



BENEFIT COMMERCE *group*

NEWS RELEASE

Benefit Commerce Group's Account Management Team Earns PPACA Certification

Company Invests in Health Care Reform Knowledge for Its Clients

Scottsdale, AZ, August 27, 2013 – All of the Account Managers, the Director of Client Services and the Vice President of Operations at Benefit Commerce Group have earned certification through the National Association of Health Underwriters' (NAHU) new professional development course on the Patient Protection and Affordable Care Act (PPACA). Benefit Commerce Group is an award-winning Scottsdale-based employee benefits firm.

"We believe it is vital that we have the best information possible about Health Care Reform, to better serve our clients," said Scott M. Wood, Principal of Benefit Commerce. "That's why we invested time and money in this course. We also provide up-to-date information on our website in a special 'Health Reform' section; we email updates and conduct a Reform Readiness Assessment for our clients; and we provide webinars on new and continuing issues related to PPACA."

NAHU's continuing education course has been approved in all 50 states. Benefit Commerce Group employees completed this 10-hour course to receive the most up-to-date information on the key technical components of PPACA to be prepared to counsel clients on upcoming required healthcare changes and new options for health plans.

"By taking this course, Benefit Commerce Group's account management staff has joined an elite group who is uniquely qualified to assist clients in complying with the new law," said NAHU CEO Janet Trautwein. "These individuals understand how the market is likely to change over the next few years, and they are in the perfect position to advise businesses in planning for the future."

Topics of study include:

- Implementing healthcare reform—overview and politics
- Grandfathered plans and the small-business tax credit
- Medicare Part D and non-discrimination rules
- Patient protection and changes to consumer-directed health plans

- Medical loss ratio requirements and tax implications
- W-2 reporting, summary of benefits, waiting periods, essential benefits and community rating
- Individual mandate, pre-existing conditions and rating reform
- Health insurance exchanges for individuals and small employers
- Employer pay or play
- Self-insured plans

ABOUT NAHU

The National Association of Health Underwriters represents 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans.

ABOUT Benefit Commerce Group

Benefit Commerce Group, the creator of its exclusive **Trend Neutralizer™**, is an innovative and award-winning employee benefits firm that is changing the health care cost paradigm, one company at a time. We provide employers with sustainable strategies to lower health care costs first-year and long-term and enhance productivity. Benefit Commerce is a “game-changer” for companies striving to control one of their highest expense items: employee benefits costs. We are not your typical benefits firm, and we are not offering typical cost-shifting techniques. Our strategies yield real savings for both employer and employee and also integrate meaningful consumer-focused employee health and wellness programs. Our technology enhancements also set us apart, as we offer methods to streamline HR functions from enrollment through ongoing employee communication and administration.

Among other awards, Benefit Commerce executives have received national recognition for two years in a row from The Institute for HealthCare Consumerism. Four clients of Benefit Commerce Group were awarded Healthiest Employers Awards in 2013 by the *Phoenix Business Journal*. For more information on Benefit Commerce Group, visit our website www.benefitcommerce.com.

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