



As a broker, it often becomes your responsibility to verify that your customers are meeting legislated demands for compliance purposes. To that end, we have created the following worksheet as a summary of the general tasks associated with ACA compliance. Not all items will apply to every group, but a thorough understanding on your part will help you guide your clients correctly. A corresponding PowerPoint presentation and a training document are available to you for further help, just ask your Word & Brown Sales Representative.

## Budget Considerations:

- Gather additional census data
- Collect accurate ZIP codes for each employee
- Collect DOBs for all employees and every family member
- Verify eligibilities for 2010-2013 employer tax credits
- Evaluate early renewal options for all groups

## Health Plan Administration:

- Modify waiting periods to meet the 60-day limitation
- Early renew all two-person spouse-only groups
- Update FSA documents for the new \$2,500 limit and early renewals
- Verify all groups are meeting participation requirements
- Verify all groups are applying 30-hour FT definition as needed
- Determine group size (to target applicable large employers)
- Verify groups are not commonly owned for FTE calculations
- Confirm large groups aren't changing employees to 1099 to avoid the mandate

## Documents for Employees:

- Deliver DOL-Mandated Exchange Notice within 14-days of hire
- Deliver Summary of Benefits and Coverage (SBC) documents
- Deliver 60-day notices of modification

## Plan Design Changes:

- Explain metal tier coverage to clients
- Explain essential health benefits to clients
- Explain deductible maximums to clients
- Verify that policies offered cover all essential health benefits
- Verify policies do not offer an invalid deductible, or have an exemption from the mandated limits

## General Compliance:

- Verify employers aren't offering discriminatory coverage options

If you do not understand a concept on this checklist or need assistance assuring your group has accomplished a particular goal, please contact your Word & Brown Sales Representative who can provide further support.