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## Benefits Executive Roundtable—Season 5 -2023-2024

### **S5 E1—A True Kind of Health Plan Cost Containment and Transparency, with Dr. Keith Smith.**

Dorothy Cociu interviews Dr. Keith Smith, Owner, Surgery Center of Oklahoma. Dr. Smith and his partners left the world of corporate profits in the hospital industry and started the Surgery Center of Oklahoma in 1997, and immediately started quoting actual prices over the phone. In 2009, they launched their website that posted all prices online, offering complete transparency in pricing, with drastically lower fees than nearly every other hospital or surgery center in the county! Although they began their practice marketing to self-funded health plans, they now offer these cost-effective strategies for everyone. Listen to this

amazing story of true cost containment!

**S5 E2—Plan Fiduciaries Beware!, with Marilyn Monahan, ESQ, Monahan Law Office.** In this week's episode, Host Dorothy Cociu interviews Marilyn Monahan, ESQ, of Monahan Law Office, on the dangers and pitfalls for plan fiduciaries that can cost you more than just money! We'll talk about ERISA requirements for plan fiduciaries, the Prudent Person Rule, Parties in Interest, the DOL Guidance on plan fiduciary responsibilities for Cybersecurity, and the risks and penalties to fiduciaries if they don't do the right things. Our discussion also includes CAA requirements, disclosure and litigation, and more. Join us for this very informative podcast!

**S5 E3—Open Enrollment Best Practices, with Marilyn Monahan, ESQ, Anne Kelly & Anthony McCarren.** As we enter into the 4<sup>th</sup> quarter and the busiest Benefits Open Enrollment season, this podcasts gives expert assistance to be sure your Open Enrollment goes off without a hitch! Host Dorothy Cociu interviews Marilyn Monahan, ESQ, Anne Kelly and Anthony McCarren on Open Enrollment Best Practices. We discuss the legal and regulatory work that needs to be done, online enrollment and benefits administration, what's best for heavy Hispanic-populated groups, a frank discussion on market concerns with the Ease sale to Employee Navigator, the need for employee education, and overall best practices for both fully insured and self-funded groups. Join us for this informative podcast!

**S5 E4- Saving Money with an HRA Wrap, with Sue Wakamoto-Lee and David Franklin.** Health Reimbursement Accounts (HRAs) have been around for years, but suddenly, they are being looked at as a way to save considerable dollars for fully insured plans being hit with high renewal increases, particularly if you offer high benefit-level plans. By increasing your deductible and using an employer-funded HRA, you can design your HRA to mirror your original plan benefits, offer a Debit Card for easy use by your plan participants, and lower your overall health plan costs! In this podcast, Host Dorothy Cociu interviews Sue Wakamoto-Lee, Claremont Insurance Services and David Franklin, EBA&M Corporation, on how to effectively design and use a cost-effective HRA Wrap! Join us for this informative podcast!

**S5 E5— US DOL/EBSA Cybersecurity Guidance Overview, Part 1, with Marilyn Monahan, Ted Flittner and Ted Mayeshiba.** In Part One of a 2-Part Series, in honor of Cybersecurity Awareness Month, Host Dorothy Cociu discusses the US Department of Labor/ EBSA Cybersecurity Guidance with an expert panel, including Marilyn Monahan, ESQ of Monahan Law Office, Ted Flittner and Ted Mayeshiba, Principals of Aditi Group, ABC's partner IT, Cybersecurity and Technology firm. In part one, we discuss the background of the cybersecurity guidance, what's included in the Guidance, who has to comply, recent court cases setting precedents, Tips for Hiring a Service Provider with strong cybersecurity practices and the role of fiduciaries in this function, including selection and monitoring. We also discuss the importance of cyber liability insurance and what you need to do to get it, and the importance of contract terms with service providers. Join us for Part One of this important and informational podcast!

**S5 E6—US DOL/EBSA Cybersecurity Guidance Overview, Part 2.** In Part Two of our 2-Part Series in honor of Cybersecurity Awareness Month, Host Dorothy Cociu discusses with our Panel of Marilyn Monahan, ESQ, Ted Flittner and Ted Mayeshiba of Aditi Group, processes for selecting service providers under the DOL/EBSA Cybersecurity Guidance, what they mean by a "Cybersecurity Program," Best Practices for Plan Sponsors, and more. We discuss some of the policies and procedures Plan Sponsor Employers must have in place, the importance of regular Risk Assessments, more details about service provider contracts, and the importance of Plan Sponsors to educate their plan participants so that they can play a part in their own benefit account security. Join us for Part Two of this informative podcast series!

**S5 E7—Medicare Updates 2023-2024, With Maggie Stedt.** In this week's episode, host Dorothy Cociu interviews Maggie Stedt, Medicare and Senior Care expert, who shares with us updates for Medicare enrollees and Medicare Open Enrollment Updates for 2023-2024. We discuss the new CMS Medicare Rules for agents, the highlights of the current Open Enrollment period, and important information that seniors need to know, including how they can get the help they need and sign up. Should employees over 65 continue on their group plans or enroll in Medicare? We discuss all of the latest information that can help seniors. Join us for this informative podcast!

**S5 E8—California's Latest Single Payer Threat – SB 770, with Faith Borges.** California's Governor recently signed into law SB 770, which is a bill aimed at obtaining federal financing from Medicare and MediCal funds to be directed into a state-run single payer healthcare system in California. If a single payer system were to pass into law, we would have no more private health plans, no more Medicare, MediCal, or Covered California. In this week's podcast, Host Dorothy Cociu discusses SB 770 and Single Payer Healthcare, and what it could mean in California, with Faith Borges, Legislative Advocate for the California Agents & Health Insurance Professionals (CAHIP). Learn about what this would all mean, and the heavy tax burdens this would place on employers and individuals, if this type of legislation were put into place. Listen to this very informative podcast!

**S5 E9—Self-Insurance Legislative & Regulatory Hot Topics, with Ryan Work & Chris Condeluci.** In this week's episode, host Dorothy Cociu discusses the self-insurance industry hot topics with Ryan Work, VP of Government Relations and Chris Condeluci, Washington Counsel, for the Self-Insurance Institute of America. We discuss the current threat to ERISA pre-emption following recent Supreme Court rulings on PBM cases that could have adverse effects on self-funded health plans, as well as updates on the Transparency in Coverage, the wide variability and incompleteness of files and inability of plan sponsors and administrators to access their claims data. In addition, we discuss the Surprise Medical Billing and Federal Independent Dispute Resolution process and issues within the portal, the lack of Independent Dispute Resolution Entities to arbitrate the cases, and recent cases that strike at the heart of the NSA rules, the QPA. We also discuss the CAA Gag Clause Prohibition & Attestation and requirements of plan sponsors. Join us for this informative podcast!

**S5 E10- Human Resources & Employment Law California & Federal Updates 2024, with Kathy Ruffino.** In this week's podcast, Host Dorothy Cociu interviews Kathy Ruffino, Vice President, Train Me Today, a Southern California-based Human Resources Consulting and Training firm, on the upcoming law changes for 2024 related to Human Resources and Employment Law. In this podcast, we discuss California's SB 616 Paid Sick Leave, Cannabis Legislation SB 700 and AB 2188, SB 699 Non-Compete Agreements, SB 553 Workplace Violence, SB 497 Rebuttable Presumption of Retaliation, AB 594 Public Prosecution for Labor Code Violations, AB 1228 Fast Food Minimum Wage, SB 525 Health Care Industry Minimum Wage, SB 723 Rehire/Retention of Displaced Employees in Hospitality and Service Industries, and SB 848, Reproductive Loss Leave. In addition, we discuss Federal Laws The Pump Act and Federal Pregnant Worker Fairness Act (PWFA). Join us for this informative podcast!

**S5 E11- Selecting A Benefits Broker, with Sue Wakamoto-Lee and Marilyn Monahan.** In this week's podcast, host Dorothy Cociu discusses the process of the employer selection of a benefits broker and consultant with guests Sue Wakamoto-Lee, Director of Business Development of Advanced Benefit Consulting and Marilyn Monahan of Monahan Law Office. What services are important? What suits the employer's needs? Should a broker/consultant assist an employer in benefit plan compliance, and if so, to what level? How do you properly compare, contrast and evaluate brokers and consultants? ERISA fiduciary rules, the CAA and the DOL Cybersecurity regulations and guidance have made it clear that employer plan sponsors should have a process to compare, contrast and select all service providers, including brokers/consultants, yet most employers are not even aware of these rules. Should that be a red flag? We'll provide you with a "checklist" to help you compare benefits brokers and consultants, so that you can make the best decision and selection for your organization. Join us for this informative podcast!

**S5 E12—Holistic and Alternate Medicines in Health Care, CBD and The Path to Future Health Plan Coverage, with Elisabeth Mack and Sue Wakamoto-Lee.** For many years, consumers have been using Cannabis/CBD and other Holistic or Alternate Medicines and Treatments outside of their health plan, because studies have shown that they work and provide needed pain relief and treatment for conditions such as Cancer, Chronic Pain, Parkinson's, MS, Alzheimers and Dementia, and more recently for mental health, autism, epilepsy and auto immune diseases. Host Dorothy Cociu and Sue Wakamoto-Lee discusse with guest Elisabeth Mack RN, BSN, MBA, owner of Holistic Caring, the differences between CBD and THC, microdosing, and how these products are providing relief, as well as the current system's failures to incorporate these treatments into health plans. What does this type of alternative medicine cost today? Are they as effective or more effective than pharmaceutical drugs? When can the use of Cannabis/CBD be

covered by health plans? Is there a path forward to offer these products and services in self-funded health plans, and other plans, and if so, can they save overall costs in the long run? What is standing in the way and what needs to change in Washington to open the doors to health plan use? Please join us for this highly informative podcast.

**S5 E13—Legal Considerations of Artificial Intelligence, with Marilyn Monahan.** They predict that AI will revolutionize the workplace. But what is the legal landscape for AI use? Are there laws in place governing the use of AI? Are there risks and vulnerabilities employers should consider before adopting AI systems? In Part One of a Two-Part Series on Artificial Intelligence, host Dorothy Cociu discusses the legal considerations of AI with Marilyn Monahan of Monahan Law Office. This podcast is designed to help you understand the existing legal landscape, identify the legal risks and vulnerabilities created by AI use, and prepare for the implementation of AI in the workplace. Join us for this very informative podcast!

**S5 E14- AI Security and Privacy Protections, AI & Cyber Liability, and Keeping Your Data Safe, with Eric Barricklow, Adriana Mendieta and Marilyn Monahan.** In part 2 of our series on Artificial Intelligence, in this episode, host Dorothy Cociu discusses with Eric Barricklow, Adriana Mendieta and Marilyn Monahan the importance of AI Security and Privacy Protections, AI & Cyber Liability, and Keeping Your Data Safe. Artificial Intelligence has left many companies wondering about what is needed to use the efficiencies of AI, but not compromise the privacy and security of the company and employees' data. How can you do both? We will discuss the impact of workflow and production, the use of proper security and approval channels, and the dangers of using ChatGPT and other AI programs, and how those dangers can be minimized. We will also discuss the use of AI in Benefits Administration and the largest concerns related to privacy & security of data when using AI from an administrative, legal, and IT perspective, as well as a discussion on policies and procedures for AI. Join us for this informative podcast!

**S5 E15—Federal -Washington Election/Politics, Legislative & Regulatory Updates 2024, with John Greene.** Host Dorothy Cociu discusses the current state of Washington politics, legislative and regulatory updates and an insider's look from inside the Belt with John Greene, Senior Vice President of Government Affairs for the National Association of Benefits & Insurance Professionals (NABIP). We discuss the politics in this election year, potential for future leaders, the 50<sup>th</sup> anniversary of ERISA, additional fiduciary responsibilities for employers, "site neutral" and PBM issues, and the March 8<sup>th</sup> Congressional Healthcare Package. Join us for this informative podcast!

**S5 E16- Workplace Violence, Active Shooter Training and California's New SB 553 Law, with Michael Julian.** In this week's episode, Host Dorothy Cociu interviews Michael Julian, CEO, of National Business Investigations, Inc., MPS Security & Protection, author and trainer for Workplace Violence and Active Shooter Survival Training. Workplace Violence, as well as Active Shooters have become, unfortunately, very common across this country and elsewhere. California has put into law SB 553, which requires most employers in California to have a complete and comprehensive training program, effective July 1, 2024. What does SB 553 require an employer to do? If an Active Shooter enters your workplace, are you ready and are your employees safe? This podcast explores the requirements of the law as well as the reality of today's world, and steps you can take to minimize the risk of an active shooter. Please join us for this highly informative podcast!

**S5 E17- Holistic & Alternative Medicines, Part 2, with Dr. Shannon Eggleston and Ted Flittner.** In this week's podcast, in a follow-up and part 2 of this series, host Dorothy Cociu discusses holistic and alternative, natural medicines and remedies for healing with Dr. Shannon Eggleston, Holistic Health Practitioner (HHP) and Doctor of Naturopathy, Founder of Natural Healing Center, and Ted Flittner of Live Wellness. We discuss the effectiveness of natural and plant-based medicines and healing, non-pharmaceutical options for pain and overall health, and the politics behind the barriers cannabis and other alternative and natural healing methods face in their path towards rescheduling away from current controlled substances categories in Washington. Join us for this informative podcast!

**S5 E18- Benefit Programs Designed to Attract and Retain Employees at All Job Tiers, with Sue Wakamoto-Lee and Jack Holder.** In today's market, top talent not only wants, but expects, a robust and innovative employee benefits program that will set one employer apart from the rest. Host Dorothy Cociu and guests Sue Wakamoto-Lee, ABC Director of Business Development and Jack Holder, President of EBIS, discuss how you can design a benefits program tailored to your workforce, including medical plans, dental and other plans, along with voluntary options and creating an Educational Assistance Program through which employers can help their employees pay off part of their student loan debt or current college and vocational expense each calendar year. Join us for this informative podcast, which will be our last regularly scheduled podcast of Season 5!





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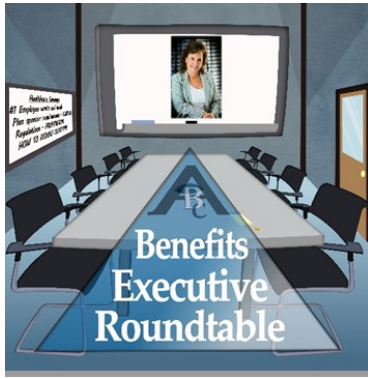
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## Benefits Executive Roundtable—Season 4 -2022-2023

### Podcast Summary Season 4, Episode 1 – Federal & State Legal & Regulatory Updates, Part 1, with Marilyn Monahan, Monahan Law Office

S4 E1 -Host Dorothy Cociu interviews one of the Roundtable's favorite guests, Marilyn Monahan of Monahan Law Office. In part 1 of this two -part series, we discuss Federal & California State Leave Laws and how they inter-relate, updates on the current and future employer requirements for the Transparency in Coverage (TiC) rules, including Machine Readable

File and online self-service tool requirements and need for vendor contracts, the Consolidated Appropriations Act (CAA) updates, including the No Surprises Act, including changes to ID Card and Provider Directory requirements, NSA notices, good faith estimates, and the Independent Dispute Resolution Process. Join us for this informative and timely podcast!

### Podcast Summary Season 4, Episode 2 – Federal & State Legal & Regulatory Updates, Part 2, with Marilyn Monahan, Monahan Law Office

S4 E2 -Host Dorothy Cociu continues her discussions on federal and state legal and regulatory updates with Marilyn Monahan. In part 2 of this 2-part series, we discuss the hottest two Supreme Court cases that were settled this past summer, including *Dobbs v. Jackson Health* (which overturned *Roe v. Wade*) and *Marietta v Davita* (which was a huge victory for self-funded health plans). What happened and what can employers do about abortion coverages? What kind of civil and criminal penalties are at stake if employees cross state lines for abortions? How does the *DaVita* case help self-funded plans with cost containment? We also discuss the Inflation Reduction Act and a number of California state legal and regulatory updates. Join us for part 2 to discuss these sometimes emotional and controversial subjects!

### Podcast Summary – Season 4, Episode 3 - Health Plan Compliance – The Good, The Bad and The Scary

Host Dorothy Cociu interviews Jeff Strong, Vice President, Sales, Sterling Administrators on health plan compliance, the good, the bad, and the scary! In this week's episode, Jeff and Dorothy discuss ERISA disclosure requirements, the best tools for and preparing for audits, fiduciary liability, the Prudent Man Rule, Form 5500 filing and auditing, COBRA, ICHRAs, and more compliance information. In addition, we discuss the recent SCOTUS case *Dobbs v. Jackson Women's Health*, which took away the constitutional right to an abortion, along with the liability of crossing state lines for abortions, aiding and abetting, and employer use of Travel Benefits for abortion expenses.

### Podcast Summary – Season 4, Episode 4 - No Surprises Act Final Rules and *DaVita v. Marietta* SCOTUS update from SIIA's Ryan Work & Chris Condeluci

Host Dorothy Cociu interviews Ryan Work, Senior VP Government Relations and Chris Condeluci, Esquire, Washington Counsel for the Self Insurance Institute of America (SIIA), on the No Surprises Act Final Rules and how they impact health plans, including updates on the Federal Independent Dispute Resolution (IDR) Process, which finally opened in April, 2022. How was the Federal Portal's operations in its first quarter? We'll give you the inside scoop and first quarter result summary. In addition, Chris and Ryan give us an update on how the *DaVita v. Marrietta* SCOTUS decision impacts self-funded health plans. This ruling was considered a huge victory for the self-insured industry! Ryan and Chris give us their insight from inside the heart of the self-insured industry!

### Podcast Summary – Season 4, Episode 5 – Renewal and Open Enrollment Strategies for Self-Funded Health Plans

Host Dorothy Cociu interviews Dan Baker, Vice President, Sales and MaryAnn Wessel, Senior Account Manager of EBA&M Corporation, a Third-Party Administrator specializing in self-funded and level-funded health plans on the best practices for renewal and open enrollment, and strategies for making your upcoming renewal efficient and successful. We discuss timelines for quoting and sales steps, reporting and data analysis, funding mechanisms, employer education, and the complexities of new laws and regulations and how they impact your renewal and open enrollment. Join us for this informative podcast!

#### **Podcast Summary – Season 4, Episode 6- Data Security Risks and Importance of Cybersecurity, Part 1**

In part 1 of this two part series, host Dorothy Cociu interviews Ted Mayeshiba and Ted Flittner of Aditi Group, an IT Technology, HITECH, Electronic Security and Cybersecurity firm on the current threats in electronic security, cybersecurity and the importance of risk assessments and training employees to protect your electronic data. We discuss the recent cyber and ransomware attacks and trends, the risks of remote employees and how to mitigate them, and overall electronic security tips. Join us for this informative podcast during Cybersecurity Awareness Week!

#### **Podcast Summary – Season 4, Episode 7 - Cybersecurity; The Need Is Here to Stay; *Tips for Keeping Your Data Safe* (Part 2 of a 2 Part Series)**

In Part 2 of our Two-Part Series on Cybersecurity during Cybersecurity Awareness Month, Host Dorothy Cociu interviews Adriana Mendieta, Cybersecurity and Cyber Liability Coverage Expert, on the current state of the Cyber World... whether it's harmful hacks or ransomware, everyone is at risk for a cyber attack. Adriana shares her thoughts as a Database Manager, member of a federal government cybersecurity task force, and cyber liability agent. We discuss the latest trends and how to mitigate your risk. Join us for part 2 of this informative series on cybersecurity!

#### **Podcast Summary – Season 4, Episode 8 - Medicare Updates for 2023 Enrollments**

Host Dorothy Cociu interviews Maggie Stedt and Rosamaria Murrajo from the California Agents & Health Insurance Professional's Medicare Committee on the Medicare updates needed for 2023 enrollments. We discuss the important things consumers need to know, the new rules that affect agents, and the Inflation Reduction Act's Medicare provisions. In addition, we discuss what seniors themselves need to know, their most common questions, hints on how to enroll, as well as the differences in stand-alone prescription drug plans, Medicare supplement plans and more! Join us for this timely and informative podcast!

#### **Podcast Summary – Season 4, Episode 9 - Voluntary Benefits & How They Can Enhance Your New Hire Offerings and Open Enrollment**

Post-COVID-19, employers are struggling to attract and retain employees, and employee benefits are one of the leading ways to sway prospective employees to your companies. In this week's podcast, Host Dorothy Cociu interviews John Evangelista and Sarah Knapp from Colonial Life on the ways that Voluntary Benefits can enhance your new hire benefits package to help you attract the best candidates, and provide your employees more options during open enrollment. Join us for this informative and timely podcast!

#### **Podcast Summary – Season 4, Episode 10 -Human Resources & California Legislative Updates for 2022-2023**

Host Dorothy Cociu interviews Kathy Ruffino, Vice President, Train Me Today, on Human Resources and California Legislative Updates for 2022-2023. We discuss AB 152 (COVID Supplemental Paid Sick Leave), AB 257 (The Fast Act), AB 1041, SB 1044, AB 1601, AB 1751, AB 1949 and more. We also discuss what employers are dealing with post-Dobbs, the Great Resignation current trends, and ways employers can best attract and retain employees. Join us for this informative podcast!

#### **Podcast Summary – Season 4, Episode 11 – Everything Employers Need to Know About Federal TiC and RX Reporting Requirements for 2022-2023**

Host Dorothy Cociu discusses with Marilyn Monahan of Monahan Law Office all of the Employer Requirements for the Transparency in Coverage Machine Readable Files Disclosures and CAA Pharmacy Benefits Reporting Requirements for employers and their vendors. Whether you are fully insured or self-funded, there are a myriad of new requirements that have employers, third party administrators, pharmacy benefits managers and others scrambling to understand and implement. What's required and who needs to perform these tasks, and what are the due dates? Do you have the proper contracts in place? We will dive into the details!

#### **Podcast Summary – Season 4, Episode 12 - Examining Reference Based Pricing in Self-Funded Plans, Featuring Claim Doc**

Podcast Summary – In this week's episode, Host Dorothy Cociu interviews Mike Sigal, VP of Sales Development and Omar Arif, Senior VO of Growth from Claim Doc, a Reference Based Pricing vendor. As we continue to examine cost containment in self-funded health plans, we take a look into Claim Doc and how they differ from other vendors, the effectiveness of single case agreements,

ways to deal with Balance Billing, and how Claim Doc takes on the role of a Co-Fiduciary in the self-funded health plan. Join us for this informative podcast!

#### **Podcast Summary - Season 4, Episode 13 – Federal Legislative Updates, Part 1**

In this episode, host Dorothy Cociu interviews Marcy Buckner, Senior VP of Government Affairs of NABIP. They discuss the current state of affairs in Congress after the November, 2022 elections, the end of the year Omnibus Package, the Inflation Reduction Act, the ACA Family Glitch resolution, Medicare Marketing Final Rule and Proposed Rule, and the proposed Notice of Benefit Payment Parameters. This is part 1 of a two-part series. Join us for this informative podcast!

#### **Podcast Summary - Season 4, Episode 14 – Federal Legislative Updates with Marcy Buckner, Part 2**

In part two of this two-part series, host Dorothy Cociu continues her interview with Marcy Buckner, Senior VP of Government Affairs of NABIP. We discuss the CMS Proposed 2024 Notice of Benefit and Payment Parameters (NBPP), the ACA Employer Reporting Deadline permanent extension, the Transparency in Coverage (TiC) Guidance that clarifies Public Disclosures, and the Good Faith Effort provisions for employer CAA Prescription Drug Reporting, which has been very difficult for employers, TPAs, PBMs and others. In addition, we discuss the top issues that NABIP has working on in Washington, including preserving the employer tax exclusion and employer reporting under the ACA. We also discuss updates on Single Payer/Medicare for All discussions in Washington and Medicare Updates. Join us for the conclusion of this informative podcast!

#### **Podcast Summary – Season 4, Episode 15 – California State Legislative Updates**

In this episode, host Dorothy Cociu interviews Faith Borges, Legislative Advocate, Dawn McFarlane, VP of Legislation and Sue Wakamoto-Lee, President, of the California Agents & Health Insurance Professionals (CAHIP), on the current legislative environment in Sacramento. We examine our state legislature, the November elections and political impact of them, state Leadership, and the main legislative issues related to health insurance and health care in California. Will Single Payer threats be back? Join us for this informative podcast!

#### **Podcast Summary - Season 4, Episode 16 – California Employment & Workplace Laws for 2023**

Host Dorothy Cociu shares excerpts from her Employment & Workplace Laws session from her January 24, 2023 Lunch & Learn this episode. Kathy Ruffino from Train Me Today and Marilyn Monahan from Monahan Law Office discuss the new employment and workplace laws in or going into effect in 2023, including The Fast Act, AB 1041 expansion of current family leave under CFRA, SB 1044 Retaliation and “Emergency Situations,” AB 1601 employment protections for call centers, AB 1949 bereavement law update, SB 523 discrimination of applicants and/or employees based on reproductive health decision making, SB 1162’s Pay Transparency Act, which requires new pay data reporting beginning May 10th, 202, and other California and Federal new and existing laws changes or updates. Join us for this informative podcast!

#### **Podcast Summary - Season 4, Episode 17 Recruiting Talent: Challenges & Opportunities in a Post-COVID World**

In this episode, Host Dorothy Cociu shares excerpts from ABC’s January 24<sup>th</sup> Lunch & Learn program. One of the greatest challenges employers have in our post-pandemic world is recruiting talent and keeping them from moving on quickly to other employers. In this episode, Kathy Ruffino of Train Me Today and Marilyn Monahan of Monahan Law Office provide us with helpful information and tools for recruiting and retaining quality employees, by providing them with what they are looking for now and in their future. We cover opportunities for remote work and how to design job descriptions for remote employees at all job tiers, the challenges of hiring a remote or hybrid workforce and how to overcome them, the types of benefits that attract recruits and keep them on the job, and tools to keep employees engaged long-term. Join us for this informative podcast!

#### **Podcast Summary - Season 4, Episode 18 – Benefit Programs to Attract and Retain Talent For All Job Tiers**

In this episode, Host Dorothy Cociu shares more excerpts from ABC’s January 24<sup>th</sup> Lunch & Learn program. Dorothy Cociu and Marilyn Monahan of Monahan Law Office discuss benefit programs that attract and retain talent in all job tiers. In today’s market, top talent not only wants, but expects, a robust and innovative employee benefits program that will set one employer apart from the rest. In this episode, we will talk about how you can design a health benefits program tailored to your workforce, including medical plans, dental and other plans, along with voluntary options, and recent changes in the law that allows employers to create an Educational Assistance Program with which employers can help their employees pay off part of their student loan debt or current college and vocational expense each calendar year. Join us for this informative podcast!





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## Season 3- 2021-2022

### 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 15<sup>th</sup> and December 7<sup>th</sup> 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 5<sup>th</sup> 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.





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**Session Two:** 11:20am– 12:20 pm: **Benefits Basics** with Sue Wakamoto-Lee, CEBS and Anthony McCarren (Eligibility, Underwriting, Section 125, COBRA & Cal-COBRA Basics, Terminology & More)

**Lunch 12:20–1:00 pm**

**Session Three:** 1:00pm – 2:15 pm: **Benefits Compliance Basics** with Dorothy Cociu, RHU, REBC, GBA, RPA (ERISA, HIPAA, CAA Rules & More.. Compliance Matters That All Employers Must Know)

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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.



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*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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**"Alternative and Holistic Medicines in Health Care and CBD... Is There a Path to Future Health Plan Coverage?"** published in the County of Orange News, March-April, 2024 edition, ABC Benefit News 1st Quarter, 2024, and to be published in California Broker, April, 2024.

**"Healthcare & Health Insurance Trends & Outlook For 2024,"** exclusive article written for and published in the County of Orange Insurance News, January-February, 2024 and ABC Benefit News, First Quarter, 2024.

**"Artificial Intelligence in the Benefits & HR Space; Protecting Private Data When Moving Toward AI in the Workplace."** Published in ABC Benefit News, 4<sup>th</sup> Quarter, 2023, The County of Orange Insurance News (the COIN), November-December, 2023, HR Tech Outlook Magazine, Manage HR Magazine, online magazines, November, 2023.

<https://benefits-administration.managehrmagazine.com/cxinsight/artificial-intelligence-in-the-benefits-hr-space-protecting-private-data-when-moving-toward-ai-in-the-workplace-nwid-2600.html>

<https://artificial-intelligence.hrtechoutlook.com/cxinsights/artificial-intelligence-in-the-benefits-hr-space-protecting-private-data-when-moving-toward-ai-in-the-workplace-nid-3582.html>

**"CAA's Gag Clause Prohibition Attestation Requirements Due December 31, 2023; Are You Ready to Comply?"** Published in ABC Benefit News, 3<sup>rd</sup> Quarter, 2023 and The COIN (County of Orange Insurance News, September-October, 2023. HR Tech Outlook Magazine, September, 2023 (online version), Manage HR Magazine (online version), and America's Benefit Specialists Magazine, October, 2023; Manage HR - <https://benefits-administration.managehrmagazine.com/cxinsight/caa-s-gag-clause-prohibition-attestation-requirements-due-by-december-31-2023-are-you-ready-to-comply-nwid-2444.html>; HR Tech Outlook - <https://benefits-administration.hrtechoutlook.com/cxinsights/caa-s-gag-clause-prohibition-attestation-requirements-due-by-december-31-2023-are-you-ready-to-comply-nid-3514.html>; America's Benefit Specialists - <https://digitaledition.pub/wc/nahu/Americas-Benefit-Specialist/October-2023/>

**"DOL Makes It Clear That Cybersecurity is a Plan Sponsor & Plan Fiduciary Responsibility. Are You Ready to Comply?"** Published in ABC Benefit News, 2<sup>nd</sup> Quarter, 2023, and published in HR Tech Outlook magazine, June 15, 2023 (online version)

[https://hr-consulting.hrtechoutlook.com/cxinsights/dolebsa-make-it-clear-that-cybersecurity-is-a-plan-sponsor-and-plan-fiduciary-responsibility-are-you-ready-to-comply-nid-3331.html?utm\\_source=Newsletter&utm\\_medium=email&utm\\_campaign=hrtechoutlook\\_weekly](https://hr-consulting.hrtechoutlook.com/cxinsights/dolebsa-make-it-clear-that-cybersecurity-is-a-plan-sponsor-and-plan-fiduciary-responsibility-are-you-ready-to-comply-nid-3331.html?utm_source=Newsletter&utm_medium=email&utm_campaign=hrtechoutlook_weekly)

**"Recruiting Talent: Challenges & Opportunities in a Post-COVID World,"** Published in ABC's Benefit News, 1<sup>st</sup> Quarter, 2023. Published March, 2023 in national HR Magazine, HR Tech Outlook, found at: <https://talent-management.hrtechoutlook.com/cxinsights/recruiting-talent-challenges-and-opportunities-in-a-postcovid-world-nid-3211.html>

**"Is it Just the Acronyms or is it All Confusing To Employers? Diving Into The New Requirements of TiC, MRF, TiC Online Shoppable Services Self-Service Tool, CAA No Surprises Act & CAA RX Benefits Reporting."** Published in the County of Orange Insurance News, December, 2022, America's Benefit Specialists Magazine, January-February, 2023 (Part 1) <https://digitaledition.pub/wc/nahu/Americas-Benefit-Specialist/January-February-2023/> page 18 and America's Benefit Specialists, March, 2023 (Part 2) <https://digitaledition.pub/wc/nahu/Americas-Benefit-Specialist/March-2023/> page 18, and published in the County of Orange Insurance News (The COIN), December, 2022.

**"Supreme Summer – A Detailed A Detailed Look Into This Summer's Supreme Court Decisions that Affect Employer Health Benefits and Plan Decisions ... SCOTUS Cases Dobbs v. Jackson Women's Health, Marietta Memorial Hospital Employee Health Plan v. DaVita, Inc."** Published in California Broker's Insider E-Newsletter, September 7, 2022.

America's Benefit Specialists, October, 2022. <https://digitaledition.pub/wc/nahu/Americas-Benefit-Specialist/October-2022/?p=20>; <https://www.calbrokermag.com/wp-content/uploads/2022/09/Cociu-Supreme-Summer-w-graphics.pdf>; [https://www.calbrokermag.com/insurance-insider-newsletter/heads-up-medicare-marketing-rule-deadline-looms-oct-1/?utm\\_source=CalBrokerMag&utm\\_campaign=5da7001a05-California+Broker+Insurance+Insider+News\\_COPY\\_01&utm\\_medium=email&utm\\_term=0\\_5597fdf656-5da7001a05-%5B%5D&ct=t%28California+Broker+Insurance+Insider+News\\_COPY\\_01%29#2022](https://www.calbrokermag.com/insurance-insider-newsletter/heads-up-medicare-marketing-rule-deadline-looms-oct-1/?utm_source=CalBrokerMag&utm_campaign=5da7001a05-California+Broker+Insurance+Insider+News_COPY_01&utm_medium=email&utm_term=0_5597fdf656-5da7001a05-%5B%5D&ct=t%28California+Broker+Insurance+Insider+News_COPY_01%29#2022); Also published in CAHIP Connection, October, 2022, <https://files.constantcontact.com/1d80a1cb001/6235cd4f-ee6f-4bb2-a0d1-2fe02e14d3b6.pdf>

**"Cybersecurity 2.0 - The Latest on Cyber-Attacks, Ransomware and The Need for Risk Assessments... Same Message, Different Result?,"** Published in the May-June 2022 The Statement magazine, <https://www.camsdev.net/CAHU/Magazine/May-June-2022/>  
In addition,, this article was published in the national trade magazine America's Benefit Specialists, July, 2022, found at: <http://www.hiu-digital.com/> or <https://digitaleditions.walsworth.com/publication/?m=35782&i=751536&p=22&pre=1&ver=html5>

Also published in the June, 2022 issue of **California Broker** Magazine (and placed on the cover), which can be found at: <https://issuu.com/californiabrokmagazine/docs/june2022>

**“Health Plan Compliance for 2022: Something Old, Something New, Something Challenging and Something to Pursue,”** Published in **California Broker** Magazine, Part 1, March, 2022. <https://www.calbrokermag.com/more/health-plan-compliance-for-2022/>

**“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](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/>

Also published in **America’s Benefit Specialists**; Part 1 October, 2021.

<https://www.omagdigital.com/publication/?m=35261&i=723016&p=10&ver=html5>, October, 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/californiabrokmagazine/docs/california\\_broker\\_april\\_2021](https://issuu.com/californiabrokmagazine/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)

<https://mydigitalpublication.com/publication/?m=35261&i=671816&p=26>

[https://issuu.com/californiabrokmagazine/docs/cal\\_broker\\_aug](https://issuu.com/californiabrokmagazine/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/californiabrokmagazine/docs/cal\\_broker\\_oct](https://issuu.com/californiabrokmagazine/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> [https://issuu.com/californiabrokmagazine/docs/cal\\_broker-june2020](https://issuu.com/californiabrokmagazine/docs/cal_broker-june2020)





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