

## **Cobra – Are you in compliance yet?**

### **COBRA TRAINING & Q&A SESSION**

The Economic Stimulus package signed by President Obama on February 17<sup>th</sup> includes the most wide-ranging changes to COBRA since its inception and requires immediate action by Employers. Workforce Solutions hosted a joint training session with healthcare alliance partner, USI Southwest, one of the nation's leading insurance brokerage firms, to help employers decipher the logistical & strategic impact of the new law.

#### **FAQs addressed:**

- How do the new provisions compare with current COBRA law?
- How much time do I have to get compliant & what needs to be done immediately?
- How do I determine who is assistance eligible?
- What if an employee was terminated for cause, including “gross misconduct?”
- Who is responsible for claiming the tax credit and what is the process?
- What are the parameters for extending other healthcare coverage options?
- Should high income individuals be handled differently?
- How and when do I distribute “second chance” election notices?
- Is the subsidy retroactive for current continuants? What about overpayments?
- How is Workforce Solutions responding to help businesses cope with changing regulations?

#### **Featured Speaker:**

##### **Wendy C. Carmichael, Esq., USI Southwest’s in-house ERISA counsel**

Ms. Carmichael earned her BA from Vanderbilt University and her JD from the U. of Oregon School of Law. Before joining USI Southwest she was in private practice at Courtney & Associates, P.C., practicing employee benefits law, and was named a 2006 Texas Rising Star by Texas Monthly magazine. At USI Southwest, Ms. Carmichael:

- monitors changes in benefits laws, including HIPAA, COBRA, FMLA, ERISA & state insurance laws
- writes weekly updates and a quarterly client newsletter covering welfare plan developments & general issues
- makes presentations, internally and externally, explaining significant laws
- provides assistance with respect to specific legal questions (e.g., those concerning discrimination, participant communication and privacy) directly to clients, consultants, and account management personnel

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