

Know your employee benefits compliance acronyms

A -

AC = Allowable Cost
ACA = Affordable Care Act
ACHA = American Health Care Act
AD&D = Accidental Death and Dismemberment Insurance
ADA = Americans with Disabilities Act
ADEA = Age Discrimination in Employment Act
ADL = Activities of Daily Living
AEP = Annual Enrollment Period
AHP = Association Health Plan
AHIP = American Health Insurance Plans
AIME = Average Indexed Monthly Earnings
ALE = Applicable Large Employer
A/MV = Affordability and Minimum Value
APTC = Advance Premium Tax Credits
AO = Accreditation Organization
AOR = Agent of Record
ASG = Affiliated Service Group
ASL = Aggregate Stop Loss
ASDs = Aggregating Specific Deductibles
ASC = Ambulatory Surgical Centers
ASO = Administrative Services Only
ATIN = Adoption Taxpayer Identification Number
AWP = Average Wholesale Price (Drugs)

B -

BA = Business Associate
BAA = Business Associate Agreement
BAN = Benefit Advisors Network

BBA = Balanced Budget Act of 1997
BCBSTX = Blue Cross Blue Shield of TX
BCRA = Better Care Reconciliation Act
BHO = Behavioral Health Organization
BOR = Broker of Record
BP = Benefit Period
BUCA = Blue Cross, United, Cigna, Aetna
BWL = Barrow Weatherhead Lent (our ERISA attorney firm)

C -

CAA = Consolidated Appropriations Act
C - Suite = Corporation's most important senior executives, e.g. CFO, CIO, COO
CARES Act = Coronavirus Aid, Relief and Economic Security Act (March 27, 2020)
CBA = Cost/Benefit Analysis
CCIIO = Center for Consumer Information and Insurance Oversight
CDHC = Consumer-Driven Health Care
CDC = Centers for Disease Control
CDT = Current Dental Terminology
CE = Covered Entity
CFO = Chief Financial Officer
CFR = Code of Federal Regulations
CHIP = Children's Health Insurance Program
CHRO = Chief Human Resources Officer
CIO = Chief Information Officer
CME = Covered Monthly Earnings

CMO = Chief Medical Officer
CMR = Claims Monitoring Report
CMS = Centers for Medicare & Medicaid Services
COB = Coordination of Benefits
COBRA = Consolidated Omnibus Budget Reconciliation Act of 1985
COC = Certificate of Coverage
COLA = Cost of Living Adjustment
COO = Chief Operating Officer
CONUS = Continental United States
COVID-19 = Coronavirus
COVIDTRA = COVID-related Tax Relief Act of 2020

CPT = Current Procedural Terminology
CPV = Cost Per Visit
CRR = Client revenue report

D -

DCAP = Dependent Care Assistance program, also known as Dependent Care FSA
DCTC = Dependent Care Tax Credit
DED = Deductible
DFVC = Delinquent Filer Voluntary Compliance Program
DHHS = Dept. of Health & Human Services
DHMO = Dental HMO (Health Maintenance Organization)
DI = Disability insurance
DME = Durable Medical Equipment
DOB = Date Of Birth
DOD = Date Of Death
DOH = Date of Hire
DOL = Department of Labor

DOMA = Defense of Marriage Act
DOS = Date Of Service
DUR = Drug Utilization Review
DP = Domestic Partner
DX = Diagnosis

E -

EAP = Employee Assistance Program
EBG = Employee Benefit Guide
EBHRA = Excepted Benefit Health Reimbursement Arrangement
EBITDA = Earnings Before Interest, Taxes, Depreciation and Amortization
EBSA = Employee Benefits Security Administration
ED = Emergency Department
EDI = Electronic Data Interchange
EE = Employee
EEOC = Equal Opportunity Employment Commission
EFAST2 = ERISA Filing Acceptance System II (electronic submission of Form 5500s)
EFMLEA = Emergency Family and Medical Leave Expansion Act
EGHP = Employer Group Health Plan
EHB = Essential Health Benefits
EHBS = Employer Health Benefits Survey
EIP = Economic Impact Payments
EIN = Employer Identification Number
EOB = Explanation of Benefits
EOC = Evidence of Coverage
EOD = End Of Day
EOI = Evidence of Insurability

EOM = End Of Month
EP = Elimination Period
EP = Enrollment Period
EPCRS = Employee Plans Compliance Resolution System
ePHI = Electronic Protected Health Information
EPO = Exclusive Provider Organization
EPP = Employer Payment Plan
EPSLA = Emergency Paid Sick Leave Act
ER = Employer
ERISA = Employee Retirement Income Security Act of 1974, as amended
ESI = Employer-Sponsored Insurance
ESR = Employer Shared Responsibility
ESRD = End Stage Renal Disease
ESRP = Employer Shared Responsibility Penalty
Expat = Expatriate, any U.S. employee residing & working in another country

F -

FAVR = Fixed and Variable Rate
FFCRA = Families First Coronavirus Response Act (effective April 1, 2020)
FFE = Federally Facilitated Exchange
FFS = Fee For Service
FHP = Family Health Plan
FI = Fully Insured
FICA = Federal Insurance Contributions Act
FIT = Federal Income Tax
FITW = Federal Income Tax Withholding

FLSA = Fair Labor Standards Act
FMLA = Family Medical Leave Act
FOMF = First Of Month Following
FPL = Federal Poverty Level
FSA = Flexible Spending Account
FTE = Full-time Equivalent
FUTA = Federal Unemployment Tax Act

G -

GCPCA = Gag Clause Prohibition Compliance Attestation
GHP = Group Health Plan
GI = Guaranteed Issue
GINA = Genetic Information Nondiscrimination Act
GTL = Group Term Life

H -

HCE = Highly Compensated Employee
HCI = Highly Compensated Individual
HCP = Highly Compensated Participant
HCR = Health Care Reform
HCTC = Health Coverage Tax Credit
HDHC = High Deductible Health Coverage
HDHP = High-Deductible Health Plan
Health FSA = Health Flexible Spending Arrangement
HHS = Department Of Health And Human Services (also DHHS)
HIB = Health Insurance Benefits
HIO = Health Insurance Organization

H -

HIPAA = Health Insurance Portability and Accountability Act of 1996, as amended
HITECH = Health Information Technology for Economic & Clinical Health Act
HMO = Health Maintenance Organization
HR = Human Resources
HRA = Health Reimbursement Arrangement
HSA = Health Savings Account

I -

IBNR = Insured But Not Yet Reported
ICHRA = Individual Coverage Health Reimbursement Arrangement
IDR = Independent Dispute Resolution
IEP = Initial Enrollment Period
IHC = Individual Health Insurance Coverage
IIAS = Inventory Information Approval System
IMP = Initial Measurement Period
Inpat = Inpatient, Foreign National Employee Working In The U.S.
IRC = Internal Revenue Code
IRO = Independent Review Organization
ISL = Individual Stop Loss

L -

LBMM = Look Back Measurement Method
LNAP = Limited Non-Assessment Period
LOI = Letter Of Intent
LTC = Long Term Care
LTCI = Long-Term Care Insurance
LTD = Long Term Disability

M -

MAC = Maximum Allowable Cost (or Charge)
MACRA = Medicare Access and CHIP Reauthorization Act
MACRS = Modified Accelerated Cost Recovery System
MAF = Maximum Allowable Fee
MAF = Monthly Attachment Factor Or Maximum Attachment Factor
MBWL = Marathas Barrow Weatherhead Lent (Former name of our ERISA attorney firm - now called BWL)
MCC = Merchant Category Code
MDG = Managed
MEC = Minimum Essential Coverage
MEP = Multiple Employer Plan
MERP = Medical Expense Reimbursement Plan
MEWA = Multiple Employer Welfare Arrangement
MGU = Managing General Underwriter
MHPA = Mental Health Parity Act
MHPAEA = Mental Health Parity and Addiction Equity Act
MH/SUD = Mental Health/ Substance Use Disorder
MLR = Medical Loss Ratio
MR/UR = Medical Review/ Utilization Review
MRF = Machine-Readable File
MSA = Medical Savings Account
MSP = Medicare Secondary Payer
MV = Minimum Value

N -

NAD = National Coverage Determination
NAP = Network Access Plan
NDC = National Drug Code

NMHPA = Newborns' and Mothers' Health Protection Act
NOI = Notice Of Intent
Non-HCE = Non-Highly Compensated Employee
NP/PA = Nurse Practitioner/ Physician Assistant
NPI = National Provider Identifier
NQTL = Nonquantitative Treatment Limitation

O -

OCR = Office of Civil Rights
OON = Out of Network
OOP = Out Of Pocket
OPM = Office of Personnel Management
OSHA = Occupational Safety and Health Act of 1970
OTC = Over The Counter

P -

PBM = Pharmacy Benefit Manager
PCORI = Patient Centered Outcomes Research Institute
PCE = Preexisting Condition Exclusion
PCH = Primary Care Hospital
PCP = Primary Care Physician (or Provider)
PDA = Pregnancy Discrimination Act
PEO = Professional Employer Organization
PEP = Pooled Employer Plan
PFFS = Private Fee For Service Plan
PHI = Protected Health Information
PHSA = Public Health Service Act
PIA = Primary Insurance Amount
PIN = Physician Identification Number (or Provider)
PMPM = Per Member Per Month
POP = Premium Only Plan

POS = Point Of Service
PPACA = Patient Protection and Affordable Care Act
PPO = Preferred Provider Organization
PPP = Paycheck Protection Program
PPP = Pooled Plan Provider
PTC = Premium Tax Credit
PTE = Prohibited Transaction Exemption
PTO = Paid Time Off

Q -

QB = Qualified Beneficiary
QDRO = Qualified Domestic Relations Order
QE = Qualifying Event
QHP = Qualified Health Plan
QHPE = Qualified Health Plan Expense
QMB = Qualified Medicare Beneficiary
QMCSO = Qualified Medical Child Support Order
QPA = Surprise Billing Qualifying Payment Amount
QSEHRA = Qualified Small Employer Health Reimbursement Arrangement
QTL = Quantitative Treatment Limitations

R -

R&C = Reasonable and Customary
RMR = Renewal Monitoring Report
RRE = Responsible Reporting Entity
RRTA = Railroad Retirement Tax Act
RxDC = Prescription Drug (Rx) Data Collection

S -

S.125 = Section 125 (of Internal Revenue Code) which is a Cafeteria Plan

SAR = Summary Annual Report
SBC = Summary of Benefits and Coverage
SCP = Self-Correction Program
SEP = Special Enrollment Period
SHOP Exchange = Small Business Health Options Program
SIFA = Self-Insured Feasibility Analysis
SIHP = Self-Insured Health Plan
SLOB = Separate Line of Business
SMM = Summary Of Material Modifications

SMP = Standard Measurement Period
SNC/SNF = Skilled Nursing Care/ Skilled Nursing Facility
SOB = Statement Of Benefits
SPD = Summary Plan Description
SSA = Social Security Administration
SSDI = Social Security Disability Insurance
SSI = Supplemental Security Income
SSL = Specific Stop Loss
SSN = Social Security Number
STLDI = Short-Term, Limited-Duration Insurance
STD = Short Term Disability

T -

TCJA = Tax Cuts and Jobs Act
TDI = Texas Department of Insurance
TLO = Terminal Liability Option
TOS = Type Of Service
TOP = Type Of Provider
TPA = Third Party Administrator
TPL = Third Party Liability
TPO = Treatment, Payment, Operations
TRICARE = The U.S. military's health care program

U -

UCR = Usual, Customary and Reasonable
UHC = United Health Care
UHP = United Health Plan
UIC = Unemployment Insurance Compensation
URO = Utilization Review Organization
USERRA = Uniformed Services Employment and Reemployment Rights Act

V -

VEBA = Voluntary Employees' Beneficiary Association
VFC = Voluntary Fiduciary Correction Program
VHE = Variable Hour Employee

W -

WHCRA = Women's Health and Cancer Rights Act of 1998

Y -

YOB = Year Of Birth
YTD = Year To Date