



Compliance Guidance with JS Clark

✓ Affordable Care Act

✓ COBRA Requirements

✓ DOL Mandates



JSCLARK
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ARE YOU COMPLIANT?

Health care continues to evolve and the need for assistance with regulatory compliance has grown. **Businesses of all sizes are subject to many new requirements, which if not met, can lead to substantial fines and penalties.** JS Clark Agency, An AssuredPartners Company, has developed our own cutting-edge tools and resources to assist our clients with preparing for constant changes due to ever-changing legislation. These tools allow our clients to make confident benefit plan decisions for their future.

Legislative, Regulatory and Compliance Guidance

JS Clark monitors regulatory agencies such as the IRS, CMS, and Departments of Treasury and Labor. **We ensure that you remain compliant with issues regarding HIPAA, ERISA, COBRA, FSA/HSAs, Medicare and Medicaid to name a few.** JS Clark provides clients with up-to-the-minute compliance updates and information to ensure you stay on top of changing health care laws and regulations.

To help you stay in the know, we monitor the following (this list is not all inclusive):

ERISA

- Summary Plan Descriptions
- 5500 Reporting
- Annual Reporting

COBRA

- Third Party Administration
- Initial Notification
- COBRA Offer Letter
- Payment Collection/Tracking
- Carrier Processing

The Future of Health Care

- Government
- Individual Marketplace
- Small Business Health Options Program (SHOP)
- Annual Reporting
- Private Marketplace
- Small Group

HIPAA

- Business Associate Agreements
- Privacy Notifications
- Secured Data Transmission
- Protection of Personal Health

Employer Required Notifications

- Waiving Coverage and Special Enrollment Rights
- Women's Health and Cancer Rights Act
- Newborn Mother's Health Protection Act
- HIPAA Privacy Notice
- CHIP – Medicaid and Children's Health Insurance Program
- Consent to Receive Electronic Notices



COMPLIANCE ASSISTANCE

JS Clark provides clients with accurate and detailed compliance information and regular auditing to ensure you stay on top of changing health care laws and regulations.

The tools we provide to assist you include:

- **Bi-Annual Seminar Series**

JS Clark's Spring and Fall Seminars cover numerous compliance topics such as ACA, employer shared responsibility, large employer reporting, benefit trends, and more.

- **Annual Checklists and Compliance Guides**

JS Clark provides clients checklists and compliance guides such as DOL Audit Guide, Group Health Compliance Requirements, HIPAA Compliance Checklist and more.

- **Compliance Updates**

Email reminders and news on compliance, regulation and legislative subjects.

- **Compliance Checkup**

A Compliance Checkup is a meeting between you, your Account Executive and JS Clark's Compliance Director. This meeting will include the sharing of must-know compliance information and a review of your current procedures to ensure your company is compliant.

WORKING WITH JS CLARK AGENCY GIVES YOU ACCESS TO AN EXPERT IN THE HEALTH CARE ARENA!

JS Clark's Compliance Director, Jennifer Young, has more than 20 years experience in the health care legislative space. Her in-depth knowledge of federal and state legislation is bolstered by consistent communications with the Department of Labor, CMS and IRS regarding many aspects of the Affordable Care Act (ACA). In addition to the ACA, Jennifer is proficient in ERISA, DOL compliance, COBRA, HIPAA, ADA, MHPA and FMLA, and shares her expertise in these areas for the benefit of the agency's team members and clients.

JS Clark will be with you every step of the way on your compliance journey.

JS Clark Agency, An AssuredPartners Company
We Are Benefit Solutions Specialists!

Need help with remaining compliant?

Contact JS Clark Agency at **248.355.9600** to learn how we can help you avoid penalties, remain compliant, and stay up-to-date on must-know health care legislation and regulations!