



## Employer Broker/Selection Checklist

Employer Name: \_\_\_\_\_

Broker/Consultant Name: **Advanced Benefit Consulting**

	Item	Yes	No	Not Sure	Notes
	<b>All Employers – Fully Insured and Self-Funded</b>				
1	Does this broker/consultant have a dedicated team to assist us?	x			ABC has a dedicated sales executive, compliance team (usually a combination of our President, who is the primary compliance consultant, and the sales executive) and client service department, with an assigned service rep.
2	Does this broker/consultant exhibit knowledge regarding ERISA?	x			Our President is an ERISA compliance consultant, and we have an Employee Benefits and ERISA attorney on retainer (Marilyn Monahan). All employees in the sales and client service team are fully trained on ERISA upon hire and ongoing as needed.
3	Will this broker/consultant assist us with an IRS Section 125 Plan Document and SPD (aka Flexible Spending Arrangement)?	x			ABC can assist you with an IRS Section 125 Plan Document and SPD, either in house or with a qualified Section 125 administrator.
4	[Current Broker/Consultant] Were we provided a Plan Document to facilitate our employees' pre-tax premium deductions?				N/A
5	Does this broker/consultant have good ACA knowledge?	X			ABC has been consulting and training on the ACA since it was signed into law, and started doing seminars and webinars to train our clients 6 months prior to the effective date. We also have an annual ACA Update webinar, which includes overall ACA requirements, any changes in the ACA or related regulations, and any changes to the ACA Reporting Forms (each February). Our annual February webinars are taught by our attorney, Marilyn Monahan.

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6	Will this broker assist us, if necessary, with ACA Reporting?	x			Yes, ABC can assist you with ACA reporting. We can work with your Ease, Employee Navigator or payroll company reporting and review forms and assist you with any and all 226 J Letters or Marketplace Appeals.
7	Does this broker/consultant have legal counsel available to us in the event we have compliance issues?	X			Marilyn Monahan of Monahan Law Office on retainer.
8	Does this broker/consultant provide us with ongoing education and training?	x			ABC offers monthly seminars, webinars or Lunch & Learns, at least 9 months per year (black in December, July and August), and offers an on-demand education platform, the Empowered Education Center, where clients can review all recorded sessions as needed. In addition, we provide a Quarterly Newsletter for our clients with valuable benefits and compliance updates and important information.
9	Will this broker/consultant assist us with CAA requirements for annual RxDC Reporting? (Do they know what this is?)	x			ABC has provided our clients with several articles, webinars, seminars and Lunch & Learn meetings teaching clients about RXDC reporting. ABC is an approved submitter in the CMS HIOS portal, and submitted RXDC data for the initial reporting period and the subsequent June 1 reporting periods. If fully insured clients did not respond to their carriers' surveys, we submitted their filings as well as all self-funded clients' filings.
10	[Current Broker/Consultant] Did we receive assistance to meet the RxDC Reporting requirement starting December, 2022 and continuing June 1, 2023 and each June 1 thereafter?				N/A
11	[Current Broker/Consultant] Did this broker/consultant provide us with assistance with the CAA Gag Clause Prohibition & Attestation requirement?				N/A
12	Does this broker/consultant assist us with CAA Gag Clause Prohibition & Attestation?	X			ABC has provided our clients with several articles, webinars, seminars and Lunch & Learn meetings teaching clients about CAA Gag Clause Prohibition & Attestation requirements. ABC gathered all statements from carriers and other vendors covered under the Gag Clause rules and created a chart for our clients with their status. ABC also submitted Gag Clause Attestations into the CMS HIOS portal for Gag Clauses in December, 2023, and will continue to do so each year.

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13	Does this broker/consultant have an active CAA Broker Compensation Disclosure form or statement? Have they provided it to us (annually)?	x			ABC has written articles and provided webinars and seminars on the CAA Broker Disclosure requirements. We provide each client with the required disclosures annually before their renewal date, since the effective date.
14	Is this broker/consultant HIPAA Privacy & Security Compliant? If so, how do you know?	x			Not only is ABC compliant with the HIPAA Privacy & Security Rules, but we are also national trainers and perform on-site implementation assistance for our clients and stand-alone HIPAA customers. ABC has a partner, Aditi Group, for IT Security and implementation needs. We assist clients with training, written policies and procedures, and implementation.
15	Does this broker/consultant assist us with HIPAA Privacy & Security compliance?	x			Not only is ABC compliant with the HIPAA Privacy & Security Rules, but we are also national trainers and perform on-site implementation assistance for our clients and stand-alone HIPAA customers. ABC has a partner, Aditi Group, for IT Security and implementation needs. We assist clients with training, written policies and procedures, and implementation. Clients are required to attend full day privacy officer and privacy work group training and receive certificates of completion before we can begin the implementation.
16	Is this broker/consultant compliant with the DOL/EBSA Cybersecurity Guidance for Service Providers? If so, how do you know?	X			ABC is fully compliant with the DOL/EBSA Cybersecurity rules. We offered several webinars and seminars on this, and created a DOL/EBSA Compliance Guide and Checklist for our clients.
17	Is this broker/consultant able to assist us with the DOL/EBSA Cybersecurity Guidance and implementation of required cybersecurity components?	x			ABC is fully compliant with the DOL/EBSA Cybersecurity rules. We offered several webinars and seminars on this, and created a DOL/EBSA Compliance Guide and Checklist for our clients. We assist them with all requirements, following proper training and implementation. Note that ABC does physical and administrative security. Outside assistance may be required for technical IT assistance with the Aditi Group, if required/requested/needed at an additional fee (payable to Aditi Group if applicable). No charge for physical and administrative assistance from ABC.
18	[Current Broker/Consultant] Has this broker/consultant helped us with our 5500 Filing(s)?				N/A
19	Will this/does this broker/consultant help us with our 5500 Filing?	x			ABC will prepare and file all 5500s for any clients needing to be compliant with the ERISA 5500 filing rules.

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20	[Current Broker] Has this broker/consultant helped us to strategize our benefit offerings in a competitive talent market?	x			N/A
21	Will this broker/consultant help us to strategize our benefit offerings in a competitive talent market?	x			ABC has offered many seminars, webinars and articles on Benefits to Attract and Retain Employees, focusing on the current competitive market (videos available on our education platform and articles available upon request). Our consultants/brokers will listen, provide assistance and customize benefit packages to meet your individual employer goals on an ongoing basis.
	<b>Fully-Insured Employers</b>				
22	Will this broker/consultant provide us with an ERISA Wrap Doc?	x			ABC does fully insured ERISA Wrap Docs in house for all fully insured clients, at no charge to the employer client.
23	Does this broker/consultant utilize a General Agent to run quotes, submit applications?	x			ABC will assess the particular needs of your organization to determine whether the assistance of a General Agent will improve or expedite the desired benefit plans and underwriting process.
24	[Current broker/consultant] Did this broker/consultant provide a benefits administration platform for open enrollment? For ongoing adds/deletes?				N/A
25	Will this broker/consultant provide a benefits administration platform for open enrollment? For ongoing adds/deletes?	x			ABC will assess on a case-by-case basis if a stand-alone benefit admin system (such as Ease) is desired, and if that is the best solution for the future. However, due to the purchase of Ease by Employee Navigator and the upcoming system conversion, many ABC clients have opted to move their Ben Admin, when needed, directly to their payroll companies, as this cuts down the “double work” of payroll and stand-alone ben-admin. We have access to other Ben-Admin solutions if your payroll company is not a viable option.
26	[Small Employers] Does this broker/consultant articulate an understanding of the small group market (1-100 employees in CA)?	x			ABC only offers employee benefits. We are not “part-time” benefits brokers. Our Director of Business Development previously worked for a small group General Agency in California and has extensive knowledge in this market.

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27	(Large Employers) Does this broker/consultant articulate an understanding of the large group market 101+ in CA)?	x			ABC has specialized in the large group and self-funded market since it's inception in 1995.
28	[Current broker/consultant] Did this broker/consultant help assess whether our organization is ready to consider a self-funded option?				N/A
29	Will this broker/consultant help assess whether our organization is ready to consider a self-funded option?	x			ABC has two executives, our President and VP Client Service, with decades of Self-Funded TPA experience. Our knowledge is extensive with over 3 decades each, and our President has written many articles and has been teaching classes on self-funding for over 25 years. We have rolled many groups from fully insured into self-funded arrangements for over a 35-year period.
30	[Current broker/consultant] Did this broker/consultant offer strategies to reduce premium costs in an age-rated market as opposed to merely lowering benefit levels?				N/A
31	[Small Group] Will this broker/consultant offer strategies to reduce premium costs in an age-rated market as opposed to merely lowering benefit levels?	x			ABC has a variety of ways to reduce premium and overall costs for groups of all sizes. In the small group, age-rated market, we have found many ways of educating and assisting employers in strategizing over how to reduce premium costs without lowering benefit levels, through education (webinars/seminars), published and client-specific articles, podcasts and other means.
	<b>Self-Funded Employers</b>				
32	Does this broker/consultant have knowledge and experience with self-funded health plans?	x			ABC has two executives, our President and VP Client Service, with decades of Self-Funded TPA experience. Our knowledge is extensive with over 3 decades each, and our President has written many articles and has been teaching classes on self-funding for over 25 years.
33	Will this broker/consultant help us find a qualified TPA and other self-funded vendors to assist us with our self-funded health plan?	x			Yes, because of our TPA prior experience, we are highly qualified to help clients find TPAs and all other vendors. We have an updated, 2024 TPA Questionnaire

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					we require all TPAs to complete before consideration. Available to all clients and prospects to review, upon request.
34	Will this broker/consultant provide us with an ERISA self-funded plan document and SPD?	x			ABC prepares all Self-Funded employer clients with a plan document and SPD, at no charge.
35	Will this broker/consultant provide us with and/or create ACA required SBCs for each of our medical plans?	x			ABC prepares all SBCs for self-funded clients in house, at no charge.
36	Does this broker have experience and tools to compare PPOs, EPOs and/or Reference-Based Pricing vendors?	x			Yes, due to our decades of experience in self-funding and prior TPA experience, we can compare, analyze and make recommendations on all PPOs, EPOs, UR Companies, RBP vendors and other vendors needed in a SF plan, at no additional charge.
37	Will this broker/consultant assist us with self-funded plan design, including cost containment provisions?	x			Our President and VP Client Services have designed hundreds of self-funded plans, each with customized plan design at no additional charge.

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