PREPARING FOR COMPLIANCE CHANGES IN THE NEW YEAR

**December 15, 2016**

**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 important regulations and guidelines for 2017, including new guidance on cash-in-lieu plans, nondiscrimination rules based on sex, 2017 employer reporting changes and other updates.

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

* Recent changes from the 21st Century Cures Act regarding Medicare and HRAs;
* Who the key actors are in reshaping healthcare and health insurance policy, their positions, and how they will play a role in the debate;
* Compliance updates on issues including: Employer Reporting, Affordability Cash Opt-Outs, HRA changes, Section 1557 , and HSA and COLA adjustments;
* Various compliance resources that are available to members to understand these changes;
* How members can become involved in the association and process to change healthcare reform.

**PRESENTERS:**

**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.

**Jessica Watts**

Vice President and Compliance Consultant at Frost Insurance

Jessica serves as the Texas statewide compliance consultant for the Employee Benefits practice of Frost Insurance. Jessica regularly consults on employee benefits matters, including health care reform compliance, for Frost clients across Texas. Previously, Jessica was Vice President, Benefits Compliance at NFP Corporation for 7 years, where she was a contributing author of the biweekly Compliance Corner newsletter and provided benefits compliance support under both federal and state law for clients of all sizes nationwide.

Jessica also serves as a member of the Legislative Council for NAHU, co-chairs the Compliance Corner working group, and serves as the Texas AHU Director of State Legislative Affairs.

Jessica has a Bachelor of Business Administration in Financial Services and Planning from Baylor University, and a Master of Science in Human Resources Management from Tarleton State University.

**TIMED OUTLINE**

1. **The New Administration (2 minutes)**
   1. Repeal and replace or repeal and delay
   2. Stay the Course until changes occur
2. **Updating compliance facts (15 minutes)**
   1. Changes effective for plan years renewing on or after January 1, 2017
      1. Increased HSA limits
      2. Filing deadlines
      3. Other
      4. EEOC changes
      5. Other changes
3. **21st Century Cures Act (10 minutes)**
   1. Provisions of interest
   2. QSEHRAs
4. **Employer Reporting (5 minutes)**
   1. 2017 deadlines
   2. Good faith compliance standard extension
   3. Penalties
5. **Affordability Cash Opt-Outs (10 minutes)**
   1. Effective 2017
   2. Example regarding affordability
   3. Conditional versus unconditional opt-outs
6. **HRA changes (5 minutes)**
   1. IRS notices hinge HRA to enrollment in group health plan
7. **Section 1557 (1 minute)**
   1. What it refers to and compliance concerns
8. **HSA and COLA adjustments (1 minute)**
9. **Other Updates and Notices (1 minute)**
10. **EEOC Guidance (3 minutes)**
    1. Wellness programs and notices required
11. **Compliance reminders and audit concerns (2 minutes)**