

The Affordable Care Act – The Devil is in the Details
Presented by Northeast Ohio Health Underwriters
March 19, 2014

“A Discussion on Health Care Reform”

INTRODUCTION (10 minutes)

How has the ACA affected the day to day operations of physicians, brought new challenges to legal representation, the burden on insurers and the added responsibilities of the agents?

PHYSICIAN CHANGES AND RESPONSIBILITIES (15 minutes)

- Changes in record keeping
- Effects on allotted patient time
- Added responsibilities
- Affect of increased patient load
- Need for physicians to consolidate into larger practices

ATTORNEY - CHANGES AND CHALLENGES (15 minutes)

- Legal challenges to ACA provisions
 - Women’s Health
 - Individual Mandate
 - Added essential benefits
 - Other mandates

INSURANCE CARRIER CHALLENGES (15 minutes)

- Challenges in pricing new products with added mandates
- Problems with Web Site transmissions of applications to insurers
- Challenges of matching collected premiums to Web Site applications
- Challenges faced in collecting subsidies from the government
- Problems with the Web Site not identifying qualifying events where there should be no coverage gap

AGENT CHALLENGES (15 minutes)

- Challenges found in on-line exchange enrollment
- HIPAA conflicts when trying to confirm applicant approval
- Lack of communication between insurers and agents
- Agent Challenges to providing client service assistance

WHAT IS NEXT - WHERE DO WE GO FROM HERE (15 minutes)

What needs to be changed and What stays the same

QUESTIONS (15 minutes)