

Course Name: What the Consolidated Appropriations Act (CAA) Means to You in Your Clients 2022 and Beyond (No Surprises Act Guidance, Broker Compensation Disclosure Guidance and More)

Course Summary: This course provides an overview of the 2022 and beyond updates for the Consolidated Appropriations Act (CAA) provisions of Title I and Title II, which covers the No Surprises Act and Transparency Provisions of the CAA, as stated in the Interim Final Rule and its applications to plans and issuers, as well as an overview of the CAA's Broker/Consultant Compensation Disclosure requirements. We will discuss elements of the No Surprises Act that directly impacts agents and their employer clients, as well as individuals, and summarize the elements of the interim final rule and the latest guidance. We will also address recent 2021 guidance on the No Surprises Act's Independent Dispute Resolution Process. We will also go over what is needed for employer ID cards and notices to employees, based on the latest guidance in late 2021 and into 2022. In addition, we will provide details on the broker/consultant compensation disclosure provisions of the CAA, including the content of agent disclosure, and services included, and go over what the December 30, 2021, EBSA Technical Release Bulletin 2021-03 clarifies.

Learning Objectives: Attendees in this class can expect to learn the following from this CE course:

- Understanding the generalities of the provisions of CAA in Title I and Title II
- Understanding the basics of balance billings and how the CAA protections will work
- Understanding the basics of the transparency provisions of the CAA
- Understanding what the CAA rules do
- Understanding the implications of state laws related to surprise billing and how they will interrelate
- Understanding the Notice Requirements of the CAA and look at sample Notices to Employees
- Understanding other administrative requirements of health plans, including new ID Card language and related
- Be aware of the Independent Dispute Resolution in the rules
- Understanding the requirements of CAA's Broker/Consultant compensation disclosure
- Understanding the EBSA Technical Release dated December 20, 2021 (Notice 2021-03) and how it clarifies many questions of Agents and the insurance industry



Dorothy M. Cociu, RHU, REBC, GBA, RPA has 30 years of experience in the sales and administration of employee benefit programs. Dorothy owns Advanced Benefit Consulting, a health brokerage firm and employee benefits consulting firm specializing in self-insured health plans, HIPAA Compliance and educational seminars and materials. She is the author of The ABCs of HIPAA Compliance, An Employer's Simplified Administrative Guide to HIPAA Compliance.

She is currently the Vice President, Communications of the California Association of Health Underwriters. Multiple past awards include Distinguished Service, Legislative Achievement, Executive Board Member of the Year (PIHRA and CAHU).