



SpencerFane®

## Health Care Reform

### EXPERIENCE

- Assisted several fast food franchises in analyzing their options under the Affordable Care Act's "play-or-pay" rules, pointing to ways in which they could avoid having to either offer expensive health coverage to additional employees or pay onerous penalties.
- Helped an employer shield its self-funded retiree health coverage from compliance with expensive ACA mandates by splitting a combined plan into separate active and retiree plans.
- Advised staffing companies on their obligations under the Affordable Care Act's play-or-pay requirements, including special rules that might assist them in their competitive marketplace.
- Helped employers analyze their options under the ACA's "play-or-pay" rules, pointing to ways in which they could avoid having to offer expensive health coverage to additional employees or pay onerous penalties.
- Advised association health plans on their obligations under the Affordable Care Act, including options for avoiding the application of the ACA's small group health insurance community rating requirements.

### RELATED PRACTICES

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