Health & Welfare Plans

Attorneys

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Health and welfare funds are regulated by an ever-increasing number of federal laws and regulations, such as the Affordable Care Act (ACA), the Mental Health Parity and Addiction Equity Act (MHPAEA), the Genetic Information Nondiscrimination Act (GINA), and others with well-known abbreviations, like COBRA and HIPAA. We partner with our clients to provide them with comprehensive legal services to deal with all of their needs, such as:

- Providing assistance in processing, and documenting decisions involving, fund claims and appeals.
- Documenting and negotiating relationships with service providers, including HMOs, PPOs, prescription benefit managers, dental, hearing and vision care vendors, and third party administrators.
- Reporting and advising on the legal reporting and filing requirements under the ACA for the plan and contributing employers, including payment of applicable PCORI fees and required IRS submissions (for example, IRS Form 1095-B).
- Assisting and providing support in connection with any applicable plan reimbursement, subrogation or coordination of benefits provisions.
- Preparing Plan and/or Trust amendments, along with disclosure materials, such as the Summary of Benefits and Coverage (SBC), Summary of Material Modifications (SMM) or Summary Plan Description (SPD).
- As applicable, advising the client as to matters involving retiree health benefits and products, such as Medicare Advantage Plans and Employer Group Waiver Plans (EGWPs).
- Assisting and advising funds regarding their legal responsibilities with respect to protected health information (PHI), as well as developing action plans in the event of a breach of PHI.