



Health Care Reform

21 Common Compliance Questions

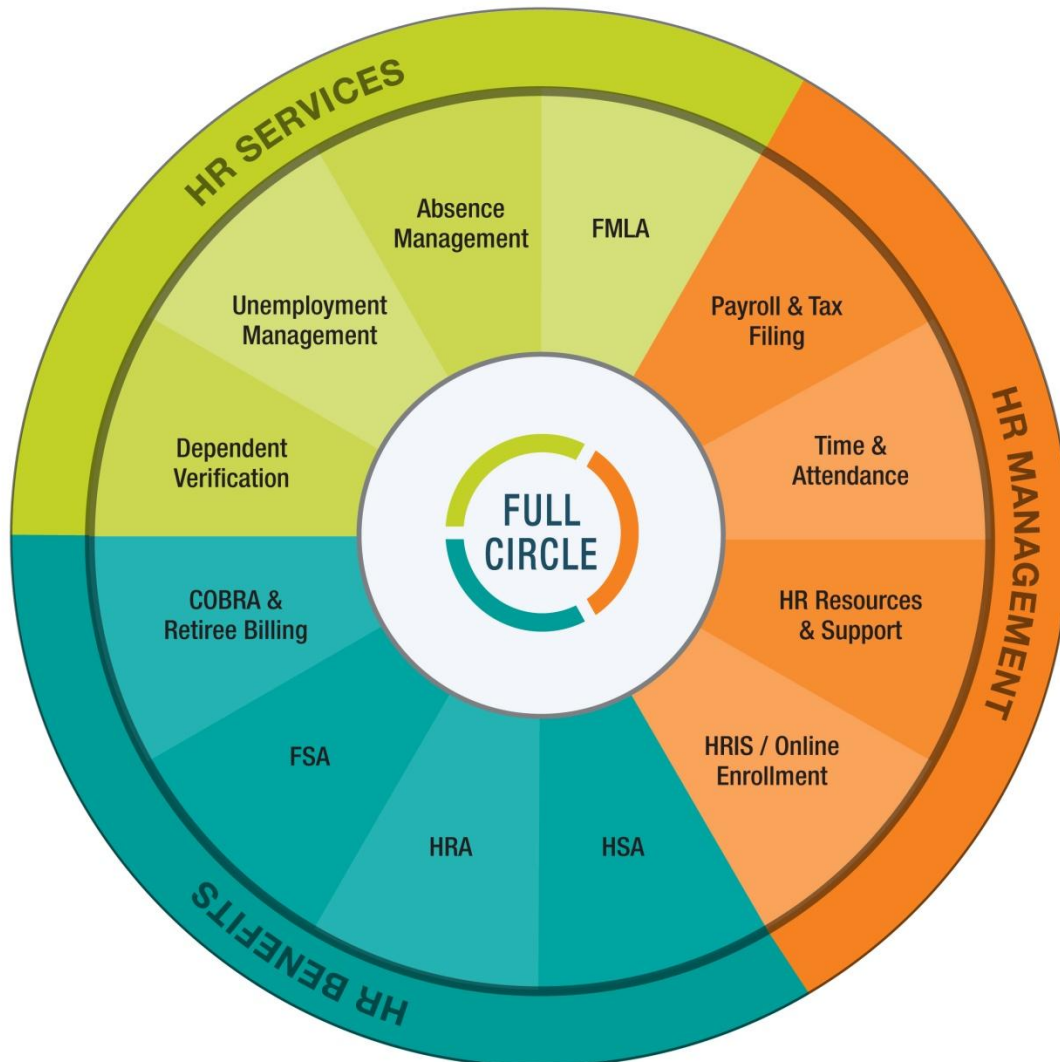
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Attorney at Law



- HR Benefits
- HR Management
- HR Services

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Question 1

Which employers are subject to the employer mandate in 2015?



Question 2

If my employer is a large employer and sponsors a health plan with a non-calendar plan year, when does it have to comply with the employer mandate?



Question 3

- *How does an employer determine if it's a large employer for employer mandate purposes?*
- *Which employees are considered?*
- *Over what time period is this determination made?*



Question 4

In determining whether an employer is a large employer for employer mandate purposes, when do we have to consider other businesses owned by the employer in total?



Question 5

- *Does an employer have to offer health coverage to the employee's children or spouse?*
- *If we do, does the employer have to pay for it?*



Question 6

Note: In determining whether health coverage is affordable, any premium charged to an employee cannot exceed 9.5% of the employee's household income.

- *How is the employer going to determine that figure?*



Question 7

- *What type of health coverage is the affordability test based on?*
- *Single coverage?*
- *Family coverage?*



Question 8

Note: If an employer sponsors a wellness program and if an employee satisfies certain wellness standards, his/her premium is reduced.

- *For the affordability test, what premium is used?*



Question 9

- *If an employer is determined to be a large employer, does it have to offer health coverage to part-time employees?*



Question 10

- *In any year, do we have to offer coverage to a part-time employee, even if their hours go below 30 hours per week?*



Question 11

- *If we hire an individual as a part-time employee and then his/her status changes to full-time do we have to offer health coverage?*



Question 12

- *We hire an individual as a full-time employee. Later he/she begins working part time. When do we drop coverage and redetermine his/her eligibility for health coverage?*



Question 13

- *If we offer affordable minimum essential health coverage to employees and their dependent children, and the employee goes on the Exchange with his/her family will the employee be eligible for any credits and subsidies on the exchange?*



Question 14

- *If my employer offers health coverage to 95% of its employees and their dependents, will it still be liable for any penalties?*



Question 15

- *If my employer has various companies that do not offer coverage, will my entire employer be penalized?*



Question 16

- *If an employer is not a large employer, does it have to offer any coverage to its employees?*



Question 17

- *If an employer offers affordable minimum essential health coverage to its employees and their dependents, can they go on the Exchange and receive credits and subsidies?*



Question 18

- *In 2015, what coverage must a small employer offer if its health plan is non-grandfathered?*
- *Will there be any limits on deductibles and out-of-pocket amounts?*



Question 19

- *In 2014, what coverage must a large employer offer if its health plan is non-grandfathered?*
- *Will there be any limits on deductibles and out-of-pocket amounts?*



Question 20

- *Can HRAs be used in 2014?*
- *Can “free standing” HRAs be used?*
- *Are there any limitations on small employers in the use of HRAs?*



Question 21

- *What fees will be imposed on health plans under Health Care Reform?*



Questions



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Contact Larry Grudzien



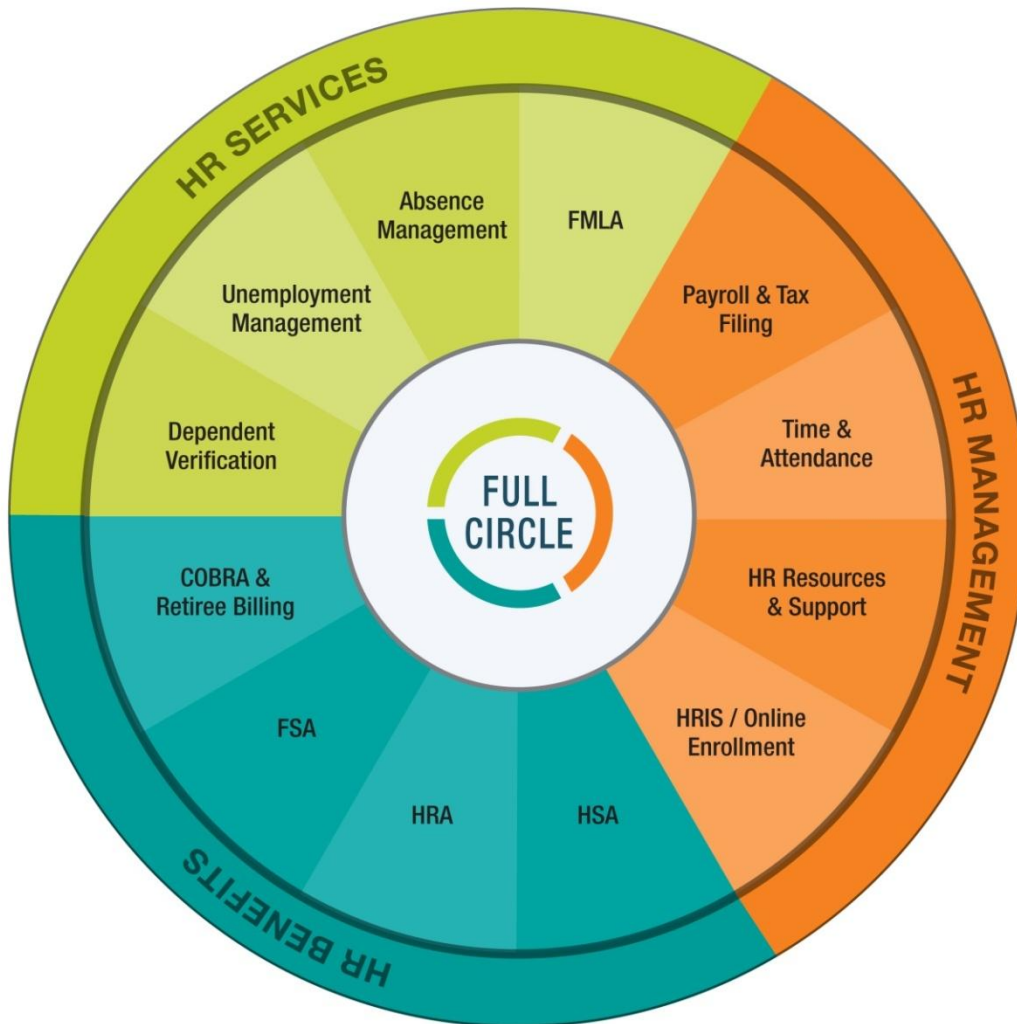
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