree from Knox College in Galesburg, Illinois and an MBA from Dominican University in River Forest, Illinois.

**TIMED OUTLINE**

1. **Congressional and Regulatory Actions to Date (20 minutes)**
   1. Legislative changes (7 minutes)
      1. Repeal and Replace efforts and impact on compliance
      2. Issues under serious consideration and how they may impact compliance for individuals and employers
   2. Regulatory changes (13 minutes)
      1. Detailed review of regulatory changes that impact compliance
      2. Regulatory changes that NAHU supports to stabilize insurance market
2. **Other Compliance Concerns (35 minutes)**
   1. Updating compliance facts
      1. Cadillac tax (5 minutes)
         1. Status
         2. Overview
         3. Steps to take for employers
      2. HRAs (25 minutes)
         1. General overview
         2. Unconditional, conditional and eligible opt-out arrangements
         3. QSEHRAs
      3. Other compliance concerns (5 minutes)
         1. Employer reporting
         2. Compliance tips and reminders
3. **Questions (5 minutes)**