

THE CARES ADVANTAGE



THE CARES ADVANTAGE

**FINANCIAL
STABILITY**

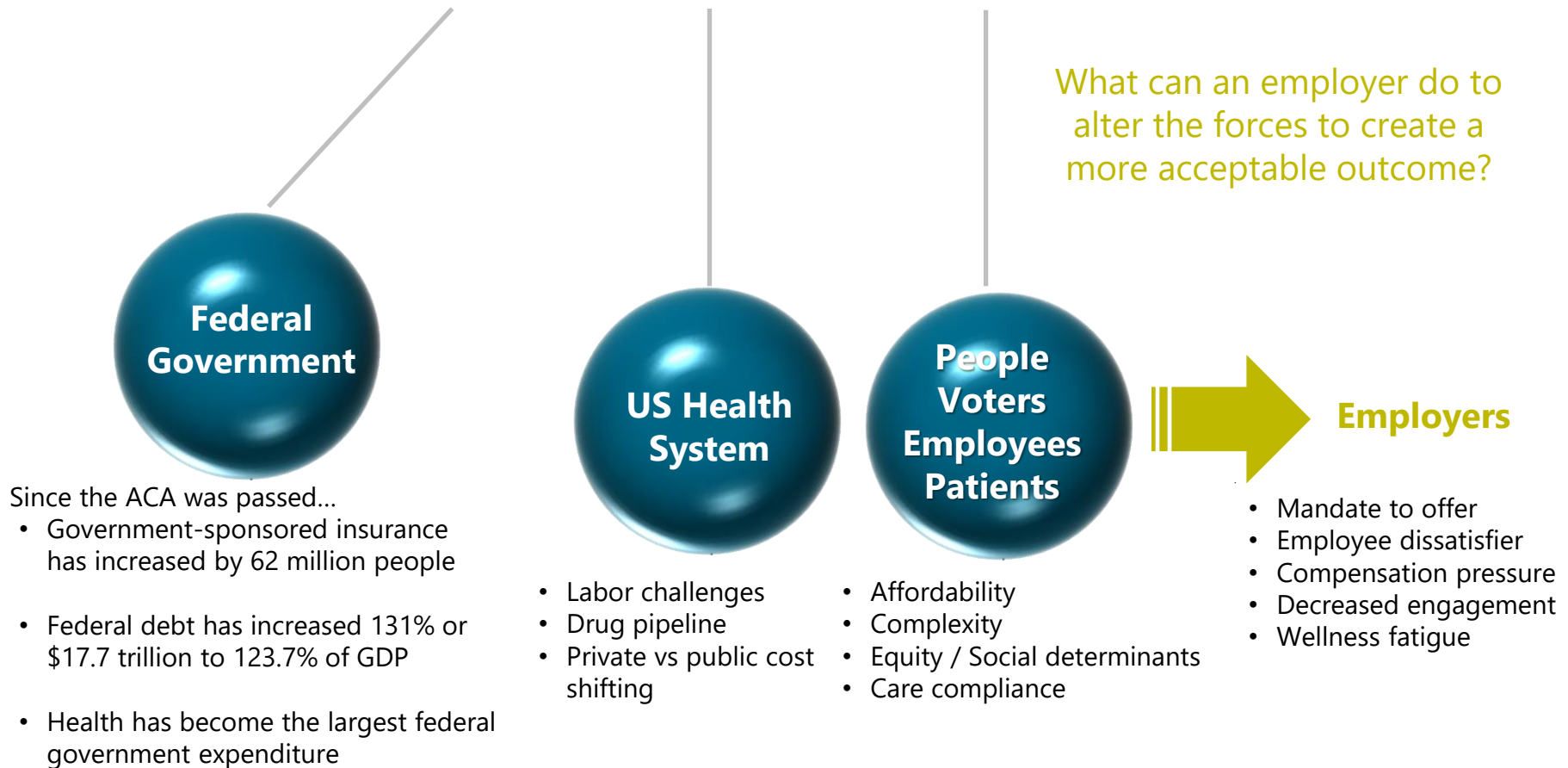
**ADMINISTRATIVE
RELIEF**

**HEALTHIER
POPULATION**

**CULTURE
FREEDOM**



Healthcare Forces



CARES...better together

- Through ICUT, permissibility has been established for private colleges and universities in the state of Texas.
- Helps select colleges and universities pool resources through tax-advantage VEBA trust
- Enables collective group to accumulate reserves during favorable claim years in tax-exempt manner



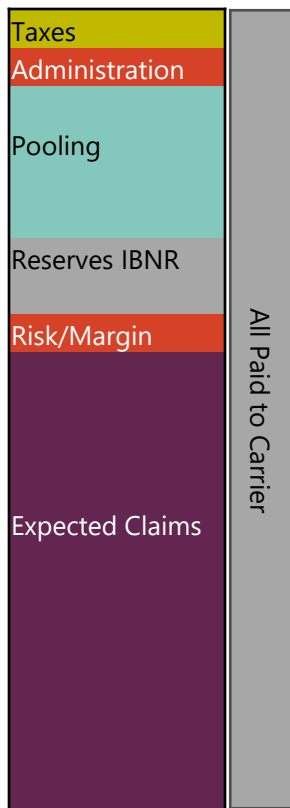


FINANCIAL STABILITY

- **CONTRACTUAL BENEFITS**
 - **Volume** Pricing
 - **Multi year** guarantees
 - BCBS Network
- **FINANCIAL STRUCTURE BENEFITS**
 - **Budgetability** of fully-insured premiums
 - **Efficiency** of self-funding
 - **Stability** of shared risk pool



FULLY INSURED VS SELF INSURED



FULLY INSURED

- Highly Budgetable
- All premiums are paid to the Insurance Carrier
- Carrier keeps all favorability and takes all losses

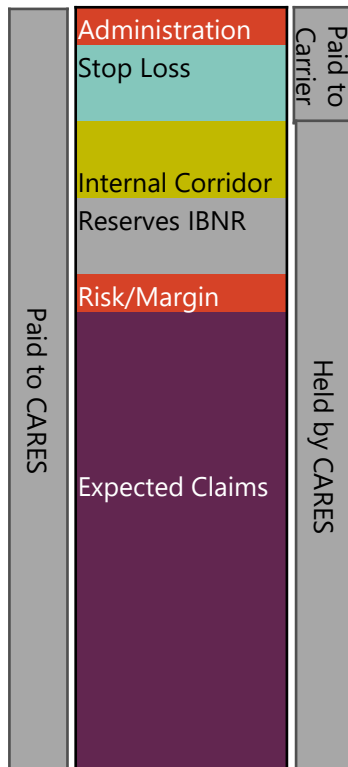


SELF INSURED

- Administration and Stop loss is Paid to the carrier
- Company holds own reserves
- Claim Risk/Margin traditional 25% of expected claim and protected with Aggregate Stop Loss
- Company pays claims as you go
 - *Lots of variability*
 - *Company benefits from favorable claims experience*



THE CARES ADVANTAGE



THE BEST OF BOTH

- Schools pay monthly premiums to CARES – highly budgetable
- CARES pays administration and stop loss to the carrier
- Internal corridor fees stay with CAREs and favorability is retained in reserve to fund future high risk claims
- IBNR and Risk reserves are held by CAREs and accounted for at each individual school level
- CARES funds claims as they are paid
 - *Claim favorability is tracked at the individual school level*
 - *Schools able to influence their on risk*





ADMINISTRATIVE RELIEF

- bSwift Benefit Administration
- Communication
- Compliance
- Member Call Center Support
- Vendor Management



Simplify your Compliance and Administration

CARES Association includes

Contract negotiation

5500 Filings

1095 Employee and Employer reporting

Health Plan Documents

Benefits Administration Platform

Vendor billings

Benefit Guides and open enrollment communications

Health Fair support

Access to Holmes Murphy Compliance Team

In house Benefits Attorneys
Educational Seminars and
Webinars

Compliance Scorecard
Benefits 360 tools and resources
Jackson Lewis Leave &
Accommodation suite



Full Suite of Benefits and Administration Resources



CARES Health Plan Ecosystem



CARES TOOLS & REGULATORY RESOURCES

LEGAL RESOURCES

- In-house compliance director
- Checkpoint/Thompson Reuters
- BNA (Bloomberg Bureau of National Affairs)

REGULATORY/COMPLIANCE SUPPORT

- Compliance Updates
- ACA Updates
- ERISA
- COBRA
- HIPAA
- ERRP
- Form 5500 Management
- Cafeteria Plans
- Medicare Part D Notification

CONTRACT & POLICY REVIEW

Health Care Reform Toolkit
Large Employers

Health Care Reform LEGISLATIVE BRIEF
Brought to you by Holmes Murphy & Associates

2014 Compliance
The Affordable Care Act (ACA) reforms with effective dates to affect for employers and their and the requirement for non-sharing.
Many of ACA's key reforms impact health plan design in this next phase of ACA reform compliance strategy in place.
This Legislative Brief provides Associations for assistance or PLAN DESIGN CHANGES

Grandfathered Plan Status
A grandfathered plan is one that makes certain changes to meet Holmes Murphy & Associates' plan.

If you have a grandfathered plan that meets the requirements.

If you move to a new benefits required by the requirements.

Annual Limits
Effective for plan years beginning after 2014, ACA requires that essential health benefits (EHB) limits were permitted for plan years.

Confirm that no annual limits are in place.

Pre-existing Condition Exclusion

compliance & benefits alert
HOLMES MURPHY.

January 7, 2016 - Issue #211
Below are summaries and links to the news items that we believe will be most useful to our clients. If you have any questions or comments about any of the articles referenced here, please contact a member of your Holmes Murphy team.

Compliance and Policy
[Health Law Reporting Extension Issued for Employers](#)
The Treasury Department last week gave employers an extension of critical reporting requirements, as it seeks to manage some of the most complicated parts of the federal healthcare law. Employers had previously faced deadlines in February and March to report 2015 health insurance information to their employees, and also to the IRS. If they need more time, employers can now have until March 31 to get information to their workers and until June 30 in certain cases to get details to the IRS. Treasury said it acted after many employers complained they might not be able to get the information processed in time.

[Key Supreme Court Decisions Coming in 2016](#) (Subscription Required)
The Supreme Court is poised to deliver a midyear jolt, with rulings expected by June on issues that cut along partisan lines. One case, *Whole Women's Health v. Cole*, looks at the extent to which states can regulate and restrict abortion. The court continues to hold that women have a constitutional right to terminate pregnancy, and has struck down restrictions that it concludes impose a 'substantial obstacle' to getting an abortion. The case looks at a 2013 Texas law requiring abortion doctors to hold admitting privileges at a local hospital and clinics to meet the standards of ambulatory surgical centers.

[New Federal Rule Targets Medical Equipment Often Subject to Fraud](#)
A federal rule issued Tuesday requires prior authorization before Medicare will pay for certain wheelchairs, prosthetics, orthotics and other medical equipment -- sources of Medicare fraud and improper payments for years. The rule could save Medicare \$20 million the first year, \$200 million in five years, and \$580 million over a decade.



COMMUNICATION

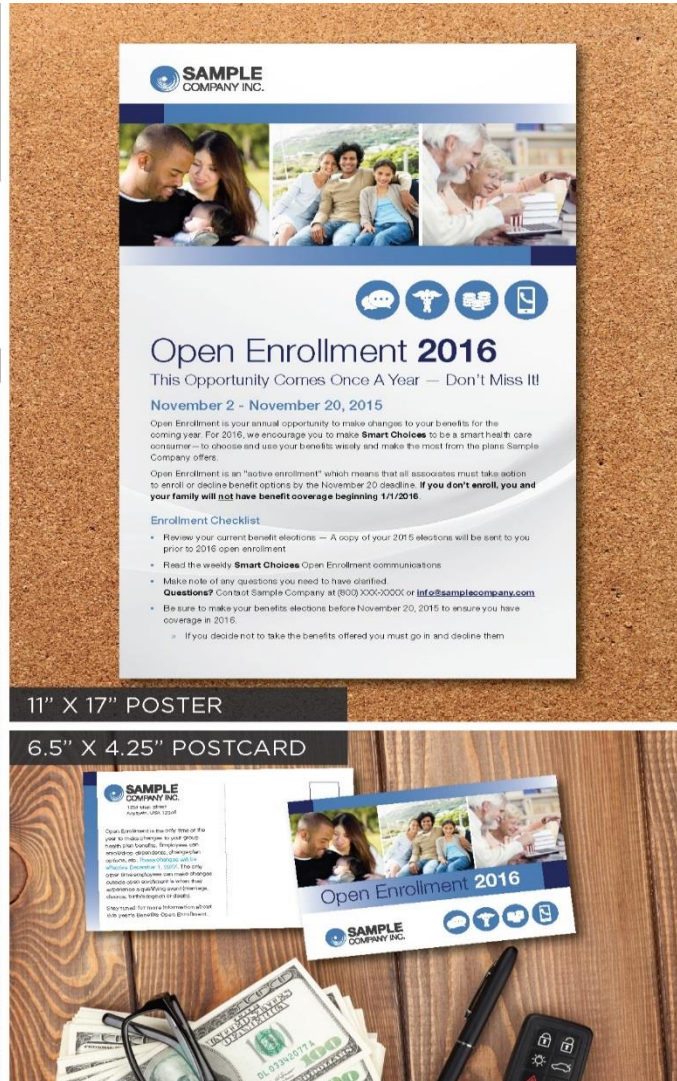
"Generations"



Keywords: Friendly, Direct, Accessible, Modern, Casual



8.5" X 11" BOOKLET



11" X 17" POSTER

6.5" X 4.25" POSTCARD





HEALTHIER POPULATION

- **STRATEGIC PLANNING**
- **TOOLS AND RESOURCES**
 - Biometrics screening
 - Clinical Tools and resources
 - Disease Specific Reporting
 - Data warehouse Analytics support



Strategic planning

Strategic Plan Update

- Prior Year in Review
- Industry & Market Updates
- Client Business Updates
- Core Beliefs Refresh
- Goal Setting
- New Program Considerations

Discovery & Planning

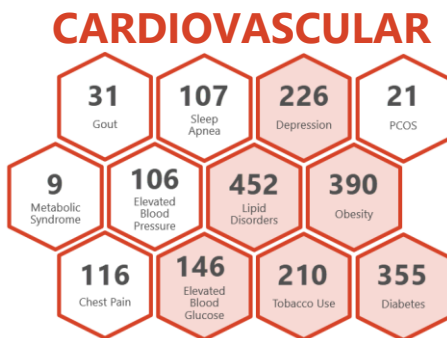
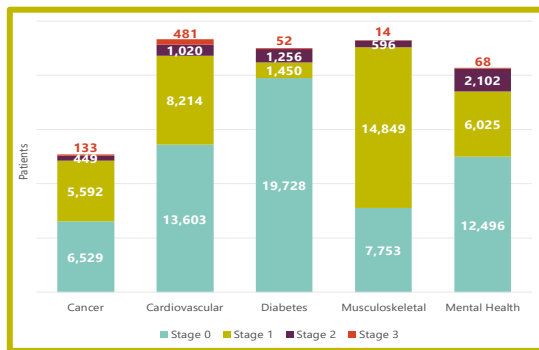
- Benchmark Refresh
- Financial Reporting & Data Analytics
- Vendor Updates & Reviews
- Renewal & Marketing Strategy
- New Program Marketing
- Budget Modeling & Forecast

Approvals

- Finalize Vendor, Design, and Employee Cost Share Recommendations
- Leadership Presentations & Approvals
- Communication Strategy Development
- Begin Implementations

Disease Specific Reporting At individual schools level

Staging of Disease: Allows for severity & impactable areas to be identified & acted upon





CULTURE FREEDOM

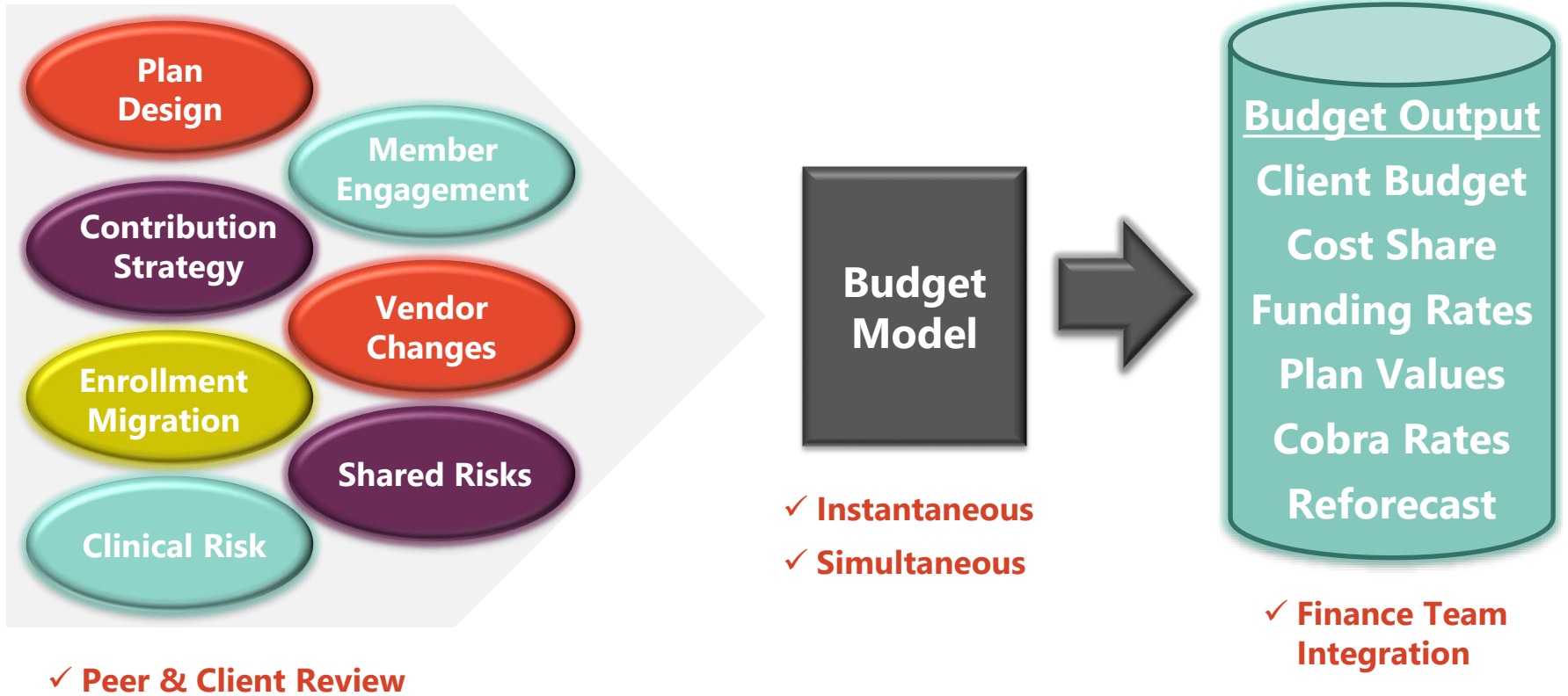
YOUR Plan Design

YOUR Contribution Strategy

YOUR Wellness Program



School level Budget Setting



Questions?

