



American Association  
of Business Networking

# In The Know

with ABN

Volume 1, Issue 1 October 2017

## IN THIS ISSUE

Federal Agencies Relax  
Contraceptive Coverage Mandate

Marketplace Special Enrollment  
Period Announced For Hurricane-  
Impacted Individuals

Deadlines for Submitting Forms  
1094 and 1095

## ABN HAS MOVED HEADQUARTERS

Did you know that we have recently moved? We are now located in Sunny Ponte Vedra Beach Florida!

Don't worry, if you have sent members dues or any other mail to our old address, it will still make it to us.

**Here is our new address:**  
822 A1A North | Suite 310  
Ponte Vedra Beach,  
Florida 32082

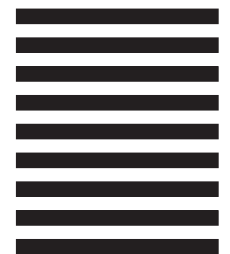


**abn** American Association  
of Business Networking

822 A1A North | Suite 310  
Ponte Vedra Beach, Florida 32082



NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



Open for your quarterly ABN newsletter!

## Federal Agencies Relax Contraceptive Coverage Mandate



### *New Rules Expand Exemptions Based on Religious and Moral Objections*

Effective as of October 6, 2017, two companion interim final rules issued by the U.S. Departments of Health and Human Services, Treasury, and Labor expand exemptions related to the Affordable Care Act requirement that non-grandfathered group health plans provide coverage without cost-sharing for contraceptive services (referred to as the “contraceptive mandate”). Previously, the contraceptive mandate was subject to exemptions for religious employers and accommodations for certain other non-profit religious organizations and closely held for-profit entities with sincerely held religious beliefs against certain contraceptives.

#### **Expanded Exemptions**

The new rules exempt entities that object to establishing, maintaining, providing, offering, or arranging (as applicable) coverage, payments, or a plan that provides coverage or payments for some or all contraceptive services based on their sincerely held religious beliefs or moral convictions. For this purpose, the term “contraceptive services” includes contraceptive or sterilization items, procedures, or services, or related patient education or counseling.

**Religious Exemption.** This exemption applies to non-governmental plan

sponsors—including non-profit organizations and for-profit entities (whether or not they are closely held or publicly traded)—that object based on sincerely held religious beliefs.

**Moral Exemption.** This exemption includes the plans of plan sponsors that are non-profit entities, as well as for-profit entities that have no publicly traded ownership interests (as defined under the law).

#### **Disclosure Requirements**

Exempt entities will not be required to comply with a self-certification process. However, where an exemption applies and all or a subset of contraceptive services are omitted from a plan’s coverage, otherwise applicable ERISA disclosures must reflect the omission of coverage in ERISA plans.

## TIPS TO HELP PROTECT YOU FROM A CYBER ATTACK:

In today’s digital world, it is extremely important to protect your business from cyber threats.

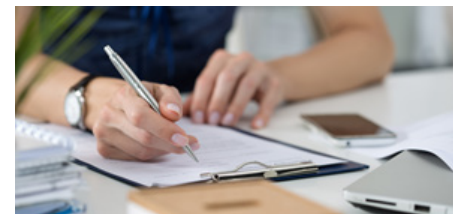
#### **Use the tips below to get started:**

- 1. Never use public wi-fi** - A VPN service is much safer. Using your cell phone to make a hot spot is also safer than using public wi-fi.
- 2. Don’t open suspicious emails** - Phishing is still #1 way malware and hackers access remote systems.
- 3. Encrypt your emails** - assume you are speaking in a public place.
- 4. Treat your data like it is money** Keep it in safe place, don’t throw it around, don’t give it to people you don’t trust, don’t let people borrow it don’t lose it, or let people steal it.
- 5. Train your employees** - Make sure all of those around you are trained on the above tips.

## Special Enrollment Period Announced For Hurricane-Impacted Individuals

### *Special Enrollment Periods Available for 2017 Marketplace Coverage*

As a result of Hurricanes Harvey, Irma, and Maria, the Centers for Medicare & Medicaid Services (CMS) will make available special enrollment periods for certain individuals seeking health plans offered through the Federal Health Insurance Marketplace (Exchange). In general, these special enrollment periods are available to residents of Florida, Georgia, Louisiana, South Carolina, and Texas.



#### **Special Enrollment Period Details**

The special enrollment periods created by CMS will allow individuals impacted by the storms to select a new 2017 Marketplace plan or make changes to their existing 2017 plan at any time through December 31, 2017.

**Specifically, there will be special enrollment periods for individuals who:** Experienced a special enrollment period qualifying event between 60 days prior to the start date of the incident designated by the Federal Emergency Management Agency (FEMA) and December 31, 2017, but were unable to complete the application, plan selection, and enrollment process due to a hurricane-related weather event in 2017; or Reside in or move from areas affected by a hurricane in 2017.

These special enrollment opportunities are in addition to the annual open enrollment period this fall and any other enrollment period for which the individual may be eligible.