

# FEDERAL LAWS COVERED

ComplianceDashboard provides information, tools, and resources regarding compliance with various federal laws and regulations that govern health and welfare benefit plans. The plan sponsor is most often responsible for complying with these laws. Violations and/or failure to comply may result in costly penalties and lawsuits.

## EMPLOYEE RETIREMENT AND INCOME SECURITY ACT OF 1974 (ERISA)

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**PART 1:**

Reporting and Disclosure

**PART 4:**

Fiduciary Responsibilities

**PART 5:**

Administration and Enforcement

**PART 6:**

Continuation Coverage

Consolidated Omnibus Reconciliation Act (COBRA)

**PART 7:**

Group Health Plan Requirements

- Health Insurance Portability and Accountability Act (HIPAA)
- Newborns and Mothers' Health Protection Act (NMHPA)
- Women's Health and Cancer Rights Act (WHCRA)

## EMPLOYMENT LAWS AFFECTING GROUP HEALTH PLANS

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- Age Discrimination in Employment Act (ADEA)
- Americans with Disabilities Act (ADA)
- Family and Medical Leave Act (FMLA)
- Genetic Information Nondiscrimination Act (GINA)
- Health Insurance Portability and Accessibility Act (HIPAA)
- Pregnancy Discrimination Act (PDA)
- Title VII of the Civil Rights Act
- Uniformed Services Employment and Reemployment Act (USERRA)

## MANDATED COVERAGE REQUIREMENTS

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- Eligibility
- Mental Health Parity Act (MHPAEA)
- National Medical Support Notice (NMSN)
- Qualified Medical Child Support Order (QMCSO)

*\*ComplianceDashboard® is NOT intended to provide guidance for federal government plans.*



## CONSOLIDATED APPROPRIATIONS ACT AND OTHER TRANSPARENCY RULES

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- No Surprises Act
- Transparency in Coverage
- Additional legislation forthcoming

## HEALTH CARE REFORM

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- Patient Protection and Affordable Care Act
- Health Care and Education Reconciliation Act

## FINANCIAL ACCOUNTING STANDARDS BOARD

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(FASB) Requirements:

- Statement 106
- Statement 112
- Statement 158

## ACCOUNT-BASED PLANS

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- Flexible Spending Accounts (FSA)
- Health Savings Accounts (HSA)
- Health Reimbursement Arrangements (HRA)
- Individual Coverage Health Reimbursement Arrangement (ICHRA)
- Excepted Benefits Health Reimbursement Arrangement (EBHRA)

## OTHER FEDERAL LAWS

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- Children's Health Insurance Reauthorization Act of 2009 (CHIP)
- Heroes Earnings Assistance and Relief Tax (HEART) Act
- Medicare Part D
- Medicare Secondary Payer (MSP)
- Mental Health Parity and Addiction Equity Act (MHPAEA)
- Michelle's Law
- TRICARE
- Working Families Tax Relief Act



# STATE LAWS COVERED

The following state laws are covered based on the applicability to benefit plans and are evaluated on a case-by-case basis. These are not a comprehensive overview of all employment-related state laws.



## CALIFORNIA

- MEC Information Reporting
- Paid Family Leave
- San Francisco Health Care Security Ordinance (Quarterly)



## COLORADO

- Family and Medical Leave Insurance Program (FAMLI)



## CONNECTICUT

- Paid Leave (Quarterly)



## DC

- Individual Responsibility
- Paid Family Leave (Quarterly)



## FLORIDA

- Dependent Coverage to Age 30



## HAWAII

- Prepaid Health Care Act



## ILLINOIS

- Consumer Coverage Disclosure



## MASSACHUSETTS

- Health Insurance Responsibility Disclosure
- Individual Mandate
- Employer Medical Assistance Contribution
- Paid Family Leave (Quarterly)
- Mini-COBRA



## NEBRASKA

- Dependent Coverage to Age 29



## NEW HAMPSHIRE

- Paid Family and Medical Leave



## NEW JERSEY

- Family Leave Insurance (Quarterly)
- Shared Responsibility
- Dependent Coverage through Age 30



## NEW MEXICO

- Child Vaccine Report Act



## NEW YORK

- Paid Family Medical Leave
- Wage Theft Prevention Act
- Dependent Coverage to Age 29
- New York Health Care Reform Act (HCRA)



## OREGON

- Paid Leave Oregon (PLO)



## PENNSYLVANIA

- Dependent Coverage to Age 29



## RHODE ISLAND

- Health Coverage Mandate
- Temporary Caregiver Insurance (Quarterly)



## VERMONT

- Continuation of Coverage
- Health Care Fund Contribution
- Assessment (Quarterly)



## WASHINGTON

- Paid Leave (Quarterly)
- WAPAL Fund Assessment