WHAT AGENTS AND BROKERS NEED TO KNOW ABOUT THE HRA PROVISION OF THE CURES ACT AND THE FIDUCIARY RULE

**March 16, 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 about recent compliance challenges on health reimbursement arrangements and the fiduciary rule. Participants will also be provided practical and useful information to allow them to better serve their clients, and minimize market confusion that is creating concerns among employers, accountants and other benefits professionals.

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

* The 21st Century Cures Act (specifically the Qualified Small Business HRAs, but also highlighting other components that impact our business such as mental health parity); and
* What the DOL fiduciary rule, with its current language, would do to agents and brokers in the non-retirement product markets and the impact of its proposed delay.

**PRESENTER:**

**David C. Smith**

Vice President of Health & Welfare Benefits, Ebenconcepts

David has nearly 20 years of experience in employee benefits with regulatory, business and industry perspectives. He has spoken extensively about wellness and its nuances and is always highly rated as a speaker before diverse audiences.

David also serves as chairman of NAHU's Professional Development Committee

**TIMED OUTLINE**

1. **Introduction (2 min)**
2. **Qualified Small Employer Health Reimbursement Arrangements (38 minutes)**
   1. Integrated vs. Standalone HRA Background (5 min)
   2. Requirements and Benefits of QSE HRA (10 min)
   3. Outstanding Compliance Questions (3)
   4. Impact of Employer Affordability on QSE HRA (10 min)
   5. Cost Options for Small Employers (5 min)
   6. Questions (5 min)
3. **Other Provisions of 21st Century Cures Act (5 minutes)**
   1. Medicare OE Changes (4 min)
   2. Mental Health Parity Act Enforcement (1 min)
4. **Fiduciary Rule Impact on Benefit Agents & Brokers (15 minutes)**
   1. Background on Rule and Overall Intent (5 min)
   2. Review of HSA-related compliance issues created by regulation (5 min)
   3. Questions (5 min)