

Affordable Care Act Management

Subsidy Management Service

KEY BENEFITS

Avoid unnecessary penalties.

Appealing a subsidy can help protect your organization from fines. Appealing may also protect your employee from having to repay the subsidy amount.

Save valuable time and resources.

Our team of ACA experts will help you manage the entire appeal process so you can focus on other critical tasks.

Subsidy Landscape

An on-going Affordable Care Act (ACA) compliance hurdle employers face is managing subsidy notifications and appeals. Because subsidies, also referred to as Advance Premium Tax Credits, are the trigger for penalties, it's important to be prepared to handle the flood of notifications that the Exchanges will send. Employers will receive a Notice of Employee Eligibility when an employee enrolls in coverage through an Exchange and receives a subsidy. Once the notice is sent, employers will have 90 days — and only one chance — to appeal the Exchange's determination that the employee was eligible for a subsidy.

The Challenge

Currently the Federal Exchange will only receive appeal documentation via fax and mail, making the process even more cumbersome and hard to track. The Exchanges may send notices in batches, which can increase the chance of multiple notices going to the wrong location at once. For example, several employees may enter the address of the location where they work instead of the address where the notifications should be sent, such as your headquarters or HR department. When the notices are sent to the wrong location, corralling and responding to those notices within 90 days can be nearly impossible.

Our Solution

Due to its similarities to the subsidy appeal process, Equifax is able to leverage our established Unemployment Cost Management infrastructure to efficiently and effectively process your subsidy notifications and appeals. Like our Unemployment Cost Management service, our Subsidy Management Service offers preliminary case analysis, consultation, end-to-end case management, interpretation of regulations, and more. Our team of well-trained processors will conduct a preliminary analysis of each employee and work with your organization to determine the best course of action for each one. Additionally, we have completely implemented DocuSign into our subsidy appeals process, allowing you to sign off on an appeal with a few clicks.



EQUIFAX®



USING EQUIFAX FOR INCOME VERIFICATIONS AND SUBSIDY MANAGEMENT SERVICE IS A WIN-WIN.

When you use The Work Number® income verification service, the Exchanges can come directly to Equifax for the income information necessary to assist in determining whether your employees qualify for the subsidies. This relieves you from responding to hundreds, thousands, or even tens of thousands of requests from employees to help verify their income for their subsidy applications.

Additionally, the information reported from Equifax to the Exchanges will consist of the most recent pay and employment information. This is important because if the income information is overstated, your employee may not receive the subsidy they deserve. Or, if their income is understated, your employee may wrongly receive a subsidy and you may have to unnecessarily go through the appeal process.

Equifax Experience

Equifax works with the Federal and State Exchanges to streamline the process for subsidy-related verifications, notifications, and appeals. This experience working with the Exchanges has helped Equifax gain an in-depth understanding of which documents and materials are necessary to prove your case. Our relationships with the Exchanges also enable us to stay on top of any changes to the appeal processes and make changes to our process as needed.

About the Service

Our Subsidy Management Service is designed to assist you with the communication and management of subsidy notices from the State and Federal Exchanges. We will configure our internal systems and processes to:

- Receive, save, and archive subsidy documentation
- Conduct preliminary analysis of the employee
- Make determination on whether to appeal
- Gather information and complete appeal forms
- Accept Exchange's redetermination on your behalf
- Attend hearings on your behalf
- Conduct subsidy appeals process training sessions for your team



CONTACT US TODAY

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