

DOLLARS & SENSE: HEALTH PLAN AFFORDABILITY FOR APPLICABLE LARGE EMPLOYERS

Applicable large employers (ALEs) are required to provide affordable health coverage to their full-time employees. Affordability is considered to be no more than 9.66 percent of an employee's household income. In addition to multiple safe harbors that an employer can use to make its affordability calculations, affordability can be influenced by wellness programs, opt-outs or cash waivers, flex credits, and health reimbursement arrangements (HRAs). Employees that are offered affordable health coverage are ineligible for an advance premium tax credit or subsidy in the Marketplace.

This webinar will discuss all the factors that affect affordability, how employers can calculate affordability, and best practices for selecting an affordability safe harbor.

This webinar will:

- Explain what is considered "affordable" and how affordability is calculated
- Discuss the three affordability safe harbors (W-2, federal poverty level, and rate of pay) and how they are calculated
- Explain when certain affordability safe harbors cannot or should not be used for a particular employee population and discuss best practices for selecting and documenting affordability safe harbors
- Explain how wellness program incentives and penalties affect affordability
- Explain how HRAs may affect affordability, depending on their design
- Provide information on the difference between a conditional opt-out waiver and an unconditional opt-out waiver, and how they affect affordability
- Discuss flex credits and provide information about how they affect affordability
- Provide best practices for educating employees about what "affordable" means and the impact on employees, their spouses and dependents, in relation to subsidy eligibility

This 90-minute beginner to intermediate level webinar will help employers understand the rules regarding aggregated groups and how they can impact benefit plans.

PRESENTER

Kathleen R. Barrow, Partner - Jackson Lewis LLP

Kathleen R. Barrow is a Partner in the Omaha, Nebraska and Rapid City, South Dakota offices of Jackson Lewis LLP. She has designed welfare benefit plans and executive compensation arrangements, and has counseled sponsors and administrators of these types of plans for 15 years. She has appeared on behalf of clients before the national offices of the United States Treasury and the Department of Labor Employee Benefit Security Administration and has assisted employers in defending plan audits. She is a member of the Jackson Lewis Health Care Reform Task Force.

Starts: Tuesday, April 12, 2016 - 2:00 p.m.

Time Zone: Eastern Daylight Time

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