



## NFP COMPLIANCE UPDATES

### NFP GENERAL AGENCY UPDATES

#### January 2024 Reminders for Groups in Audit Status

Groups that cannot meet participation or minimum employer contribution requirements may have additional latitudes due to Special Enrollment Period rules. The SEP period spans Nov. 15 through Dec. 15 for Jan. 1 policy years.

Audit process must be completed for a client to receive their released renewal.

- Groups needing SEP leniency: Renewal decision must be submitted via a signed Renewal Rate document **no later than Dec. 15**.
- Groups not utilizing SEP leniencies: Renewal decision must be submitted via a signed Renewal Rate document **by month end**.

For additional guidance on UPMC SEP leniencies, refer to the [Compliance Guidelines \(No. 22\)](#).

### 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 newsletter(s):

**NOVEMBER 7, 2023**

- **Reminder: It's MLR Rebate Time Again!**
- Departments Propose New Rules for No Surprises Act Federal Independent Dispute Resolution Process
- DOL Settles in ERISA Fiduciary Breach Investigation Involving Cross-Plan Offsetting
- DOL Proposes Retirement Security Rule Defining Investment Advice Fiduciary
- IRS Announces 2024 Limits on Benefits and Contributions for Qualified Retirement Plans
- COVID-19-Related Benefits Compliance Resources Available



## 2024 UPMC Producer Recontracting Initiative - Please Hold for Further Guidance

UPMC Group Producers likely received a recent email from UPMC (via EGCAAdminupmc.edu) regarding 2024 recontacting under our General Agency. Our team has posed questions to UPMC Producer Relations regarding the initiative and have spotted issues related to the signature portion that could require a new version to be triggered.

*Please hold for now.* Once we can offer more guidance on what you should properly see on the paperwork, we will follow up for you to complete. *If you have already completed a document using the previous link, please **let our team know**.*



## WHAT'S NEW?

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



### \*NEW\* WPA Small Group Sold Group Checklist

This checklist is a summary of required documents as noted in the Regional Small Group New Business Submission Guide and the Underwriting Guidelines.

[Small Group Sold Group Checklist →](#)

### Value-Added Program Flyers

[Living Health →](#)  
[Mental Well-Being →](#)  
[Sword →](#)

### Highmark Member App

The *My Highmark* app allows members to easily access benefit and plan information, find care, manage claims, and more.

[Highmark Member App Video →](#)

## UPMC HEALTH PLAN

### Corrected 2-50 Benefit Plan Summary

An error in prescription drug copay has been corrected to reflect 15/40/75/95. Please see the [updated 2-50 BPS](#). Quoted proposals and SOBs have and continue to be correct.

### Fall 2023 Quarterly Newsletter

This edition includes timely topics surrounding Open Enrollment as well as key resources.

[The Quarterly Advantage | Fall 2023 →](#)

### New Business Producer Incentive Program

NFPBNGA will pass this incentive on to our Producer Partners.

[View UPMC Update →](#)

### UPMC Moves Forward with Electronic Billing

[View UPMC Update →](#)

## CONTACT US

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