



May 21, 2015

## **Excepted Benefits Under ACA**

Most health plans are subject to health care reform and, as result, have to comply with a number of rules. For example, most group health plans have to provide unlimited lifetime benefits for a variety of services. However, excepted benefits are exempt from a majority of the health care reform rules. The government has instituted a pilot program where employers can offer part-time employees and retirees limited programs that are considered excepted benefits.

[www.mcguirewoods.com](http://www.mcguirewoods.com)

[www.seyfarth.com](http://www.seyfarth.com)

I doubt that these “wrap programs” will gain much traction because I think most employers will focus on providing benefits to the full-time employees rather than devote resources to the part-time employees. That is, health care reform requires large employers to offer quality/affordable coverage to full-time employees or pay a potential penalty. So I believe most employers will use the money to provide coverage to full-time employees to avoid the employer mandate penalty rather than use the money to provide benefits to part-time employees.

## **Video Doctor Visits Catching On**

Telemedicine has been around for a while but the carriers are starting to incorporate video visits into the various products.

[www.npr.org](http://www.npr.org)

Obviously video doctor chats will not completely replace office visits but they are convenient for both the physician and patient and are adequate for many routine issues.

## **EEOC – Wellness Programs – ADA**

In the last newsletter we reported that the EEOC issued proposed regulations on how wellness programs can comply with the American with Disabilities Act or ADA.

[www.drinkerbiddle.com](http://www.drinkerbiddle.com)

[www.constangy.com](http://www.constangy.com)

[www.icemiller.com](http://www.icemiller.com)

The rules are only in proposed format but it is an important topic so I thought I would throw in a couple more articles on the topic.

### **IRS Form 1094 and Form 1095 – ACA Reporting**

We have included numerous articles on the new health care reform reporting requirements applicable to large employers and all employers sponsoring self-funded health plans. This article talks about the reporting requirements when staffing or leasing agencies, PEO or multiemployer plans are involved.

[benefitsbryancave.com](http://benefitsbryancave.com)

If you are using a staffing or leasing agency, PEO or contributing to a multiemployer plan you need to contact those entities to ensure you will be able to comply with the reporting requirements for 2015.

The IRS has also started issuing how entities will actually submit the forms to the government and, not surprisingly, the devil is in the details.

[www.healthcarereformdigest.com](http://www.healthcarereformdigest.com)

If you plan to submit the forms to the IRS electronically, you need to get your IT people involved now and review this article.

### **Paid Interns and ACA**

Summer is just around the corner, and a lot of employers hire summer interns. If they are paid, then you need to consider the potential impact under the employer mandate or play or pay rules.

[blogs.haynesboone.com](http://blogs.haynesboone.com)

[redalertpolitics.com](http://redalertpolitics.com)

[news.camlife.com](http://news.camlife.com)

You cannot just assume that one need not offer them health coverage. You need to analyze the facts to determine if you are required to offer them coverage or face penalties under health care reform.

## **IRS Issues 2016 HSA and HDHP Limits**

High deductible health plans (HDHPs) and health saving accounts (HSAs) are becoming more popular as time goes on. The statute contemplates that the dollars will be indexed each year.

[www.irs.gov](http://www.irs.gov)

[www.ascensus.com](http://www.ascensus.com)

These are the limits for next year. It is nice that the government releases the number this early. In the past, the government used to release the numbers much later in the year.

## **Health Care Reform and Preventive Services & Contraceptives**

The government continues to issue rules regarding various aspects of health care reform even though the statute was passed over five years ago.

[healthaffairs.org](http://healthaffairs.org)

The latest set of rules, in the form of questions and answers, was issued by the Department of Health and Human Services earlier this month.

## **Full-Time Status to Part-Time Status Under ACA**

Life used to be simple whenever there was a “change in employment status” under COBRA. When an employee on the group health plan went from full-time status to part-time status and lost his or her coverage under the group health plan, you simply offered him or her COBRA coverage and life went on. With health care reform the rules are much more complicated.

[benefitrevolution.blogspot.com](http://benefitrevolution.blogspot.com)

Depending on the facts, the person could end up staying on your group health plan for much longer. This article illustrates this point.