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City of Dexter Hosts Healthcare Reform Seminar

JUNE 17TH 2013 BY STAFF WRITER

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Lowenbaum Firm Shares Facts on Health Care Reform

*Article by
ShowMe Times
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Dexter, Missouri - Area municipalities came together at the City of Dexter Municipal building on Friday afternoon in hopes of gaining a better understanding of the impending effects of health care reform for employers. The featured speaker for the event was Danae Delano, an attorney with The Lowenbaum Partnership in St. Louis, who has considerable experience with helping employer's comply with health care reform.

The municipal building was a full capacity with area attendees traveling in from as far as Poplar Bluff and Charleston to explore their way through this complicated subject.

Ivan L. Schrader of Lowenbaum opened up the session with a brief overview of the program and an introduction of his colleague. Both attorneys encouraged the audience to ask questions on the subject because "compliance with the requirements that are effective in 2014 is complicated and very fact specific."

 tracking hours for full and part-time employees, as defined by the regulations, and an employer can choose to use a look-back period of up to 12 months," noted Ms. Delano. "Consequently, an employer may have needed to begin tracking January 1, 2013 to utilize the full 12-month period, but can utilize a 6-month look-back period if they begin tracking hours July 1, 2013."

The primary focus of the presentation was compliance with the "Play or Pay" rules. Simply stated,

employers of more than 50 full-time or full-time equivalent employees will be required to offer health coverage that is both affordable and provides minimum value to their full-time employees and those employees' dependents, or will be penalized.

By definition, a full-time employee works an average of thirty hours or more each week. Many employers are finding that they must adjust their definitions of full-time employee to comply with the law.

The preparation for the health care reform requirements effective in 2014 are very important to your business operations for the coming year. All employers can expect the following, amongst other changes:

1. Federal and State Healthcare Exchanges will be implemented
2. Employers must determine whether to "Play or Pay"
3. There will be no more pre-existing conditions limitations for health coverage
4. No longer than a 90-day waiting period for the date of hire will be allowed before coverage must be available to full-time employees
5. Cost sharing is capped and no annual or lifetime limits on coverage are allowed
6. Adult dependent children must be eligible for coverage until age 26
7. Wellness benefits and rewards limitations will increase and may be more utilized by employers

Unlike most other laws applicable to employee benefits, there are few exceptions for employer, and governmental employers, non-profits and religious-based employers must comply with the health care reform requirements..

Governmental employers were urged to begin planning for compliance immediately, as ordinances may need to be amended to comply.

Ms. Delano will be conducting webinars this upcoming week, and more information can be found here.

Special Thanks ... To Dexter's City Administrator Mark Stidham and City Clerk Crystal Bishop for their efforts in arranging the seminar for area municipalities.

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