



## Open Enrollment Checklist

### 90 Days Until Renewal

- **Review your current plan offering**
  - Determine the following:
    - What is working?
    - What are we keeping?
    - What is not working?
    - What should we get rid of?
- **Update on ACA Affordability Standard**
- **Wrap Document Review**
- **Section 125 Documents**
  - **Cobra/Mini-Cobra Letter updates**

### 60 Days Until Renewal

- **Compare plans**
  - Compare fully insured programs
  - Compare level-funded programs
  - Compare self-funded programs
    - TPAs
    - Stop-Loss Carrier
    - PBM
- **Compare claims**
  - Fully insured will not provide this data
  - Level-funded and self-funded programs will give a claim report
- **Put it together**
  - Compare the options
    - Make sure they align with your goals
    - Do they meet the needs of the employees?
    - Do they meet the needs of the employer?
  - FSA contribution limit adjustments - IRS has not yet announced the health FSA limit for 2022 plan year
  - HSA contribution limit adjustment
    - Self-only: \$3,650
    - Family: \$7,300
    - Catch up (age 55+) \$1,000
- **IRS Reporting**
  - 50 employees and more
    - 6055
    - 6066
    - 1094-C and 1095-C
  - 100 employees enrolled
    - 5500
- **ACA Disclosure requirements**
  - Summary of benefits and coverage
  - Grandfather Plan Notices
  - Notices of Patient Protections
  - HIPAA Special Enrollment Rights
  - Summary of Plan Description
  - HIPAA Privacy Notice
  - Women's Health and Cancer Rights Act (WHCRA) Notice
  - Medicare Part D Notices

### 30 Days Until Renewal

- **Open Enrollment**
  - Provide enough time for them to make a decision
  - Give a deadline for the enrollment to be completed with their selections
    - Paper version
    - Online portal version
- **Once open enrollment is completed**
  - Pull a payroll report
  - Update payroll deductions for all employees
  - This could be automated with the right tools
  - Provide temporary insurance cards upon request or as a whole