**Course Objective**

Course Overview: Participants will learn about recent and ongoing compliance concerns.

**Learning Objectives**: These will include:

1. Employer Reporting due dates
2. Changes to employer reporting from prior years
3. IRS process to assess employers for Employer Shared Responsibility penalties
4. Status of the Cadillac Tax and Implications for Employers
5. QSEHRAs
6. Medicare and group insurance -- review of Medicare Secondary Payer
7. Other compliance issues

**PRESENTER:**

**Pamela D. Mitroff, MBA**

**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.

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**Compliance Concerns Update**

1. **Legislative and Regulatory Snapshot (15 minutes)**
   1. **Congressional actions**
   2. **Regulations**
      1. **AHPs**
      2. **Other**
2. **Employer Reporting (5 minutes)**
   1. Changes from prior years
   2. Things we’ve learned
3. **IRS Process for Employer Shared Responsibility Penalties (10 minutes)**
   1. Letter 226 J
      1. Timelines
      2. Employer responsibilities
      3. What’s next?
4. **Cadillac Tax (5 minutes)**
   1. Status of the tax
   2. Overview of the tax
   3. Steps for employers to consider
5. **QSEHRAs (5 minutes)**
   1. What are they
   2. Concerns and requirements
6. **Medicare Interaction with Group Insurance (5 minutes)**
   1. Medicare Secondary Payer review
   2. HRAs and Medicare
   3. Non-creditable coverage
7. **Other Compliance Issues (10 minutes)**
   1. Forms 5500 filing changes
8. **Questions ( 5minutes)**