



August 5, 2016



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The advertisement has a dark grey background. It includes a play button icon in a circle and the UMB logo.

### NAHU's Federal Marketplace Training is Now Open!

On Monday, NAHU officially launched its [federal marketplace training](#) for agents and brokers. This year we are excited to offer a renewal option for the low price of \$57.99 for NAHU members, which is available to anyone who completed training and certification on any platform last year—including through CMS directly. Agents and brokers who have not previously taken the training can opt for the combined individual and SHOP training for the NAHU-member price of \$107.98, or take the individual-only for \$78 or SHOP-only for \$49.99. NAHU is the only agent/broker association to operate as a CMS vendor for the federal marketplace agent and broker training program for plan year 2017. [Click here](#) to register... [Read More](#)

### NAHU Submits Comments on Expat Coverage, Indemnity and Short-Term Plans

This week, NAHU submitted [comments](#) to the Departments of Health and Human Services, Labor and Treasury on the [proposed rule](#) released in June relating to the implementation of the Expatriate Health Coverage Clarification Act of 2014 (EHCCA), excepted benefits, short-term plans, special enrollment periods (SEPs), and other issues. Our comments addressed proposed requirements concerning the expatriate law, which [NAHU supported](#), as well as supplemental, travel and fixed indemnity coverage, and limited-duration health insurance policies. We suggested that the Administration consider deferring some of its rulemaking to the states, particularly in regards to where the National Association of Insurance Commissioners (NAIC) is developing model legislation and regulation, and also seek flexibility in implementing these regulations at the federal level... [Read More](#)

### CMS Clarifies Charging Fees for FFM Enrollments

Over the past few years there have been questions about whether agents and brokers can charge fees for their services and in what markets this may be applied. Recently, CMS released an FAQ (full text below) clarifying that a reasonable fee may be charged if the value provided is beyond the traditional assistance a broker would provide, a disclosure is provided to the consumer, and the consumer is provided with a notice that free enrollment is available through Healthcare.gov. However, please keep in mind that a broker must also determine whether charging a fee is permitted under their applicable state law. NAHU has compiled [a chart](#)



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that provides some information on a state-by-state basis regarding state laws and consulting fees. It is recommended that any broker verify whether fees may be charged and any requirements through their insurance commissioner before forming fee-for-service agreements with consumers... [Read More](#)

### NAHU Releases New Employer Exclusion Infographics

This week, NAHU released two new infographics on how the employer exclusion helps employees and their families and the potential impact of eliminating or capping the exclusion. The [infographic](#) "Don't Rain on the Employer-Sponsored Coverage Parade" paints a picture of what the exclusion provides for employees and what would happen if it went away, while the [infographic](#) "Congress May Ruin the Insurance Risk Pool" looks at three scenarios and how the exclusion helps both employers and employees alike. We encourage members to download these infographics and use them to educate their clients, elected officials, and members of the media on the impact of the employer exclusion... [Read More](#)

### IRS Releases New Draft Instructions for Forms 1094-C and 1095-C

On Monday, the IRS released [draft instructions](#) for Forms 1094-C and 1095-C, following the release late last month of new draft 2016 Forms [1094-B](#) and [1095-B](#) and Forms [1094-C](#) and [1095-C](#). This year's draft instructions make minor adjustments to last year's instructions, including reflecting that the good faith compliance standard applicable to 2015 forms no longer applies for 2016 ACA reporting and that reporting penalties will only be waived by showing reasonable cause. They also reflect that some transition relief is no longer applicable, including that non-calendar year transition relief (for 2014 plan years) from 2015 does not apply in 2016, and that the Section 4980H Transition Relief, which reduced the 95% threshold to 70% for other ALEs, is only applicable to non-calendar year plans though the end of the plan year ending in 2016... [Read More](#)

### Are You Making Your Voice Heard?

Healthcare takes up nearly one in five dollars of the American economy and members of Congress are hearing a lot this summer on what they should do to fix this system. Advocates for single-payer and the public option are saying that the ACA hasn't gone far enough, while those who believe the employer-based system is inherently inefficient want Congress to scrap it in favor of individual policies. NAHU strongly opposes both of these proposals and our lobbyists meet with legislators and their staff on a daily basis in Washington, D.C., to explain why they would be detrimental to the American healthcare system... [Read More](#)

### Compliance Corner Webinar: Handling Hours of Service, Special Leaves of Absence and COBRA under the ACA

Join Laura Kerekes, chief knowledge officer for ThinkHR, for a NAHU member-exclusive Compliance Corner webinar on Thursday, August 11, at 1:00 p.m. Eastern titled "Handling Hours of Service, Special Leaves of



Absence and COBRA under the ACA."

You've helped your applicable large employer (ALE) clients through the first round of offers of full-time employee health coverage and ACA reporting to avoid one of the two employer shared responsibility penalties. The new reporting year is already more than half over and it's time to double-check employee counts and offers of coverage, especially for those special circumstances where full-time status is not clear-cut... [Read More](#)

### **The ShiftShapers Podcast with David Saltzman**

This week on the *The ShiftShapers Podcast*, Eric Parmenter outlines the differences between the HMOs of the past and value-based care at the provider and hospital level. Eric is the vice president of employer solutions at Evolent Health. His vast experience at all spectrums of the insurance industry makes him the perfect guest to identify the benefits and potential in store with a value-based approach to pricing... [Read More](#)

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### **HUPAC Roundup**

It's been a week since the Democratic convention and Democratic nominee Hillary Clinton received a huge bump in the polls from the political production. The contrast could not have been starker between the conventions, which could be why voters have made such a strong statement in the polls... [Read More](#)

### **What We're Reading**

Tonight is the opening ceremony for the [2016 Olympics](#) in Rio, and we are looking forward to spending a few weeks thinking about gold, silver, and bronze medals without equating them with exchange metal tiers. Go [Team USA!](#)... [Read More](#)

## **TOOLS**

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