



EMPLOYER SOLUTIONS:

Healthcare Reform Modeling

Overview

Much has been written about healthcare reform and its anticipated impact on employers. Even though there's a possibility that parts of the legislation may be repealed or changed prior to 2014, employers should not hold off on evaluating and making necessary adjustments to their benefit plans and strategies. The cost of waiting to prepare for the final rulings and decisions may prove too high for many employers to absorb without significantly disrupting other corporate initiatives.

Understanding the Impact of Healthcare Reform

HDH's Healthcare Reform Modeling services, part of our Human Capital Management (HCM) offering, provide employers with data-driven analyses that identify the financial and employee benefit impacts of the new requirements. These services help organizations make informed and strategic business decisions.

When thinking about the rules scheduled to go into effect in 2014, here are just a few of the issues that employers should consider, sooner rather than later.

- ▲ Employers should be aware that segments of their employee population may qualify for subsidies based on salaries. In this scenario, employees would need to pay more than 9.5% of single coverage tier costs, or have coverage that is less than the lowest program offered through the state exchanges (60% actuarial value). Further, if employees are earning less than 138% of the Federal Poverty Level, the expansion of Medicaid could increase an employer's healthcare costs. Knowing how this will impact your group health insurance costs, including any potential penalties

HDH Human Capital Management
Transforming How You Benefit™

If your organization does not have a firm understanding of how healthcare reform will impact your operations, HDH Group can help.

Our Healthcare Reform Modeling services provide data-driven analyses to forecast the financial and employee benefit impacts of reform. These services help employers make informed decisions today to position them for compliance and competitive advantage in 2014 and beyond.

associated with dropping coverage, are issues that all employers should understand.

- ▲ Traditionally employers have relied upon valuable employee benefit packages to attract the skilled personnel needed to compete. Not adequately preparing for upcoming changes could significantly impact an employer's ability to recruit and retain the highly-skilled team it needs to succeed.
- ▲ Industries with a high percentage of part-time employees will be significantly impacted since healthcare reform changes the definition of full-time and part-time designations and lowers the hourly threshold at which employers are required to offer health insurance.

Employer Solutions

Healthcare Reform Modeling
 Alternative Funding
 Health Risk Management
 Employee Benefits Consulting
 Financial Reporting & Analysis
 Technology
 HR Consulting
 Compliance
 Fiduciary Preparedness

Workforce Solutions

HR, Benefits & Payroll Systems
 Enrollment & Communications
 Voluntary Benefits
 Benefits Administration
 Claims Advocacy
 Wellness Programs
 Retirement Preparedness



Results

Enhanced Recruitment
 Strengthened Loyalty
 Optimized Efficiencies
 Improved Productivity
 Increased Business Growth

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In today's rapidly changing business and regulatory environment, employers need better information about the impact of healthcare reform in order to design and implement employee benefit strategies that will strengthen and safeguard both their business and their employees in the short-term and the long-term.

Our Human Capital Management offering helps clients to prepare for regulatory changes and implement technology products, talent management strategies and benefits administration services that work together to improve how they manage, retain, and reward their employees – improving productivity and bottom-line performance.

Employer Solutions

Promoting growth, attracting and retaining top talent, and ensuring compliance.

- Healthcare Reform Modeling**
Forecasting the impact of healthcare reform on the employer over the next 5 – 10 years
- Employee Benefits Consulting**
Designing healthcare insurance plans to meet near- and long-term needs; marketing and negotiating with carriers; managing the renewal process.
- Health & Productivity**
Creating a healthier and more productive workforce by leveraging effective Results-Based and Participation-Based plan design and compensation strategies.
- Financial Reporting & Analysis**
Self-funding insurance guidance and products; financial performance analysis; tracking performance of healthcare plans and strategies.
- HR Consulting**
Providing a wide-range of consulting service to support clients HR needs from the day-to-day fundamental requirements to strategic talent management initiatives.
- Labor Compliance**
Verifying compliance with federal labor regulations and guidance on new and changing requirements.
- Healthcare Reform Advisory**
Updating employers on new or changed rules and deadlines.
- Fiduciary Preparedness**
Helping Plan Sponsors prepare for new reporting requirements.

About HDH Group

The HDH Group is a leading insurance advisory and brokerage firm offering human capital management, risk management, and alternative risk solutions. An owner in Assurex Global, the largest global network of independent insurance brokers with over 500 offices across 6 continents, HDH Group combines specialized industry and insurance expertise with an extensive national and international reach.

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