



Health Care Reform Compliance Guide



Health care reform is here.

We can help.

Reform is here. With 100+ employer groups under the mandate and 50+ groups in 2016, we can help you navigate your options as it relates to your health care insurance plans. We have the resources and tools to help you comply with any HCR issue you may have.

Our tools & Our people

Our website exclusively offers a library of information regarding the Individual Mandate, Employer Mandate and the Affordable Care Act.

Videos are also available that discuss legislative briefs, health care reform notices and how to use our tools to help comply with the law.

To prepare for the future, Clarke & Company offers several [calculators](#) to predict subsidy eligibility and health care reform penalties.

Calculators

We provide all necessary calculator tools in order to ensure that our clients are always compliant. Not sure if you are an Applicable Large Employer (ALE)? Clarke & Company has a calculator that you can use to put in your full and part-time employees to determine your size and whether you are subject or not to the mandate and reporting requirements.

Have variable hour employees you need to track? Clarke & Company has a calculator to help you do this, and to determine which employees you have to make the offer of coverage to so that you are compliant.

We also run affordability calculations to report that your plan is affordable and that your company will not be subject to 4980H(b) penalties. Compliance is important to protect your company from penalties, and Clarke & Company has the tools to help you do this.

Seminars & Webinars

We hold seminars and webinars on health care reform topics to help our clients not only understand the law, but learn how to comply with the law. We do this in-house with our staff and also bring in experts that have extensive understanding of the law.

Moving business forward *with people...*

Testing & Reporting

We offer Applicable Large Employer (ALE) testing, variable hour testing and affordability testing. We also help in 6055 and 6056 reporting, which is described below.

Affordability

We perform affordability testing on our client plans to make sure they are not subject to penalties. We advise on the correct affordability safe harbor our clients should use for this calculation. We also advise on the use of the w-2 box 1 method or rate of pay method for testing purposes.

6055 & 6056 Reporting

Our client groups that are on EmpowHR will have testing capabilities built into the system. We also have a tool to help those that have to do manual calculations to collect the correct data and report it. Clarke & Company also provides our clients the ability to attend workshops and seminars devoted to employer reporting.

EmpowHR Enrollment Systems

Our enrollment system will have the ability to run 6055 and 6056 reporting out of the system into IRS approved forms. This functionality will be available summer of 2015. This reporting tool will help our clients eliminate administrative time in running these IRS reports.

Legislative Briefs

We post easy to read legislative briefs addressing varying topics of health care reform, from reporting to benefit changes, on our blog and in our newsletters. Written by expert attorneys, the briefs are comprehensive synopses of the law.

HCR Newsletter

We publish an HCR newsletter every month delivered to you via email. Our newsletter covers developing topics of reform and shares posts from our blog to dive deeper into the topic. All of our newsletters are also published to our blog on the web.

HCR Blog

We blog on many issues related to reform, from breaking news to everyday compliance issues. You can find related documents here that you can download and read further on a topic that may apply to your plans.

2015 HCR Initiatives

Employer Mandate Compliance

Seminars & Webinars

Affordability Plan Testing

6055 & 6056 Reporting

Reporting tool built in to EmpowHR

HCR Newsletter & Blog



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