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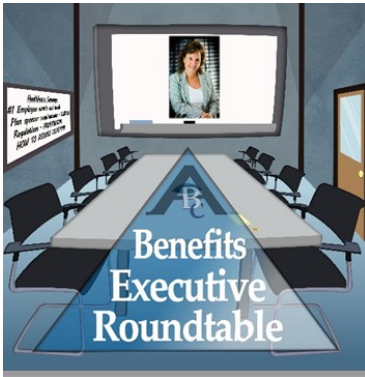
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Season 3 2021-2022 (to date)

S3-E1 -Cyber Attacks Hit Home: The New National Emergency? Valuable Cybersecurity Tools To Keep You Safe, Part 1

In Part 1 of this 2-Part Podcast, host Dorothy Cociu interviews Ted Mayeshiba and Ted Flittner, Principals of Aditi Group, an IT Security/HIPAA Security/Cybersecurity firm about the importance of Cybersecurity and how employers can protect themselves. Bruce Benton, a life and health and P&C agent, and Vice President, Public Affairs of the California Association of Health Underwriters is also on-hand. In Part 1, we discuss the growing trend of electronic

hacking and cyber attacks that have affected nearly every type of industry, and more specifically, on recent cyber attacks that have had a serious impact on consumers and our infrastructure, and we talk about what companies can do to stay safe and try to avoid these types of attacks. We discuss what happened in some of the cases that hit the news, and we talk about what companies can do to stay safe and try to avoid these types of attacks. We will focus heavily on the “weakest link” – your own employees, and how to protect your company’s critical data.

S3-E2 -Cyber Attacks Hit Home, Part 2

In Part 2 of this 2-Part Podcast, Host Dorothy Cociu continues her discussions with Ted Mayeshiba and Ted Flittner, Principals of Aditi Group, an IT Security/HIPAA Security/Cybersecurity firm, and Bruce Benton, a life and health and P&C agent, and Vice President, Public Affairs of the California Association of Health Underwriters on how to be better protected against Cyber Attacks. We discuss how to stay safe while traveling, working from home risks, potential new cybersecurity regulations, the importance of proper training, and we look at Cyber Liability Insurance and why it’s so important today.

S3 E3 - CAA’s No Surprises Act, Part 1 of a 2 Part Series

Host Dorothy Cociu and special guest Marilyn Monahan, of Monahan Law office, discuss the Consolidated Appropriations Act (CAA) interim final rule for the No Surprises Act, Part 1, as well as some ACA Transparency in Coverage rules that relate to the CAA. The No Surprises Act focuses on surprise billing for emergency services, as well as billing practices in certain non-network situations by limiting the amount payable to the network rate. Marilyn and Dorothy share the employer plan sponsor concerns, administrative concerns and many new obligations for health plans and issuers. This is a must-listen podcast for health plan sponsor employers!

S3-E4—No Surprises Act and Its Impact on Self-Funded Plans Part 2

In Part 2 of our 2-Part Series on Surprise Billing Legislation, host Dorothy Cociu interviews Ryan Day, President, and Collen Dempewolf, Director, Strategic Product Development, of HS Technologies, a Referenced Based Pricing Vendor, on the No Surprises Act’s impact on health plans. They discuss how plans without networks will be treated under the Act, how referenced based pricing plans are impacted, and how communication and cooperation with claims administrators will be required. They also discuss how the Qualifying Payment Amount and Independent Dispute Resolution process will work, whether RBP payment amounts to providers may need to change, and if possible “one-off” agreements, direct provider contracting and other options may be more common for RBP plans due to the Act.

S3 E5 – Federal & State Legislative Updates with Marilyn Monahan

Host Dorothy Cociu welcomes once again Marilyn Monahan of Monahan Law Office on Federal and State Legislative Updates for fall, 2021. Marilyn will discuss the ACA Transparency Rules, the CAA’s No Surprises Act & Transparency, and how grandfathered health plans are affected. In addition, she provides updates on ARPA COBRA Subsidies, FFCRA & ARPA wrap-ups, Long COVID & disabilities, and more. She will also discuss ACA reporting updates, as well as how employers can find a path out of the pandemic, reviewing current guidance from the CA Department of Industrial Relations and Federal Department of Labor. Lastly, Marilyn provides California legislative updates, including Cal Savers, California leave laws, electronic notice postings, mandated benefits, insurance regulation, employment law, minimum wage and city ordinances. *This podcast was originally recorded as a client webinar. Edited for podcast use.*

S3 E6 – How Covid Has Amplified the Negative Impacts of Mental Health & Behavioral Health (Part 1 of a 2-Part series during Mental Health Awareness Month)

Host Dorothy Cociu interviews experts from Hines & Associates, a Utilization Management & Case Management firm, who discuss the negative impacts COVID has had on mental and behavioral health. Included in this discussion are Anna Hansen, Senior Vice President, Client Solutions & Retention, Suzanne Casel, RN, PMH-BC, Director of Behavioral Health & Wellness, and Karla Weiner, RN, CCM, AATMC, Director of Medical Case Management Operations. We discuss the differences between gender, race or urbanization, the social and economic neglect of mental health care, the types of disorders, and how things like stress, anxiety and depression can lead to more serious situations, including suicide. In addition, we discuss how employees suffering from mental or behavioral health conditions can contribute to a lack of productivity and absenteeism in the workplace, and what can be done to improve outcomes. Please join us for this impactful podcast during Mental Health Awareness Month. Part 1 of a 2-part series.

S3 E7 – COVID's Impact on Kids With Autism; The Path Out of the Pandemic

Host Dorothy Cociu interviews Ruth Tello DeLiva, MS, BCBA, on the affects of COVID on kids with Autism. In Part 2 of our 2-part series for Mental Health Awareness Month, we discuss the way external factors, such as a pandemic, affect kids with autism. We dive into the stress, the anxiety, and the little things that make lives better during such unprecedented times. How did these kids deal with the loss of routines and changes during 2020-2021? Have the availability of vaccines and the return to school helped? Ruth also provides helpful tips for parents and kids during these times. Join us for this heart-warming podcast.

S3 E8 - No Surprises Act Independent Dispute Resolution Process & How it Will Work

Host Dorothy Cociu interviews Ryan Work, Vice President, Government Relations, and Chris Condeluci, Washington Legal Counsel for the Self-Insurance Institute of America, who share their insights and analysis on the new rules regarding the Independent Dispute Resolution process laid out in the No Surprises Act regulations, Part 2. We discuss the reaction of providers, insurers, and self-funded health plans, the new CMS IDR Portal where all disputes will be managed, and how the process will work. Join us for our third of three informative podcasts on the No Surprises Act; an important legislative topic for health plans for 2022 and beyond. *It's helpful for all plan sponsors, but it's a must-listen for all self-funded plan sponsors!!*

S3 E9 – Medicare Open Enrollment; Updates and Helpful Information for Consumers, Medicare Enrollees, Employers & Agents

Host Dorothy Cociu discusses what's new and what listeners should know about Medicare during the current Open Enrollment Period between October 15th and December 7th with Medicare experts Maggie Stedt, Immediate Past President of the California Association of Health Underwriters (CAHU) and Medicare Agent, and David Garcia, Medicare Specialist and CAHU Medicare Chair. We discuss what's new for 2022, answer the most common questions from seniors, how to sign up, and the pros and cons of dropping off of an employer sponsored group plan and enrolling in Medicare. Join us for this informative and timely podcast!

S3 E10 – OSHA Vaccine Mandate Status and HR Legislative Updates for California

Early November saw the new OSHA guidance released on the federal Vaccine Mandate for employers with 100 or more employees, followed immediately by a rush of lawsuits, resulting in the 5th Circuit Court of Appeals issuing a temporary stop on the guidance going into effect. Where do we stand now? Should employers be preparing for this mandate? Hear the latest from HR Consultant and Trainer Kathy Ruffino, Vice President of Train Me Today. Kathy will also update us on the new California employment -HR-related legislation going into effect January 2022, including Warehouse Distribution AB 701, CFRA expansion AB 1033, COVID-reporting AB 654, Silenced No More Act SB 331, Criminalization Wage Theft Act AB 1003, Electronic Workplace Notices SB 657, and CA Supreme Court ruling on meal period rounding. *Join us for this informative podcast. A MUST for Human Resources Management!*

S3 E11 – ACA Compliance Updates for 2022- Employer Reporting and Responsibilities, Part 1

Host Dorothy Cociu interviews Marilyn Monahan of Monahan Law Office on the changes to the ACA Reporting forms and requirements for 2022 in a 2-Part Series. In Part 1, they will discuss the latest changes to ACA Reporting Forms 1094 and 1095; who needs to file, ALEs and full-time employment clarifications, affordability safe harbors, and all of the latest developments with reporting, including changes to the actual reporting forms.

S3- E12 - ACA Compliance Updates for 2022- Employer Reporting and Responsibilities, Part 2

Host Dorothy Cociu interviews Marilyn Monahan of Monahan Law Office on the changes to the ACA Reporting forms and requirements for 2022 in a 2-Part Series. In Part 2, they discuss recent increasing activities with IRS 226-J letters and Marketplace Appeals, and how to best handle them, the penalties for 2022 (2021 forms), and state filing requirements for those states with similar reporting requirements, including California, and more.

S3 E13 – The Importance of a Business Electronic Risk Assessment in Today’s Cyber World

Host Dorothy Cociu interviews Ted Flittner and Ted Mayeshiba, principals of Aditi Group, a technology and IT consulting firm and IT services firm on the importance of a Business Electronic Risk Assessment in today’s cyber world. We examine the applications of HIPAA and other privacy laws, plus the day-to-day business needs across all industries, in protecting business data against breaches, cyber-attacks, and ransomware, and the importance of business continuity amidst all of these risks. This podcast is a must for COOS, CEOS, Risk Managers, IT Professionals and many others invested in protecting their organization’s data. Learn the importance of conducting regular risk assessments and how to start the process.

S3 E14 - How Close Did We Come to Single Payer Healthcare in California?

Host Dorothy Cociu interviews Faith Borges, Legislative Advocate for the California Agents and Health Insurance Professionals (CAHIP) and Dawn McFarland, VP of Legislation for CAHIP, on the latest and most serious threat to our current health care system in California, with the recent single payer healthcare bill, AB-1400, and the companion Assembly Constitutional Amendment, ACA 11. This was the second serious scare of single payer in 5 years for California, but this one was a double threat, as it included the funding source to pay for Single Payer in a constitutional amendment with nearly \$290 Billion in new corporate and individual taxes. What happened, why did it happen, and why did it fail? Learn why this is a continuing threat in California; how we could lose our employer sponsored coverage, individual coverage, Medicare, Medi-Cal and all other forms of health coverage in California!

S3-E15 – The Value of EAP Programs in a COVID and Post-COVID World

Host Dorothy Cociu interviews Elizabeth Holman, President of The Holman Group, which is a Managed Behavioral Healthcare Provider and Employee Assistance Program. We discuss the importance of providing assistance to employees in times of crisis, stress and anxiety, such as the COVID-19 era and beyond. What effects did the lack of normalcy, the economic pressures and lockdown have on employees and their families? How can employers help in times like these, and going forward, to better assist them in the future in a post-COVID world?

S3 E16- Strategies for Fully-Insured Health Plans – How to Offer Great Benefits and Maintain Your Budget

Part 1 of a 3 Part Series on Health Care & Health Plan Financing & Cost Containment. Host Dorothy Cociu interviews Bob Quaid, Senior Broker Representative for California Choice, a health plan option available for small groups (under 100 employees) in California, on how their 1990’s created Assembly Bill private exchange product has developed into an effective way for fully insured employers to set their health plan budgets and stick to them, while offering employee choice. Learn how it works and why it’s a cost-effective strategy for fully insured small group health plans.

S3 E17 - Is Self-Funding Your Health Plan The Way to Help Your Company’s Bottom Line and Help Long-Term Growth?

In Part 2 of our 3 Part Series on Health Plan Financing & Cost Containment, Host Dorothy Cociu interviews Brad Gossen, President, and Dan Baker, Vice President, Sales, of EBA&M Corporation, a Third-Party Administrator specializing in self-funded health plans. In this post-COVID world, employers are trying to get back to what they do, and in order to do that, they are looking at long-term cost containment in their health plan financing. Is Self-Funding the way to help your company’s bottom line and help long-term growth? As employers look at reducing their long-term spend, but need good benefits to attract and retain employees, the self-funding alternative is looking more and more promising. Join us as we discuss the risk vs. reward.

S3 E18 - Health Plan Financing With Reference Based Pricing – The Pros and Cons – An Employer-Plan Sponsor Perspective

Host Dorothy Cociu interviews two of her self-funded group health plan clients, Bill Struett of Heimark Distributing and Randy Sims of Tri-West, LTD, about their experiences with reference-based pricing. They discuss the positives and negatives, the opportunities for additional cost savings over PPO networks, and the administrative process. Was it easy? What types of problems did they have and how did they overcome them? Learn about their experiences first-hand, and how to overcome provider push-back and employee concerns from the end users: self-funded plan sponsors.



Educational Webinars, Seminars and Workshops

Scheduled For 2022

Join Us For These Informative Educational Seminars, Webinars, and Workshops for Employers

2022 Schedule To Date (Programs Subject to Change with Updated Legislation or Regulations)

Clarifying the Confusion on Federal and State Leave Laws, Human Resources Updates & Conducting a Self-Audit of Your Health & Welfare/Employee Benefits Plan, Updated for 2022
Lunch & Learn - January 26, 2022

In Session 1, we examine and clarify Federal and California State Leave Laws, and provide a brief HR legislative update. In Session 2, we review everything old and everything new related to health plan compliance: *Old*: ERISA Disclosures, Reporting, and Practical Implications and an ACA Reporting Update. *New*: Timelines & Effective Dates for Transparency in Coverage and CAA, Grandfathered Plan Implications, CAA mandates including the No Surprises Act (emergency medical conditions, plan amendments, definitions, provider issues, claims rules, administration issues), and Broker Compensation Disclosure requirements. Speakers: Kathy Ruffino, Train Me Today; Marilyn Monahan, Monahan Law Office; Dorothy Cociu, Advanced Benefit Consulting.

10 am – 2:30 pm. 2.5 hours HRCI credit (HR General) available.

For more information or to register go to: <https://advancedbenefitconsulting.com/employer-lunch-learn-series/>

ACA Compliance & Updates – Step-By-Step Webinar
Featuring the Latest IRS Changes to Employer Reporting for 2022 and Related Information – February 8, 2022,
10 am to 12 noon pacific time

With Special Guest Presenter: Marilyn Monahan, Monahan Law Office

Are you new to Human Resources, Payroll or Finance, or Did You Just Get Promoted to a Position That Oversees The ACA Reporting or ACA Compliance?

Do you need a refresher on ACA compliance, penalties, or 1094-1095 reporting? If so, this program is designed to walk you through the complexities of the ACA for Applicable Large Employers (ALEs), get you up to date on the latest on IRS 226 J Letters & State Marketplace Appeal Letters & How to Respond, and update you on changes to reporting forms to help you get (or stay) ACA compliant! 2 hours of HRCI credit offered.

For more information or to register go to: <https://advancedbenefitconsulting.com/webinar-feb-8-2022/#webinar-2022-02-08-register>

Employer Legal Updates 2022 Webinar

Featuring Marilyn Monahan, Monahan Law Office

March 8, 2022, 10 am – 11:30 am

This webinar will provide a detailed discussion on the current legal environment for employers related to benefits, COVID-19 legislation and guidance, a Federal Roundup including ACA, OSHA and more, plus the OSHA Emergency Temporary Standard (ETS) on COVID-19 Vaccination and Testing, ACA Forms 1094/1095 Reporting updates, Federal and California, including SB 78 reporting, new California laws on COVID, benefits, insurance, and the workplace, and upcoming deadlines and action items, provided by an ERISA, Benefits & Insurance attorney.

1.5 hours of HRCI California credit applied for. To register or for more information, go to: <https://advancedbenefitconsulting.com/webinar-mar-8-2022/#webinar-2022-03-08-register>

HIPAA Privacy & Security In-Person or Hybrid Zoom Program
April 6, 2022, Anaheim Community Center-Brookhurst, 9 am to 3:30 pm, In person or Online with Zoom

Session One: HIPAA Privacy & Security Non-Provider Supervisor & Manager Training. An in-depth training for your supervisors and managers on the requirements of privacy & security rules and current cybersecurity and other risks. Supervisors are on the front lines to employees; their training is vital to your organization's safety.

Session Two: HIPAA Privacy & Security Risk Assessment Workshop. Have you conducted a Risk Assessment or do you need to update it? Learn what to look for and how to conduct a HIPAA risk assessment to protect your firm from electronic risks.

More information and registration information available at: <https://advancedbenefitconsulting.com/apr-2022-privacy-security-risk-management-workshop/#register-20220406>

2022 Privacy & Security Risk Management Workshop!

Hybrid In-Person & Virtual Workshop for All Employers!

April 6, 2022

9 am to 3:30 pm (Pacific Time)

Anaheim Brookhurst Community Center, Anaheim, CA, or Online on Zoom

In-person space is extremely limited so register now! Zoom registration also limited so register now!

Session One: Training Your Supervisors & Managers on HIPAA Privacy, Security & Cybersecurity (and related laws)

Session Two & Three: How to Conduct an Electronic Risk Assessment - Learn How to Protect your firm from Cyber Attacks, Ransomware and Unwanted Intruders



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www.advancedbenefitconsulting.com or
www.aditigroup.com

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Session One, Advanced Benefit Consulting's President, Dorothy Cociu (top right), does a live HIPAA Privacy & Security Supervisor & Manager Training, with Q&A, role-playing and review of sample P&Ps, to be sure your firm is protected from the front lines... Your Supervisors and Managers have direct access to your employees. *They can be your greatest asset or worst liability as far as Privacy & Security risks... We want to train them to be the best assets they can be to protect your company's data and follow HIPAA Privacy & Security rules, and to understand the electronic risks for all employers!*

Sessions Two & Three, Ted & Ted, Principals of Aditi Group, will demonstrate some real-world data security threats you face and then guide you in Electronic Risk Assessments with an easy-to-understand break-down of who, what, when, and how do conduct an assessment. Then we will put it all into practice. Our workshop will provide hands-on assistance to evaluate your electronic risks and track the flow of data to improve the electronic security within your firm. *You will leave empowered and will have started a real business risk assessment.*

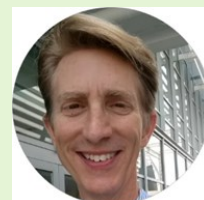


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Season 2 – 2020-2021

S2E1 – Working From Home – Using Technology for Productivity & Security

Sep 1, 2020

Host Dorothy Cociu and Technology Consultant Ted Flittner, Principal of Aditi Group, team up to talk about how HIPAA applies to COVID-19 disclosures, other laws involved, and the challenges of employers with employees working from home. We address risks to employers, how to deal with employees and “the kid factor”, the importance of both technical and physical security while working at home, and how to monitor your staff remotely. We also address how to protect the company when working with platforms like zoom, and why training is so important. Listen to this to help you with the challenges of having your employees work from home.

S2E2 – Self-Funded Health Plan Cost Containment: Reference Based Pricing and Beyond

Sep 8, 2020

Host Dorothy Cociu interviews Larry Thompson, Chief Revenue & Strategy Officer for Advanced Medical Pricing Solutions (AMPS), one of the pioneers in reference-based pricing and medical bill review that has been in business since 2005. Starting as a medical bill review company, AMPS takes a unique approach to cost savings for self-funded employers. Their basic reference-based pricing package includes medical bill review, identifying potential billing and coding errors, and provides peer review by premier physicians to keep hospital claim costs in line. This, combined with RBP, provides employers with great overall savings... AMPS also provides something that most RBP providers do not... They accept fiduciary liability in the employer’s health plan so that their employer clients know that they are always working with the best interest of the health plan in mind when negotiating with providers and settling claims if there is provider push-back. Listen to this unique approach to Reference Based Pricing and why it works.

S2E3 – Legal Update Part 1 – COVID-19 Legislation Updates

Sep 15, 2020

Host Dorothy Cociu interviews attorney Marilyn Monahan of Monahan Law Office. In part 1, we will discuss recent COVID-19 legislation and how it affects employers, the documentation and communications employers must be aware of, FFCRA paid leaves and how California laws and other laws wrap around the federal law, and employer consideration regarding employees working from home.

S2E4 – Legal Update Part 2 – Federal and State Legal Updates

Sep 22, 2020

Host Dorothy Cociu interviews once again attorney Marilyn Monahan of Monahan Law office. In part 2, we will start with an update from Part 1, where we discuss the newly signed California law AB 1867, which expands paid sick leave similar to FFCRA for California employers with 500 or more employees, then we discuss several California state and federal legal updates, including AB -5, the independent contractor’s law in California, recent changes to the ACA, new federal forms that were released, Grandfathered Plans proposed rule changes, California Paid Leave Programs, and Harassment training requirements in California.

S2E5 – California Legislative Update August-September, 2020 – Road Map to Single Payer Health Care?

Sep 29, 2020

This special event podcast will update our listeners on current State of California legislative activities, including the upcoming elections and the election process in California. We’ll also delve into a recent report prepared by the Health California For All Commission, which looks into a “Unified Financing” system for California, which many believe is a road map or blueprint to Single Payer health care. CAHU VP of Communications Dorothy Cociu interviews Brad Davis, CAHU VP Legislation, and Faith Borges, CAHU Legislative Advocate, on the important legislative updates that the California consumer public should know about. This podcast was created for the California Association of Health Underwriters and is being published also on the Benefits Executive Roundtable, with permission from CAHU.

S2E6 – Telemedicine for Today and Tomorrow

Oct 6, 2020

This podcast examines Telemedicine from a provider's perspective and a vendor's perspective. Host Dorothy Cociu interviews Dr. Wendy Coling from Kaiser Health on the effectiveness of telehealth, how it affects the doctor-patient relationship, the ability to diagnose conditions virtually, patient response and technology concerns. We also discuss the future of telemedicine and its cost-effectiveness. From the vendor perspective, Dorothy interviews Eric Kronengold, Executive Director of Teledoc. We discuss the use of a telehealth service in both fully insured and self-insured health plans, the technology involved, the coordination with primary care physicians, the reporting and cost savings that can be seen from the use of a robust telehealth program. Both podcast guests also discuss the future of telemedicine.

S2E7 – Federal Legislative and Election Updates 2020 from a Leading Government Affairs Representative Part 1

Oct 13, 2020

Host Dorothy Cociu interviews Marcy Buckner, VP of Government Affairs of NAHU on the legislative successes in 2019, COVID-19 Legislative Updates, Trump Executive Orders, the Biden-Harris democratic ticket, and her thoughts on whether Harris' liberal views on healthcare will sway Biden's health care policy. This is Part 1 of a 2-Part podcast. This is a must-listen before you vote!

S2E8 – Federal Legislative Updates & Election Preview with Marcy Buckner Part 2

Oct 20, 2020

Election 2020 Preview with Government Affairs VP

Host Dorothy Cociu interviews Marcy Buckner, VP of Government Affairs of NAHU on the legislative successes in 2019, COVID-19 Legislative Updates, Trump Executive Orders, the Biden-Harris democratic ticket, and her thoughts on whether Harris' liberal views on healthcare will sway Biden's health care policy. This is Part 2 of a 2-Part podcast. This is a must-listen before you vote in November!

S2E9 – Medicare Open Enrollment Must Do's

Oct 27, 2020

Must Do's for Annual Open Enrollment of Your Medicare Health Coverage

Host Dorothy Cociu interviews Ryan Dorigan, a Medicare and Senior Care expert, who will walk you through everything you need to know about enrolling in Medicare for the first time, what you can do during the annual open enrollment, types of plan options, the pitfalls you can face, and penalties that you could be hit with if you don't do it right. This is a must-listen for those struggling to decide what is best for them during the October 7- December 15 open enrollment period.

S2E10 – Employer Cost Savings Tips in RX Plans

Nov 3, 2020

Design Your Company Drug Plan with the Best Cost Containment

Host Dorothy Cociu interviews Chris Brown, Director of Business Development of RX Benefits, a national prescription drug optimizing firm, who shares the best ways to keep costs down in your RX plan. They discuss how to design your RX plan, implement the best cost containment provisions in your contracts and how utilization management and data analysis can help employers to understand and mitigate high cost prescriptions, opioid issues, and how to use rebates to lower your overall prescription drug benefits within your health plan. If you're self-funded, learn how to design and manage your RX plan for the greatest cost savings.

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[S2E11 – PPP Loan Forgiveness Tips with Tax Accountant John Piekarski](#)

Nov 10, 2020

If you received a PPP loan, this podcast is a must-listen! Host Dorothy Cociu interviews tax accountant John Piekarski, who discusses the PPP loan forgiveness process, the application options, and what to have ready to apply for forgiveness. John provides helpful tips and clarifications about what forms to use in each situation, and reminders of what to do in advance to prepare for your forgiveness submission. If you have an outstanding loan under \$50k, he will walk you through the EZ application for loan forgiveness.

[S2E12 – Remote Learning in the Age of COVID -19; How it Affects Teachers, Students & Parents](#)

Jan 12, 2021

In part one of our 3-part series on the effects of COVID-19, host Dorothy Cociu interviews an elementary school teacher in Orange County, California to discuss how remote and hybrid learning is affecting teachers, students and parents. In an interview with Jennifer, a 5th grade teacher, we will hear first-hand what it was actually like during the spring of 2020, when schools were closed, and students, parents and teachers were effectively in limbo, and when remote learning began, how teachers, students and parents reacted; the good, the bad and the indifference. Jennifer walks us through March, 2020 to the present, and brings a unique perspective as an educator and a parent living through these difficult times. We discuss the school district and state safety protocols, and how the teachers did their best to keep kids engaged. We'll learn about the emotional toll on the kids with the lack of structure and isolation from friends and teachers, how parents reacted and how teachers handled it, and how the new hybrid system is working. What is it really like inside the hybrid classrooms and remote learning? Is it safe for students and teachers? Join us for this informative podcast.

[S2E13 – COVID-19's Impact on Kids With Emotional Disabilities, Including Autism](#)

Jan 19, 2021

Host Dorothy Cociu continues her 3-part series on the real-world effects of COVID-19 on the community. In part 2 of this mini-series, she interviews Ruth Tello-Di Leva, MS, BCBA, founder and president of Familias First, an Applied Behavior Analysis (ABA) therapy provider in Los Angeles county. In this candid interview, they discuss the emotional impact of COVID on kids and adults with disabilities such as Autism, how the pandemic affected their treatment, and how best to deal with the continued interruptions to their routines and unknowns in a virtual and hybrid world. This podcast will be helpful to parents and teachers dealing with special needs children and adults.

[S2E14 – Being Hospitalized During COVID-19: A Nurse and Patient Perspective](#)

Jan 26, 2021

In this last of our 3-part series on the non-benefits side of COVID-19, host Dorothy Cociu interviews Deena Piekarski, a Registered Nurse, who was hospitalized for her own emergency surgery in the fall of 2020. Listen to what it's really like in the hospital during COVID; the isolation, the fear, the emotional toll on the patients and their families. Deena is an RN working in a hospital, but in this podcast, she shares her personal story about being on the patient's side of hospitalization during this Pandemic.

[S2E15 – Human Resources & Employment Updates, Including COVID Workplace Assistance & HR Certifications with Jacquelyn Thorp, MSHR, SPHR, PHRCA](#)

Feb 2, 2021

Host Dorothy Cociu interviews Jacquelyn Thorp, CEO and Founder of Train Me Today, a California-based Human Resources Consulting and HR Training Organization. Jackie discusses the complexity of COVID-19 workplace applications, policies and procedures, and how to get people back to work safely. We discuss the most important things CEOs and CFOs need to know about the role of HR in this complex environment, as well as how to best get and keep HR professionals up to date with certifications. What works best for small employers, large employers, and everything in-between? We also discuss some new laws and changes to existing laws in California, including CAL/OSHA COVID regulations, SB 1159 Work Comp requirements, California Family Rights Act changes, minimum wage updates and more. Join us for this informative podcast!

[S2E16 – Legislative & Regulatory Updates Winter 2021 Part 1](#)

Feb 16, 2021

In part one of a two-part podcast, host Dorothy Cociu and Marilyn Monahan of Monahan Law office discuss important updates for employer plan sponsors. In Part 1 – Dorothy and Marilyn will discuss What the Future May Hold in Washington; COVID-19 updates, including an important update on the Outbreak Period that applies to COBRA and other timeframe extensions; the New CAA Stimulus Bill and How it Impacts Other Laws & Regulations; CAA Important Provisions including the No Surprises Act, which puts limits on balance billing; the new reporting period for Mental Health Parity; and Agent/Broker Compensation Disclosure.

Important Notice/Disclaimer: This podcast includes excerpts from an educational webinar instructed by Dorothy and Marilyn in January, 2021. Be advised that some provisions discussed in this podcast are subject to change, as the environment in Washington and Sacramento are moving quickly. Since this podcast was recorded, certain items discussed have already been changed, and we expect this to continue, so stay tuned for more updates!

[S2E17 – Legislative & Regulatory Updates Winter 2021 Part 2](#)

Feb 23, 2021

In part two of a two-part podcast, host Dorothy Cociu and Marilyn Monahan of Monahan Law office discuss details of the new Transparency Rules for Employers and Health Plans; Cost Transparency for Hospitals; ACA IRS Reporting Forms 1094/1095 Reporting Updates (including California FTB requirements); Grandfathered Health Plans Final Rules; Other Federal Legislation; California Updates, including FSA Account Notices under AB 1554, Cal Savers, Paid Family Leave, Harassment Training, Cal/OSHA COVID-19 Regulations, COVID-19 Workers' Compensation, CFRA, and other Changes for the Workplace.

[S2E18 – Cybersecurity in the Workplace and Home](#)

Mar 2, 2021

Host Dorothy Cociu interviews principals of Aditi Group, our Technology Partners, on cybersecurity in the workplace and home. Dorothy sits down with Ted Mayeshiba, Ted Flittner and Steve Saitman to discover what can be done to protect your business from cybersecurity threats, whether your employees are in the office or working remotely from home. We discuss the differences between threats at the home and in the office, the most common threats we're seeing now, how to examine email phishing campaigns and train your staff to avoid inadvertently downloading malware and viruses to your computers and networks, the common denominators, and what employers should be doing to avoid cybersecurity threats.



"Please use these QR codes to go quickly to our Benefits Executive Roundtable Podcast, and try our new Empowered Education Center platform for HRCI credit courses, General Education Courses, Privacy & Security Courses, Agent-Insurance Industry CE courses, and our Complimentary Client courses! I hope you enjoy!"

Dorothy Cociu, President, Advanced Benefit Consulting & Insurance Services, Inc.

Season 1 – 2019-2020

S1 E1 Employer Roundtable On Benefit Decision-Making | Oct 18, 2019

In this episode your host Dorothy Cociu hosts an employer roundtable with large and small employers who share their thought process, decision-making tools, and ideas on cost containment in their health plans. See what is the most important when they make decisions on their health plans!

S1 E2 Self-Insurance: Is It Right For Your Health Plan? | Oct 18, 2019

In this episode, your host Dorothy Cociu interviews guest Mike Ferguson, CEO of the Self-Insurance Institute of America, who gives us an insight into self-insurance... Mike talks frankly about the option to self-fund (or not), recent trends in the self-funded marketplace, legislative and regulatory actions and more!

S1 E3 Should You Be Using Reference Based Pricing to Lower Your Health Plan Costs? | Oct 21, 2019

Host Dorothy Cociu interviews Ryan Day, President of HS Technologies, a reference-based pricing vendor, who shares insights and information on the option to use RBP in your health plan... Can using a percentage of Medicare Rates (Medicare-Plus) provide greater claims savings for your company?

S1 E4 California State Legislative Update – A Discussion on Health Plan, Health Insurance and Related State Legislation for Employers & Consumers | Oct 25, 2019

Host Dorothy Cociu interviews Faith Borges, Cal-Advocates and Jim Morrison, V.P. of Legislation of the California Association of Health Underwriters, who update employers and consumers on state issues such as AB-5 (Independent Contractor Law), Surprise Billing Bills and other state legislation.

S1 E5 Federal Legislative Update: Medicare-for-All, Single Payer Options, Health Plan Terminology and Presidential Candidate Health Plan Comparisons for Employers & Consumers | Oct 29, 2019

Host Dorothy Cociu interviews Janet Trautwein, CEO of the National Association of Health Underwriters, who provides a frank outlook on the current state of health care reform in Washington. Janet provides a mini glossary of terms, the differences between Universal Coverage, Universal Access to Health Care, Medicare-for-All, other single payer proposals, public options, and a look at Presidential Candidates and what health plans would look like if elected.

S1 E6 There's Plan Money Sitting Out There – How to Get It Back Into Your Health Plan By Using Subrogation & Third Party Liability Recovery | Nov 5, 2019

Host Dorothy Cociu interviews Ron Peck, Esq., V.P. and General Counsel for The PHIA Group, on tips on how to recover funds from insurance carriers and others from auto accidents, medical mal-practice, product liability, class-action liability suits, work comp claims and more.

S1 E7 Prescription Drug Plans – How PBM Contract Considerations & Plan Design Can Lower the Cost of Your Health Plan | Nov 12, 2019

Host Dorothy Cociu interviews Robert Shelly, PBM Consultant from LeafWing, who shares ways you can lower your health plan RX costs by finding the best PBM contracts, improving plan design and employee communications.

S1 E8 Health Plan Cost Containment Using Utilization Review – Utilization Management | Nov 20, 2019

Host Dorothy Cociu interviews Michael Hansen, Regional Sales Manager and Anna Hansen, Director of Sales & Client Solutions, Hines & Associates on how a good UR/UM program can save dollars for your health plan, while giving the best possible care to your health plan participants with Case Management and more.

S1 E9 HIPAA Privacy and Security Part 1 – Physical & Administrative Security

Jan 20, 2020

In this first part of our two part episode, IT Privacy and Security expert Ted Flittner of Aditi Group interviews Dorothy Cociu on HIPAA Privacy and Security. This illuminating interview focuses on the physical and administrative security side of HIPAA. You'll learn about what HIPAA is, it's history, how non-compliance could cripple your business, and fundamentals and nuances for compliance.

S1 E10 HIPAA Privacy & Security Part 2 – Technical Security, HITECH and Overall IT Security for Your Business

Jan 28, 2020

In part two of this two-part episode, Dorothy Cociu interviews Ted Flittner of Aditi Group on the technical security side of HIPAA, as well as the impact HITECH has on your firm. In addition, Ted and Dorothy will discuss some of the pitfalls your firm could fall into, and how to improve overall IT Security for your business.

S1 E11 Hottest California Employment/HR Issues for 2020

Feb 4, 2020

Host Dorothy Cociu interviews Jacquelyn Thorp, MSHR, SPHR, PHR ca, CEO, Founder and Trainer of Train Me Today on the Hottest California HR and Employment Issues for 2020, including Minimum Wage & Exempt Employee Salary Thresholds, Lactation Accommodation (SB 142), Arbitration Agreements (AB 51), Severance Agreements & No-Rehire Provisions, Anti-Harassment Training, the Independent Contractor's Bill (AB 5), Employee Manuals/Handbooks, and More! Jackie provides real-world insights and breaks down complicated issues into workable solutions.

S1 E12 What to Do (and Not Do) When You Receive an IRS 226-J Letter

Feb 11, 2020

Host Dorothy Cociu interviews Marilyn Monahan, Esq., Monahan Law Office, on the complications of the ACA reporting process for Applicable Large Employers (ALEs), the requirements, and what to do if you receive a 226-J letter or Marketplace Appeal letter. We discuss real world approaches to responses, the most common mistakes, and how to be sure your forms are filed correctly the first time going forward. This frank discussion gives you helpful information to avoid costly penalties.

S1 E13 Finding The Right TPA—What to Look For and What to Ask

Feb 18, 2020

Host Dorothy Cociu interviews principals of EBA&M, a third party administrator, on the services administrators offer, the differences between administrators, important claim system helpful information, how they can assist employers and brokers in quoting and large claim monitoring, and important information to help you evaluate them!

S1E14 – Cost Containment in the Large Group Health Insurance Market

Feb 25, 2020

Host Dorothy Cociu is interviewed on the topic of mid-size to large group health plan cost containment, where she shares her insights and ideas on the best ways to reduce costs in a group health plan, by managing the highest cost factors in a health plan: facilities cost, chronic claims cost and prescription drug expenditures. She will also discuss plan funding and financing methods that can seriously reduce your health plan cost. Join us for this informative and timely informational podcast!



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S1E15 – Federal Legislative Update & Presidential Candidates Healthcare Platforms from Marcy Buckner at Capital Conference 2020

Mar 2, 2020

Host Dorothy Cociu interviews Marcy Buckner, Vice President, Government Affairs with the National Association of Health Underwriters (NAHU). Marcy provides up to date information on in force legislation, proposed legislation, and most importantly, the Presidential Race. Marcy breaks down the candidates' platforms and how they differ, including their Medicare for All and Public Option plans, and why those plans would cause major upheaval in the health care marketplace. As we head into Super Tuesday and beyond, this podcast is timely and informative, and in my opinion, necessary for our listeners, so I hope you listen and enjoy.

S1E16 – An Underwriter-Actuarial Look at Cost Containment in Self-Funded Health

Mar 16, 2020

Host Dorothy Cociu interviews Rick Paul, President of US Benefits, a self-funded stop loss underwriting firm, who shares his somewhat unique and sometimes controversial views on how to contain costs in a self-funded health plan. Rick is frank, to the point, and not afraid to state, in real world terms, what's wrong with the healthcare system! In this podcast, he also shares his ideas on how to solve the healthcare crisis in the USA. Join us for this fascinating discussion!

S1E17 – Employer Guide to Coronavirus in Workplace- Part 1

Mar 22, 2020

Podcast Host Dorothy Cociu provides an Employer Guide to the Coronavirus (COVID-19) in the Workplace – Part One. She discusses California Dept of Labor Commissioner's FAQs on how Paid Sick Leave, Child Day Care closings, Exempt Employee Status and more relates to COVID-19, as well as What Your Health Plan Has to Cover, Costs of Screening and Testing, and many other common employer questions. As this was being released, the new Families First Coronavirus Response Act was passed, so Dorothy edited in some preliminary information on this new federal law, as she knew at the time of this recording. Note that additional, more detailed information on FFCRA will be included in the next podcast (Employer Guide to the Coronavirus in the Workplace - Part 2). The final bill that was signed into law was modified slightly, so Part 2 will cover those changes and provide more helpful information to employers.

S1E18 – Coronavirus Employer Guide Part 2 – FFCRA podcast

Apr 1, 2020

Host Dorothy Cociu shares an overview off the Families First Coronavirus Response Act – An Employer Guide Part 2, which summarizes an overview of the law, what size employers it applies to, and an overview of the provisions of the Paid Sick Leave and expanded Family Medical Leave requirements under FFCRA. She discusses the number of hours/days required for the leaves, pay levels, how the tax credits will work, and provides an overview of the Department of Labor's recent Q&As on FFCRA. This overview will provide you with the basics of what each employer is required to offer to their employees due to the current Coronavirus pandemic.

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"Health Plan Compliance for 2022: ERISA Requirements for Employer Plan Sponsors; A Plan Compliance Bible,"

Published in The Statement, March-April, 2022.

<https://www.camsdev.net/CAHU/Magazine/March-April 2022/>

"CAA's No Surprises Act, Part 2"

California Broker Magazine published Part 2 of this article in their December, 2021 issue. Part 1 was published in the October issue.

<https://www.calbrokermag.com/in-this-issue/caas-no-surprises-act-part-2/>

"CAA's No Surprises Act Keeps Surprising! A Detailed Look at the Independent Dispute Resolution Process and Air Ambulance Rules," Published in The Statement, November, December, 2021. Pending additional publications.

<https://www.camsdev.net/CAHU/Magazine/Nov-Dec-2021/>

"CAA's No Surprises Act IFRs Spark Administrative Questions and Industry Concerns While Awaiting Further Guidance," Published September/October, 2021, The STATEMENT, page 4.

<https://www.camsdev.net/CAHU/Magazine/Sept-Oct-2021/>

Published in California Broker Magazine, October and December 2021 (breaking into 2 parts)

Part 1: October, 2021:

https://issuu.com/californiabrokmagazine/docs/calbroker_oct_2021_issue

"Cyber Attacks Hit Home... The Next National Emergency? Valuable Cybersecurity Tools to Keep You Safe", Published in July/August, 2021, The STATEMENT; page 5.

<https://camsdev.net/CAHU/Magazine/July-August-2021/index.html>

Also published in California Broker Magazine, August, 2021. <https://www.calbrokermag.com/in-this-issue/cyber-attacks-hit-home-the-next-national-emergency/>

Pending publication in the August/September, 2021 issue of America's Benefit Specialists.

"The American Rescue Plan Act of 2021 and Related Legislation; a Whirlwind of Funding and Entitlements Throw the Health Insurance Industry into Turmoil," Published in May-June, 2021, The STATEMENT; page 5.

<http://www.camsdev.net/CAHU/Magazine/May-June-2021/?page=4>

This article was also published in California Broker Magazine, June, 2021. <https://www.calbrokermag.com/in-this-issue/the-american-rescue-plan-act-arpa-of-2021-and-related-legislation/>

"California COVID-19 Supplemental Paid Sick Leave- SB 95," Published in May-June, 2021 The STATEMENT, page 39. <http://>

www.camsdev.net/CAHU/Magazine/May-June-2021/?page=38

“Washington Roundup; Diving into Federal Updates, Including COVID-19, The New Stimulus Bill (CAA), Agent Disclosure Requirements, and Grandfathered Health Plan Rules,” Published March-April, 2021, The STATEment, page 5, and published in California Broker Magazine, April, 2021, page 14. <http://www.camsdev.net/CAHU/Magazine/March-April-2021/?page=4>

https://issuu.com/californiabrokermagazine/docs/california_broker_april_2021

“Transparency in Coverage Rules: Breaking Them Down for a Real World Understanding;” Published Jan-February, 2021 issue of The STATEMENT, February, 2021 issue of California Broker, March, 2021 issue of America’s Benefit Specialists (part 1 March 1, 2021; Part 2 published in April, 2021 publication)

<https://www.calbrokermag.com/in-this-issue/transparency-in-coverage-rules/>

<https://mydigitalpublication.com/publication/?m=35261&i=695627&p=16>

“A Helpful Guide to COVID-19 Legislation, Part 2,” published The STATEment, July-August, 2020, California Broker, August, 2020 (page 22), America’s Benefit Specialists, August, 2020 (page 22)

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https://issuu.com/californiabrokermagazine/docs/cal_broker_aug

“Will COVID-19 Layoffs and Employment Loss Spark Another Single Payer Debate?”; published September/October issue of The STATEment, California Broker Magazine October, 2020 (page 8 – guest editorial)

https://issuu.com/californiabrokermagazine/docs/cal_broker_oct

“COVID-19 Legislation – A Helpful Guide (Part 1)”, published June, 2020, America’s Benefit Specialists Magazine (page 18) and California Broker Magazine, June, 2020 (page 18) <https://mydigitalpublication.com/publication/frame.php?i=661700&p=20&pn=&ver=html5>

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