

# Your guide to compliance

# Concierge Services Helpline

Maintaining compliance in the ever-changing world of the Affordable Care Act (ACA) can be challenging... to say the least. The laws are complex and difficult to understand, and the regulations shift constantly, leaving employers struggling to keep up.

While the ACA is definitely confusing for employers, imagine how confused employees will be when they receive Form 1095 in the mail and have no idea what to do with it. NavigateHCR's (NHCR's) Helpline provides a resource to employers, brokers, AND employees, and directs those confusing employee questions to the NHCR team, rather than to the employer. The Helpline is a bilingual service that is available to help resolve issues or answer questions on any area of compliance.

### **SERVICE DETAILS**

The NHCR Helpline is a consultative resources that includes:

- Phone and email access from 8 AM to 8 PM EST for employers, employees, and brokers
- Emails and phone calls returned within 24 business hours
- Bilingual service and resources available (English and Spanish)
- Assistance when appealing Marketplace Notices received by the employer, including completion and filing of appeal forms, collection of additional documentation, and follow-up until final determinations are made

## WHAT IS A MARKETPLACE APPEAL

If one or more employees go to the Health Insurance Marketplace, an employer may receive a Marketplace Notice that could need to be appealed. Employers have 90 days to appeal Marketplace Notices with proper documentation. Failure to appeal a Marketplace Letter may result in a "Pay or Play" penalty.

NHCR will assist employers through the entire appeal process until final determination is made. There is no additional cost for this service for clients who are enrolled in the Helpline.

#### WHAT SETS NHCR APART FROM COMPETITION

<u>Consultation:</u> NHCR answers questions and consults with employers and brokers on requirements and how they apply to specific companies or situations.

<u>Education</u>: NHCR provides timely news updates and also regularly publishes webinars, white papers, and other educational resources.

<u>Technology:</u> all NHCR clients are given access to a secure web portal where they complete and submit paperwork, upload data, view forms, download notices, and more.

# **HOW TO ENROLL WITH NHCR**

Go to <a href="www.navigatehcr.com">www.navigatehcr.com</a> and submit an "Interest Form" (via the blue link in the bottom right corner of the home page) or email our Care Team at careteam@navigatehcr.com.

#### **CONTACT INFORMATION**

The NHCR Care Team is accessible by phone and email Monday through Friday from 8 AM to 8 PM EST. Please contact us by phone at (855) 742-7427, option 2, or by email at <a href="mailto:careteam@navigatehcr.com">careteam@navigatehcr.com</a> and we will be happy to assist you will any of your compliance needs.