

ACA (Obamacare) Solutions Questions & Answers

What services do the ACA solutions plans offer?

- Education
- Enrollment services
- On-board training
- Call centers
- Access to a variety of alternative healthcare products
- On-going administration
- Claims management
- Self Directed Insurance Trust management

Who are typical clients?

The plan was built to meet the legal requirements of the Affordable Care Act (ACA). The plan can help almost any company, but is especially useful for those companies that the ACA deems as large employers and who have never offered insurance to their employees.

Some industries that are taking advantage include:

- Construction
- Agriculture
- Hospitality
- Restaurants
- Manufacturing
- Nursing Homes
- Home Health Care
- Professional Employer Organizations (PEO) /Staffing Companies
- Security Companies
- Convenient Stores

What makes this plan different?

The company offers the only Self Directed Insurance Trust in the world. Employers that self-insure their benefits gain advantages that traditional insurance cannot offer. Such advantages include:

- Structural and regulatory flexibility to comply with the Affordable Care Act
- Improved risk management
- Improved cash flow
- Asset protection

How is it different than other self-funded MEC plans?

Here are the **Top Ten** major differences from other self-funded MEC plans:

1. **Penalties:** Employers who implement this plan avoid both **Penalty A** (*\$2,000 per employee per month*) and **Penalty B** (*\$3,000 per employee per month*). Most MEC plans only address Penalty A and leave employers exposed to Penalty B.
2. **Affordable:** This plan offers 100% ACA compliance for \$70 per employee per month with minimal administrative costs to join the program. Other programs for around that price do not satisfy all of the ACA penalties.
3. **Guaranteed:** This plan guarantees that the Plan is ACA compliant. No other insurance company makes this claim.
4. **OSHA Whistleblower Protection:** Employers who implement this plan will avoid costly OSHA Whistleblower Protection claims. Most MEC plans will leave employers exposed.
5. **Documentation and Audit Compliance:** The premium for this plan includes all of the documentation an employer needs to show that it is ACA compliant in an IRS or DOL audit. No other company makes this claim or provides this documentation. Employers who use other MEC programs will either be exposed or will incur additional cost to protect themselves.
6. **Directed Cell Captive:** The creators of this plan worked closely with policy-makers in the state of South Dakota to create a program that provides unique financial planning opportunities and legal protections for business owners. This plan is the only program of its kind that combines self-funding with captive and trust law. No other self-funded MEC program in the country has this plan's unique plan design.
7. **No Joint and Several Liability:** Many other self-funded programs have some level of shared liability with other members of the program. This plan has no such liability. Participants in this plan are legally protected in their own "cell."
8. **Profit Center:** This plan's unique plan design has a built-in savings mechanism that has the potential to create a profit center for employers.
9. **CPAs and Lawyers Love It:** For years, CPAs and Lawyers have been recommending that their clients use the planning and funding tools that make up this plan's benefits program. However, setting up such a program from the ground up was often cost-prohibitive except for very large companies. Because of the ACA, this plan has made these tools accessible for employers of every size. Other self-funded MEC programs do not combine all of the components that make up this plan.
10. **Created By Business Owners For Business Owners:** The idea for this plan first came from business owners trying to figure out a business solution to the ACA. That group of business owners along with attorneys, insurance experts, and actuaries created this plan. Most other MEC programs out there were created by insurance companies and do not address all of the needs of a business owner.