

NCBAHBT Compliance Summary Chart - 2018/2019

Law	Notice of Requirement	Responsible Party	Deadline
ACA	Notice of Rescission	CBS provides / Bank distributes	30 days before rescission occurs
ACA	Summary of Benefits and Coverage (SBC)	CBS provides / Bank distributes	* w/any written application distributed for enrollment *if application not provided, then no later than when first eligible to enroll *by first day of coverage if any change to what was provided upon application *special enrollees * no later than SPD deadline *upon renewal if must renew to maintain coverage * upon request
ACA	60 day advance notice of plan change	CBS provides / Bank distributes	60 days advance notice
ACA	IRS Form W-2 - aggregate cost of coverage	Employer Bank	included in W-2
ACA	Exchange Notice (SPD)	CBS provides / Bank distributes	provide to all new hires
ACA	6056 Reporting (50+ employee employer groups)	Employer Bank	To IRS - Feb 28th (Mar 31 if electronically - Apr 2 for 2018 since Mar 31 is a Saturday) To Employees - Jan 31st (extended to Mar 2 for 2018)
ACA	6055 Reporting	Employer Bank	To IRS - Feb 28th (Mar 31 if electronically - Apr 2 for 2018 since Mar 31 is a Saturday) To Employees - Jan 31st (extended to Mar 2 for 2018)
ERISA	Form 5500	CBS	last day of 7th month following end of plan year = Dec 31st
ERISA	Form M-1	CBS	March 1st of each year
ERISA	Summary Plan Description (SPD)	CBS provides / Bank distributes	90 days of becoming covered on the plan updated SPD every 5 yrs if changes made, otherwise every 10 yrs
ERISA	Summary of Material Modification (SMM)	CBS provides / Bank distributes	210 days after end of plan year change is adopted if change is material then w/in 60 days
ERISA	Plan Documents	CBS provides / Bank distributes	w/in 30 days after written request
ERISA	Summary Annual Report (SAR)	CBS provides / Bank distributes	9 months after end of plan year = June 30th or 2 mos after 5500 filing due date
HIPAA	Notice of Privacy Practices (SPD)	CBS provides / Bank distributes	upon enrollment, upon request, w/in 60 days of material revision to notice At least once every 3 yrs participants notified about notice availability
HIPAA	Notice of Breach of Unsecured PHI	CBS	no later than 60 days following discovery of breach
HIPAA	HIPAA Certification	CBS	Delayed by HHS (and HPID)
HIPAA	Notice of Alternative Standard	Employer Bank	must be in all materials describing wellness program - not applicable to the Rival Health Plan
HIPAA	Notice of Special Enrollment Rights (SPD)	CBS provides / Bank distributes	At or before time when employee is initially offered opportunity to enroll
COBRA	Initial Notice	Employer Bank / COBRA Administrator	w/in 90 days when coverage begins
COBRA	Notice to Plan Administrator	Employer Bank	30 days of qualifying event or date coverage would be lost whichever is later
COBRA	Election Notice	Employer Bank	14 days after being notified (44 days after event if employer is also administrator)
COBRA	Notice of Unavailability of COBRA	Employer Bank / COBRA Administrator	14 days after being notified (44 days after event if employer is also administrator)

COBRA	Notice of Early Termination	Employer Bank	As soon as practicable
COBRA	Notice of Insufficient Payment	Employer Bank / COBRA Administrator	reasonable period of time (ie: 30 day grace period)
COBRA	Premium Change Notice	Employer Bank / COBRA Administrator	at least 1 month prior to effective date
FMLA	General Notice	Employer Bank	posted in location available to both employees and applicants and distributed to employees
FMLA	Notice of Eligibility and Rights and Responsibility	Employer Bank	Upon employee notice of need for FMLA leave
FMLA	Designation Notice	Employer Bank	w/in 5 days of receiving information to grant or deny FMLA
GINA	Notice of Research Exception	CBS provides / Bank distributes	provide participants written request and file notice of research exception with federal agency
GINA	Request for Medical Information	Employer Bank	Notice not generally required
GINA	Request for Genetic Information for Toxic Substance Monitoring	Employer Bank	required if genetic information acquired for toxic substance monitoring
GINA	Notice of Disclosure	Employer Bank	Required for certain permitted disclosures of genetic information
CHIPRA	Annual Employer Notice	CBS provides / Bank distributes	Annually
Medicare Part D	Notice for Creditable/Non-creditable Coverage (SPD)	CBS provides / Bank distributes	* Oct 15th of each year *prior individuals initial Part D enrollment period * prior to effective date of coverage for Medicare eligible individual that joins plan *when drug coverage ends or creditability changes *upon request
Medicare Part D	Disclosure to CMS	CBS	60 days after beginning of plan year = Aug 1st and w/in 30 days of creditable status change
Qualified Medical Child Support Order	National Medical Support Notice	CBS provides / bank distributes	upon receipt of support order, must also issue separate notice to whether the order is qualified
USERRA	USERRA Notice	Employer Bank	Posting where other notices posted or provided to employees by alternate means
IRS Code	Form 8928 - Excise Tax	CBS	by the due date for filing federal income tax return for the year in which failure occurred
Mental Health Parity and Addiction Equity Act	Notice of Cost Exemption	CBS	must notify fed/state agencies promptly and upon request
Mental Health Parity and Addiction Equity Act	MHPAEA Notice	CBS provides / Bank distribute	Upon request
Newborns' and Mothers' Health Protection Act	Notice Statement (SPD)	CBS provides / Bank distributes	Include w/in the SPD timeframe
Women's Health Cancer Rights Act	WHCRA Notice (SPD)	CBS provides / Bank distributes	upon enrollment, and annually thereafter

This is a summary of disclosure requirements. This is not an exhaustive list of all compliance requirements responsibilities.