

# health care reform

## TEAM LEADER

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Federal health care reform legislation will have a significant impact on the way insurers, providers and employers make important workplace decisions over the next few years. Our collaborative team of attorneys combines credibility in health care policy, legislation and regulation with extensive relationships in federal and state agencies and within the health care industry to provide clients with strategic solutions to the challenges facing them today.

#### **Regulatory Considerations**

With over 30 years experience in the insurance regulatory industry, including two former state insurance commissioners—one of which served as the President of the National Association of Insurance Commissioners (NAIC), the attorneys of Mitchell Williams are uniquely qualified and positioned to provide guidance to clients on virtually all aspects of the newly enacted federal health care reform.

Mitchell Williams provides the following services with respect to Federal Health Care Reform (FHCR):

- NAIC implementation of FHCR at the individual state level
- Analysis and guidance for implementation of FHCR and regulations by State Legislatures and appropriate state agencies
- Review and analysis of existing health insurance products to ensure compliance with new federal standards
- Assistance with product discontinuance and replacement with FHCR compliant products
- Where necessary, developing and execution of a market withdrawal
- Development and filing of new FHCR products which satisfy medical loss ratio requirements and guarantee issue both pre and post 2014
- Advice and guidance regarding implementation and operation of state run federal risk pools in accordance with FHCR
- Assistance with proposal requirements for state run exchanges to be effective January 1, 2014 in connection with guarantee issue in the individual health market
- Assistance with compliance of web site portal requirements, including advice on compliance with state insurance advertising requirements, as applicable
- Advice concerning the implementation of Health Information Technology regulations in anticipation of the shift to electronic medical records and related changes to privacy and security laws

#### **Employer Considerations**

With the recent passage of health care reform, companies need to carefully examine both the immediate and long-term impact the legislation will have on their plans, including tax implications, employer responsibilities, and effects on employee benefit plan design and offerings. Mitchell Williams assists small and large businesses in formulating strategies by helping them understand and identify their choices, statutory obligations and the rules and penalties associated with each. Our attorneys routinely assist employers in analyzing which provisions of the act apply to their business and what they should consider in weighing the options provided under the Act.