



## NFP COMPLIANCE UPDATES

### NFP GENERAL AGENCY UPDATES

#### Q1 2024 Rate Requests

For upcoming NFP BNGA Rate Requests with the following Quarter 1 2024 effective dates, please utilize the newly updated form below.

- January 2024
- February 2024
- March 2024

#### Q1 2024 RATE REQUEST FORM

Due to PHI included on completed submissions, send these items to [nfpbnraterequest@nfp.com](mailto:nfpbnraterequest@nfp.com) *securely*, or utilize our [Secure Upload Link](#).

Current Rate Request Form versions and additional resources can regularly be found by [logging on to our website](#).

### Affordable Care Act (ACA) Special Enrollment Period

**November 15 - December 15**

Clients that are 2-50 (determined by their Average Total Number Employee count from the 2023 calendar year) can enroll for Jan. 1, 2024 coverage *without* being subject to the following Carrier Underwriting Requirements:

- Employer Contribution Thresholds
- Participation Percentages

Small Groups looking to take advantage of the Special Enrollment Period must complete the entire enrollment process with their ACA Carrier **no later than Dec. 15**.

To allot for proper turnaround times, please submit any related 2024 SEP Rate Request submissions via [nfpbnraterequest@nfp.com](mailto:nfpbnraterequest@nfp.com) or [Secure Upload Link](#) **by Dec. 5**. Need assistance or have questions? Please reach out to the NFP BNGA Team!

## COMPLIANCE CORNER

Topics included in this month's NFP Compliance Corner newsletters:

#### OCTOBER 10, 2023

- **Reminder: Medicare Part D Notice to Employees Is Due October 14, 2023**
- **Reminder: It's MLR Rebate Time Again!**
- DOL Issues Request for Information on Coverage of OTC Preventive Services
- District Court Vacates Drug Manufacturer Assistance Rule
- Departments Issue New FAQs on Transparency in Coverage Final Rule Implementation
- Federal District Court Allows the 2022 Investment Duties Rule to Remain in Effect
- COVID-19-Related Benefits Compliance Resources Available

#### OCTOBER 24, 2023

- **Reminder: It's MLR Rebate Time Again!**
- **PCOR Fees Increased for 2023-2024 Plan Years**
- IRS Releases 2023 Final Forms and Instructions for Forms 1094 and 1095
- HHS Announces Inflation Adjustments to Civil Monetary Penalties
- CRS Reports on Paid Family and Medical Leave in the US
- IRS Releases Mortality Tables for Determining Present Value Under Defined Benefit Pension Plans
- COVID-19-Related Benefits Compliance Resources Available



## WHAT'S NEW?

Select a carrier logo below to visit our carriers' update pages, where each item listed can be accessed.



### 2024 WPA Small Group ACA Renewals

Highmark has released their 2024 Small Group ACA Portfolio and Benefit Changes.

[2024 WPA Small Group ACA Portfolio →](#)

[2024 WPA Small Group ACA Benefit Changes →](#)

### More Updates

[Credible Coverage for Small Group Prescription Drug Design Notices in Western & Northeastern PA →](#)

[Credible Coverage for Small Group Prescription Drug Design Notices in Eastern PA - Central PA →](#)

[Well360 Clinical Programs with Size Requirements Lifted eff. 1/1/2024 →](#)

[WealthCare Saver \(Alegeus\) New HSA High-Yield Interest option available →](#)

[Summer 2023 Producer Training Series Resources →](#)

[ASO Client File Feed Fee Structure Changing for 1/1/2024 →](#)

[Mental Well-Being Program & Targeted Outreach Notice →](#)

[Large Group Quoting Requirements and Collateral →](#)

## UPMC HEALTH PLAN

### January 2024 Small Group Renewals

UPMC Health Plan has released their January 2024 small group renewals. Client copies are to arrive by mail by the end of the month.

Year over year, plans incur adjustments to benefit design (such as deductible, copayments, or out-of-pocket maximums) in order to maintain actuarial values affiliated to the Affordable Care Act. To view UPMC's 2024 suite of ACA offerings, see: [2024 Benefit Plan Summaries 2-50 →](#)

#### Enhancements and new offerings for 2024:

- Partner Network Expansion into Venango, Lawrence, and Mercer counties.
- UPMC First Care products available in PPO/EPO formats to Premium & Partner counties. These High Deductible plan designs offer no copy for the first in-person and virtual visits to Primary Care, Specialist, Urgent Care, UPMC AnywhereCare, and behavioral visits. After the first waived copy visit of each, copayments would apply.

To view UPMC's Mid Market offerings, see:

[2024 Benefit Plan Summaries 51+ →](#)

Please note, UPMC can customize plans for 51+.

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