



THE  
MELTZER  
GROUP



## Compliance Corner

May 19, 2015

### Health Care Reform

#### **CMS Provides Guidance Related to HDHPs and Out-of-pocket Maximum Limits**

On May 8, 2015, CMS issued guidance in the form of an FAQ. As background, non-grandfathered plans must have a maximum out-of-pocket annual limit of \$6,850 in 2016 for self-only coverage.

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#### **CMS Explains Emails Regarding Reinsurance Contribution Submissions**

On May 12, 2015, CMS issued an FAQ regarding group health plans that received an email requesting information about their reinsurance contribution submission even if the employer, issuer, TPA or ASO contractor had already submitted a reinsurance contribution for their respective covered lives.

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#### **Agencies Publish FAQs on Preventive**

### Announcements

#### **Still Time to Register for Our May 20th Webinar: “FSA, HRA, HSA – OMG! A Comparison of Reimbursement Arrangements and Compliance Overview”**

NFP Benefits Compliance is hosting the final webinar in its May series tomorrow afternoon, May 20, 2015, at 3 p.m. ET.

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#### **DOL Extends Comment Period on Fiduciary Proposal**

On May 15, 2015, the DOL announced it would extend the comment period for the proposed fiduciary conflict of interest rule.

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## Services Implementation

On May 11, 2015, the DOL, HHS and the Treasury (collectively, the Departments) published FAQs (FAQs about Affordable Care Act Implementation (Part XXVI)), which provide guidance on the coverage of preventive services. As background, PPACA requires non-grandfathered group health plans to provide preventive services without cost-sharing.

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## Federal Updates

### IRS Publishes 2016 HSA Contribution Limits and Qualifying HDHP Deductible and Maximum Out-of-pocket Limits

On May 4, 2015, the IRS published Rev. Proc. 2015-30, which provides the 2016 inflation-adjusted amounts for HSAs and HSA-qualifying HDHPs. According to the Rev. Proc., the 2016 annual HSA contribution limit remains \$3,350 for individuals with self-only HDHP coverage (no change from 2015) but increases to \$6,750 for individuals with family HDHP coverage (up \$100 from 2015).

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### IRS Publishes *Employee Plan News Issue 2015-5*

On May 6, 2015, the IRS published Issue 2015-5 of *Employee Plans News*. In this edition, the IRS introduces updated retirement plan FAQs regarding multiple employer plans, highlights recent guidance and includes timely reminders regarding filing deadlines and important requirements.

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## FAQ

Our employee has a court order requiring them to provide health coverage to their ex-spouse. Are we required to enroll the ex-spouse on our group health plan?

[Read the Answer »](#)

## State Updates

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## Reference

Commonly Used Acronyms