



CLARKE & COMPANY
BENEFITS LLC

Health Care Reform Compliance Guide

Timelines. Regulations. Questions and Answers.

Your Health Care Reform Partner

There are countless regulations governing health care reform legislation, many of which are complex. Clarke & Company Benefits, LLC will help you meet your compliance obligations by keeping you up to date on the reform regulations that affect your employee benefit program. With provisions taking effect from now until 2018, we will be your health care reform source every step of the way.



OUR TOOLS, YOUR SUCCESS

Health Care Reform Newsletter and Blog

Our Health care reform newsletter is sent out the 1st Wednesday of each month to provide updates of changes and current events occurring in Health Care Reform. The newsletter is supported by a blog post on our website with additional information such as legislative guides, IRS notices, websites, and more. These blog posts on Health Care Reform stay on our website so that if there are questions about previous topics, they are easily accessible.

Health Care Reform Strategic Planning

As provisions take effect and regulations change, explaining health care reform to employees is a necessity today. We are building a strategic model to share with employers and advise how HCR will impact your company. As part of this model, we will provide practical seminars and webinars in 2013 and beyond as well as provide individual sessions as needed. We have a benefits and ERISA attorney as our partner to help provide the highest level of support for you during the HCR process.

Health Care Reform Online Web Portal

Gain access to a client portal where you will find the answers to commonly asked Health Care Reform Questions. Resources included in our client portal are a Health Care Reform Q&A Library, print content, and compliance videos. Our portal also includes the most recent rules and regulations that have been released by the government on Health Care Reform. Contact your Clarke & Company representative for more information on the Health Care Reform Portal.

PLAN FOR REFORM

Health Care Reform Calculator

Will you be hit with penalties due to health care reform in 2014?

In 2014, some employers may have to pay a penalty if their health plan doesn't meet certain criteria. We can determine if your health plan will be considered affordable, if it provides minimum value, and if you could be affected by Health Care Reform's penalties.

How much will you pay in penalties for your plan?

Using our Health Care Reform Pay or Play Calculator, we can determine how much you could be required to pay in penalty taxes with your current health plan, as well as model changes that may protect you from being assessed fines.

The image shows three overlapping screenshots of the calculator. The top-left screenshot is titled 'Pay or Play' and contains a 'Summary of Results' section. The top-right screenshot is titled 'Health Care Reform Pay or Play Calculator' and shows a 'Get Started' button. The bottom screenshot shows a 'Summary of Results' section with a 'Potential Penalty' table. The table has two columns: 'Full-time employees' and 'Single coverage'. The 'Full-time employees' row shows a penalty of \$2,000 for not offering coverage and \$3,000 for employees paying more than 9.5% of a single coverage. The 'Single coverage' row shows a penalty of \$3,000 for not offering coverage and \$2,000 for employees paying more than 9.5% of a single coverage. Below the table, there are sections for 'Cost of Providing Coverage' and 'Employer's net cost of current plan'.

Do you have a plan for the upcoming regulations?

By comparing the amount of penalties for your existing health plan, the cost of upgrading to a compliant plan and the penalties associated with dropping coverage, we can tailor a strategic benefit plan to fit your organization's unique needs moving forward.

Legislative Brief

Our easy-to-understand articles summarize health care reform legislative information and provisions.

Legislative Guide

This is our quarterly published guide that highlights the most important rules and regulations that have been issue in the previous quarter.

Reform on the Web

You are only one click away from all of our web tools. Our web presence is based on our online HCR portal, online newsletter, legislative briefs, blogs, videos, and more!

A collage of documents from Clarke & Company. At the top is the 'Compliance' page with a navigation menu. Below it is a 'Health Care Reform LEGISLATIVE BRIEF' document. In the center is the 'Employers Guide to Navigating Health Care Reform In 2012' 1st Quarter 2013 Edition. At the bottom is the '2013 Legislative Guide' document. The documents feature the Clarke & Company logo and various text and graphics related to health care reform legislation.



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Help on 
HEALTHCARE
 **REFORM**

2013 Health Care Reform Initiatives

Health Care Reform
Newsletter
Health Care Reform Blog
Employee
Communications
Seminars
Webinars

New Legislative Briefs
Podcasts
HRA Actuarial Value
testing
Actuarial plan value
testing
Fair share testing

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