

Health Care Reform Services



Do you need to know how much Health Care Reform will cost your company?

Are you overwhelmed by all the implications of Health Care Reform?

Not sure where to get started to analyze your current plans?

Do you want to make sure you meet each compliance deadline?

Do you know how to keep your plan's "Grandfathered" status?

We can help you answer these questions and more. The Chelko Consulting Group's **Health Care Reform Education and Assessment Service** will provide you with the answers and guidance you need to manage your plan post-reform with confidence.

We've studied the legislation so you don't have to. We've also partnered with top benefits attorneys, actuaries and communications consultants to bring you the full range of resources and perspectives on emerging rules and regulations.

We will review your plan documents and data to estimate how much each provision will cost your plan and to determine when your plan must comply with each provision. We will take the time to educate your team and help you consider plan management options and compliance implications.

In addition, you can purchase our **Reform Oversight Service** to have us "jump into the trenches" and coordinate the efforts of your plan vendors, internal staff and communications to provide greater assurance that your company will meet its compliance deadlines.

Pricing for the Education and Assessment Service is \$5,000 to \$10,000 based on the size and complexity of your health care plans.

For more information, contact Dave Gauntner at 440-892-2600, x113 or dgauntner@chelkogroup.com.

Near-Term Health Care Reform Considerations:

- **Grandfathered Plans.** There are many requirements that will not apply to health plans that retain Grandfathered status. Maintaining that status vs. the cost of losing it is a strategic consideration.
- **Extension of Dependent Coverage for all plans.** Plans must provide dependent coverage for children up to age 26. Comply early? At what cost?
- **Elimination of Lifetime and Annual Limits.** Health plans may not establish lifetime limits on the dollar value of essential benefits or establish unreasonable annual limits. At what cost?
- **Elimination of Pre-existing Condition Exclusions.** For plan years beginning on or after September 23, 2010, pre-existing condition exclusions may not be applied to enrollees under 19. At what cost?