

## Exposure Analytics Testing

Affordable Care Act (ACA) and compliance regulations can vary based on employer size, location, type of benefit plan offered, and more. Determining which requirements and regulations apply to a specific organization can be challenging, and can also be expensive if fines or penalties are assessed because assessments and judgments were incorrect.

Exposure Analytics Testing by NavigateHCR (NHCR) is designed to help employers develop a blueprint for the ACA based on their own data. Using historical data, our team can help determine any prior exposure to fines or penalties, and can also provide guidance on the best and most efficient way to move forward. We offer a variety of tests and can also use results to recommend specific services that will be most beneficial to the employer.

### SERVICE DETAILS

NHCR's Exposure Analytics testing includes:

- Tests to help employers understand their ACA exposure and establish a blueprint for the ACA based on their data
- A template is provided for data collection
- Reports are delivered back to the employer offering a full analysis on the subject tested

### AVAILABLE TESTS

**Lookback Analysis:** analyze variable hour employee populations to ensure that all eligible employees were offered coverage

**Affordability Safe Harbors:** confirm medical plan affordability based on Federal regulations

**Full-Time Equivalent Calculations:** a full-time equivalent employee is a combination of employees, each of whom individually is not a full-time employee because they are not employed at least 30 hours per week, but who, in combination, are counted as the equivalent of a full-time employee when determining Applicable Large Employer (ALE) status

**Qualification for Simple or General IRS Reporting:** determine which method applies to the employer

### WHAT SETS NHCR APART FROM COMPETITION

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

**Education:** NHCR provides timely news updates and also regularly publishes webinars, white papers, and other educational resources.

**Technology:** 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 [www.navigatehcr.com](http://www.navigatehcr.com) 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](mailto: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 [careteam@navigatehcr.com](mailto:careteam@navigatehcr.com) and we will be happy to assist you with any of your compliance needs.