



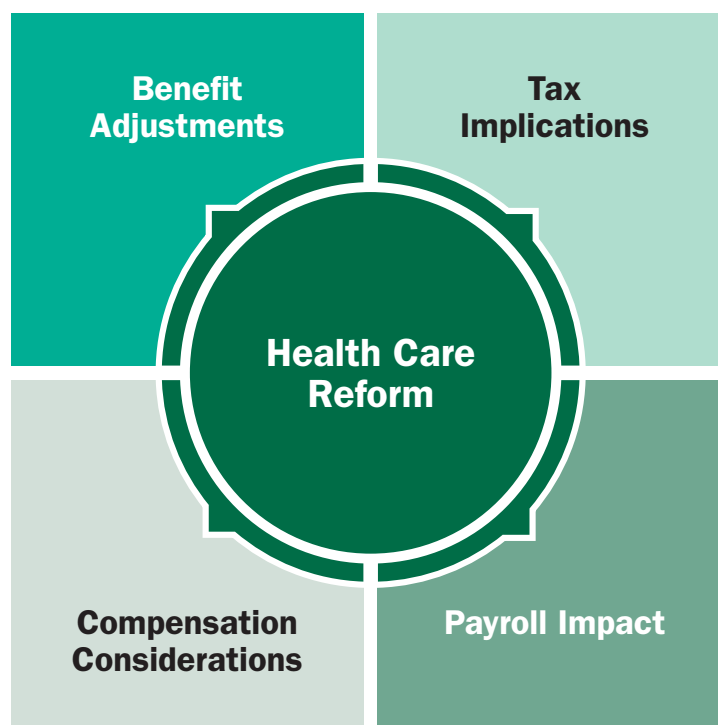
## CBIZ HEALTH CARE REFORM (HCR) ANALYZER



## Health Care Reform – Complex Issues Require A Broad Perspective

Health care reform affects multiple facets of every organization, including tax, benefits, compensation, payroll and related areas. Because all of these components impact one another they cannot be looked at in isolation. Rather, a comprehensive intellectual framework is needed to help organizations develop viable strategic responses to the reform initiative.

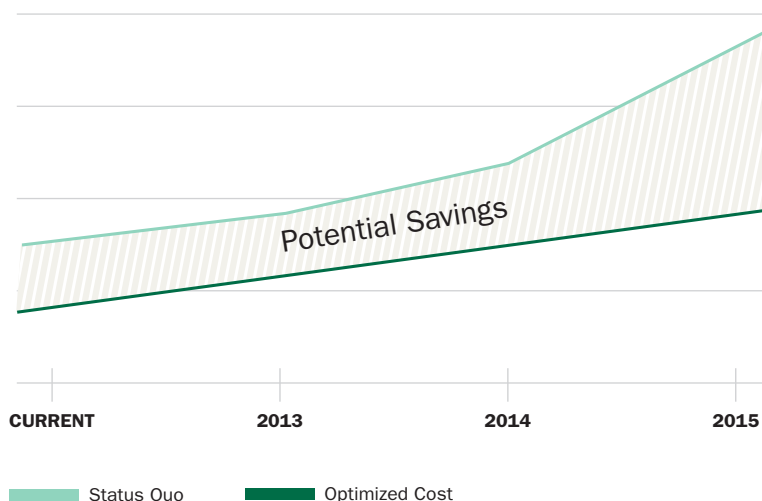
**CBIZ** – The only business services provider in the U.S. with leading accounting, employee benefits, compensation and payroll experts working *together* to develop **integrated health care reform solutions** that will maximize your results, minimize your costs and ensure compliance.



### The Impact Is Significant

- The risks and **penalties of non-compliance** are high; however, with the proper knowledge and guidance your organization can ensure it is meeting all health care reform requirements.
- Your organization likely has potential for **great cost savings** by reviewing the challenges and opportunities that health care reform presents. It is important to conduct a thorough analysis in order to determine which of the **wide range of options** available will maximize your savings.

The bottom line is that employers need a **flexible, easy-to-understand analytic tool** delivered by a team of experts.



**So, what is the most efficient, effective and integrated solution?**  
**The CBIZ HCR Analyzer**

# THE CBIZ HCR ANALYZER – DYNAMIC. COMPREHENSIVE. UNDERSTANDABLE.

## STEP



### Data Diagnosis

CBIZ's health care reform specialists provide you with a detailed checklist of the data needed in order for us to prepare a custom Health Care Reform Financial Impact Study for your organization.

**2014 Financial Impact Study Data Request**

The following items are required to prepare a Health Care Reform financial impact study for 2014:

- ☒ Census that includes all employees including those who are not eligible for employee benefits at this time. The census should include the following data elements:
  - Age (DOB)
  - Gender
  - Marital Status
  - Number of Dependents (Children)
  - Zip (Area)
  - Employee Class or Division (IEA Union, Warehouse Division, etc.)
  - COBRA Indicator
  - Full Time or Part Time Indicator (For Non-Exempt, include average number of hours per week or work)
  - Note: HCR defines fulltime as 30+ hours per week.
- ☐ Medical benefit status indicator:
  - ☐ Enrolled
  - ☐ Waived
  - ☐ Waiting Period
  - ☐ Ineligible
- ☐ If enrolled in the group medical plan, please identify for each employee:
  - Plan Code (if more than one plan)
  - Rating Tier (single, family, etc.)
  - 2012 FSA/HRA/H.S.A. contribution
- ☐ Current Salary or Hourly Rate
- ☐ Date of Hire

☒ Insured premiums by plan code and rating tier if the plan is fully insured

☒ Premium equivalent rates by plan code and rating tier if the plan is self insured

☒ Employee contribution rates by plan code, rating tier and employee class (Please define class: Salary, Hourly or another category)

☒ Plan summary document for all medical plans, including all eligibility provisions by class. Please include waiting periods.

☒ Indicate if certain plan design options/employee contributions are available to specific groups of employees (for example, if a particular plan is ONLY available to the union group)

## STEP



### Comprehensive Analysis



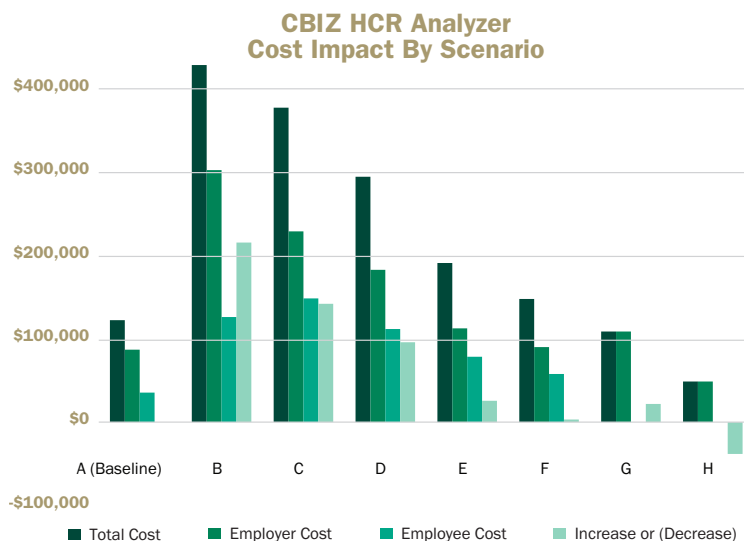
The CBIZ HCR Analyzer utilizes data to carefully evaluate these benchmarks and provide new options to consider when establishing your long-term benefit program strategy.

## STEP



### Report and Optimize

The final report shows – in detail and summary format – the cost to your organization under multiple scenarios, enabling us to work with your organization to optimize your health care package.







*“Put simply, this was the **most informative HCR** financial impact analysis I’ve seen. They took our actual **census data** and produced **multiple scenarios** which clearly detailed the various costs that our company might incur.”*

— LISA WYATT, Human Resources Director, Janjer Enterprises, Inc.

*“CBIZ’s HCR Analyzer was very **flexible and helpful** to us. It was easy to change the variables, such as the percentage of full-time vs. part-time workforce and contribution amounts, in order to compare the various cost impact scenarios. By having all of these things in one tool, **we were able to quickly predict future costs** - both health care cost and penalty cost - so that we could determine the best next steps.”*

— JAMIE BENTON, Director of Total Rewards, Racetrac



our **business** is growing **yours**  
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For more information, contact your local CBIZ Advisor or call our toll-free help line,  
**1-800-ASK-CBIZ** (1-800-275-2249).