

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 legislatives 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 **Ouestions.** 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.

CLARKE & COMPANY

Compliance

Legislative Guide

Health Care Reform

Respire All Antiphone show the who has a show the second s
environment on the sharehold to participation of the street speech of the street speech of the street speech on th
The interrupt controlship or non-range more and the interrupt of the inter
and the dependence that is this holes and the strenge with time on physics beautions that the strength on the strenge with
such the Specific Alexand the trad characterization that the CBC. Successors can approximate the CBC and the CBC a
paradoce how the RX show researchers to subscribe the store of or phy- economic sectors and the store of the store store of t
The spectra of the terms of the term based terms the paralyse of the spectra of terms of the terms of the spectra of terms of terms of the spectra of terms
ensigned a norther but to ensigner a hanging particular dwall business that the other of the other particular distribution
and meteoder take location industry expectations industry to the converge. Calcibiants for most effective of the convergence o
Cell bank more information to relate a randyware will be oligible to a tax credit or ora- sing relation. Use this close the close the second or con- lation of the close to the second or close the second or close the second or close the second of the
along networks. I along networks I along networks which have a set of the products could be if they either I along no product anonymy as all fail for en engingen I along networks and the product anonymy and the fail on engingence I along networks and the product anonymy and the product an
Use the calculator to budy per client (essencial what the provides could be if by pethod (a) Do to provide courses pair that is user fully performed on the second be if by pethod (b) Provide coursegn that is and final client engingene, or (c) Provide coursegn that is and "investment what." To begin, faces have the following diat and solution Reason development information isolation? Reason development is and the second second second second Phone recomberer count fly coverings for() Phone recomberer ()
(a) Do not provide coverage to all flat dire englopes, (b) Provide coverage that a unabloable for some or all englopes, or (c) Provide coverage that is not all "minimum value." To begin, pleno heve the following data and unablable. Rate and census information including." Rate and census information including. Prophyser's merging (for not Phone net/off) provide (for not Phone net/off) provide (for phone).
(a) Do not provide coverage to all flat dire englopes, (b) Provide coverage that a unabloable for some or all englopes, or (c) Provide coverage that is not all "minimum value." To begin, pleno heve the following data and unablable. Rate and census information including." Rate and census information including. Prophyser's merging (for not Phone net/off) provide (for not Phone net/off) provide (for phone).
(a) Provide converge that is unaffordable for some or all employees, or (c) Provide converge that is unaffordable for some or all employees, or To begin, please have the following data available. Row and census information including. ⁴ <i>Hore exployees's monghist (or soft and the product of the product</i>
(c) Provide converge that is not of Privilence novake." To begin, shots how the I stokening data waitable: Rote and cansus information including: * Employers' manipler for note Plans mere (by converge tim) Plans mere (by converge tim)
Rate and census information including* Employer's morphism for rate Plan enrolment count (by coverage tier) Plan rate (by coverage tier)
Rate and census information including* Employer's morphism for rate Plan enrolment count (by coverage tier) Plan rate (by coverage tier)
Employer's marginal tax rate Plan enrollment count (by coverage tier) Plan rate (by coverage tier)
Plan enrollment count (by coverage tier) Plan rate (by coverage tier)
Plan rate (by coverage tier)
Employee cost (by coverage tier)
Employee identifier (nome, ID, etc.)
Employee W2 income
Plan information including
Deductibles
Copeya
Coinsanance
Out-of pocket maximums
Get Started
Gerslanted
This calculator is for use by large employers with 50 full-time equivalent employees.
Click here for more information on whether or not your organization will be considered a la
ereiner.
Click here to read about situations in which this calculator might be helpful.
cack here to read about situations in which this calculator might be helpful.

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.



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

Legislative Guide

6

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!





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

Contact Us

Phone:

Columbia: 803-253-6997 Greenville: 864-232-6723 Charleston: 888-275-0084 Toll-free: 888-540-9403 Fax: 803-253-6998

Location:

2422 Devine Street, Suite B P.O. Box 5672 Columbia, SC 29250

Online:

clarkebenefits.com Twitter: @ClarkeBenefits