

XpertHR Explains 7 Steps To Help HR Comply With the ACA in 2014 and 2015

New report and toolkit shows companies need to gear up for ACA implementation now, not wait until next year

New Providence, NJ (January 14, 2014) -- Companies with 50 or more full-time employees seeking to comply with the Affordable Care Act (ACA) breathed a small sigh of relief when the requirement to offer health coverage to employees or pay a penalty was delayed until 2015. However, a number of the ACA's provisions are applicable in 2014, says a new [XpertHR report and toolkit](#) on ACA compliance.

"It's important to understand what has been and what has not been delayed," says Tracy Morley, SPHR, Legal Editor, XpertHR. "Even though large employers have a respite until 2015, the requirement for individuals to obtain health insurance in 2014 or pay a penalty was not delayed."

Pushing the "pay or play" mandate off until 2015 was a welcome reprieve but even with the delay, many employers with 50 or more full-time employees are still finding it difficult to understand and comply with the law's complex requirements, many of which take place in 2014, says a [new XpertHR report](#).

ACA mandates taking place in 2014 include the establishment of insurance exchanges that sell qualified health plans to individuals and small businesses, the elimination of all pre-existing condition exclusions, dependent coverage expansion (applicable to grandfathered plans), and the elimination of annual dollar limits on essential health benefits. Employers should be developing action plans to ensure they are ready for compliance.

"The pressure will be on HR departments in 2014 to lead the charge and develop an action plan for the new reporting responsibilities and tax implications," says Morley. "The ACA requirements are so complex that HR professionals will need guidance in spearheading the effort to ramp up for implementation in 2015."

According to a Society for Human Resource Management survey, nearly three-quarters of organizations are educating HR staff members through classes (74 percent) or working with legal/benefits counsel (73 percent) to help them understand the health care law.

[XpertHR](#) offers 7 steps for employers to prepare for the ACA:

1. Understand what is (and what is not) delayed.
2. Determine if there is a requirement to offer coverage in 2015 — companies that meet the 50 full-time employee threshold must either offer coverage or pay a penalty.
3. Understand the affordability and minimum value requirements — companies that

do not offer coverage, or offer coverage that does not provide minimum value or is considered unaffordable, may be subject to a "pay or play" penalty in 2015.

4. Evaluate, strategize and make decisions about health insurance — consider the cost of penalties and the effect of changing the composition of the workforce.
5. Review and revise plan documents to conform with new ACA design, eligibility and enrollment requirements.
6. Communicate to employees — the ACA imposes additional communication requirements on employers, many of which are already in effect.
7. Understand new federal reporting requirements — beginning in 2015, employers will be required to provide certain information to the IRS and to their employees.

The ACA poses significant compliance challenges for employers and changes the landscape of health care in the U.S. To help businesses chart a course to comply with the law's complex requirements, XpertHR is offering a free compliance toolkit containing a report, how-to articles and a timeline of 2014-2015 requirements. The toolkit explains the ACA's provisions, cost implications and deadlines for implementation. For a free copy of XpertHR's ACA compliance toolkit, visit [XpertHR](#).

About XpertHR

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