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Health Plan Compliance Websites

The healthcare reform law calls for guidance from various agencies (often jointly), including the Department of Health and Human Services (HHS), the Department of Labor (DOL), and the Internal Revenue Service (IRS). The agencies offer many resources to help HR and benefits professionals learn about the law and also provide information about the long-standing rules under other federal group health plan mandates such as ERISA and COBRA. Regardless of the outcome of next week's Presidential election, HR and benefits professionals will need to understand the laws and continue to spend considerable time and resources learning about these rules and their impact on their organizations and benefits programs.

Here are the links used most frequently for access to healthcare reform information:

- [HHS consumer health care website](#). Also available in [Spanish](#), this the “web portal” required under healthcare reform and provides information for consumers about both public and private health coverage options available in their states.
- [HHS Center for Consumer Information & Insurance Oversight \(CCIIO\) website](#). CCIIO is charged with helping to implement many of healthcare reform's requirements. You can link from here to HHS regulations, fact sheets, FAQs, letters, news releases, and other resources regarding healthcare reform.
- [White House health reform website](#). The White House provides news and other information for employers and individuals with information about the new reform law.
- [U.S. Department of Justice “Defending the Affordable Care Act” website](#). Collects selected decisions in cases challenging healthcare reform's constitutionality.
- [National Association of Insurance Commissioners \(NAIC\) Affordable Care Act website](#). Provides information about healthcare reform and state insurance regulation.
- [DOL Affordable Care Act website](#). Provides links to healthcare reform regulations, other guidance (including model notices), research studies and surveys, archived webcasts, and additional resources.
- [IRS Affordable Care Act website](#). Provides information on healthcare reform's tax provisions, as well as links to related guidance, Q&As, IRS forms, tax tips, and other resources.
- [IRS Small Business Health Care Tax Credit website](#). Provides information about the small employer tax credit under the healthcare reform.
- [Early Retiree Reinsurance Program \(ERRP\) website](#). Links to regulations, reference materials, announcements, and other information about the ERRP, a temporary program established under healthcare reform to reimburse employment-based plans for a portion of

the costs they incur providing health coverage to early retirees.

Other consumer assistance pages provide explanations of various federal group health plan mandates and help employers determine whether their plans are subject to and in compliance with these laws. Helpful links include the following:

- The [HHS privacy website](#) helps visitors easily access information about existing HHS privacy efforts and the policies supporting them.
- A [Consumer Assistance Web Page](#), also available in [Spanish](#), includes links to various tools and publications with information on benefit plans, as well as answers to questions about "hot topics." Users have the option to submit a question, file a complaint, or report a problem with their plan. The topics covered include COBRA eligibility, HIPAA special enrollment rights, and healthcare reform requirements.
- An interactive online [Health Benefits Advisor for Employers](#), provides explanations of various federal group health plan mandates and helps employers determine whether their plans are subject to and in compliance with these laws, including COBRA, HIPAA, MHPAEA, MHPA, Newborns' Act, WHCRA, GINA, and Michelle's Law. The website contains sections on each law, provides a description of the employer obligations contained in the law and regulations, and links you to other materials to assist you in complying with that law.

While these websites provide useful information, employers will need to exercise caution when using them. Because healthcare reform and other federal mandates are complex, and the agencies and governmental entities will present their own focus on issues on their webpages, users should review multiple sources for access to the most up-to-date information.

Should you have questions about this or any aspect of healthcare reform, contact your Conner Strong & Buckelew account representative toll free at 1-877-861-3220. For a complete list of Legislative Updates issued by Conner Strong & Buckelew, visit our online [Resource Center](#).



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