

Health care legislation continues to cause businesses headaches

By Emily Miels Leader-Telegram | Posted: Tuesday, September 9, 2014 11:40 pm

Four years after the controversial legislation was signed into law, Chippewa Valley business representatives said Tuesday they're still confused and frustrated by the Affordable Care Act.

"All of it's completely confusing to me," said Sarah Pedicone, human resources manager at Oakwood Hills Animal Hospital in Eau Claire.

Mike Mai of Bauman Associates agreed and said he thinks many parts of ACA, which took effect in January, are missing.

"So much of it's up in the air yet," Mai said. "I mean, the uncertainty of it all is the issue I think people are dealing with, not knowing how it's going to affect them."

The Eau Claire Chamber of Commerce attempted to clear up some of that confusion Tuesday during an ACA update meeting for member businesses.

"This is the third time we've done this program, and I think we're still hitting about 130 people each time we do it, so there's a lot of interest," chamber President and CEO Bob McCoy said.

Steve Weld of the Weld, Riley, Prens & Ricci law firm of Eau Claire, one of the lawyers who spoke at the program, said the ACA remains unclear.

"Each time we think in six months we should know the answer to that question, but here we are," Weld said. "All we can do is tell you what we know in terms of where the cases are."

Weld and attorney Mary Ellen Schill of the Ruder Ware law firm discussed transitional rules, how ACA affects businesses, how its regulations affect company wellness programs, additional reporting requirements and other ACA updates.

"Honestly most employers are concerned about the compliance issues, you know, because these are serious issues as far as signing off and just making sure that they're following the rules," Mai said.

Eventually, ACA will require that all employers with more than 50 full-time equivalent employees either offer insurance to employees working 30 hours or more per week or pay a penalty.

To show they've met those requirements, businesses with 50 or more full-time equivalent employees will fill out the new employer transmittal Form 1094-C and employee return Form 1095-C in 2015.

“We need to look at this now and be ready to do test runs now,” Schill said, even though the forms won’t be due until early 2016. “They are very complicated.”

Even medium-size employers, which can delay that provision for one year, must provide that information for 2015, but the reporting is simpler.

Dawn Garcia, a consultant with Pursuit of Excellence, an Eau Claire business management consulting firm, said the additional reporting requirements most likely will put a strain on businesses though additional administrative costs.

“It’s a lot of tracking,” Garcia said. “We understand the rationale for that, but it does put a significant burden on small resources and small businesses, and a bigger burden, if you will, on larger organizations, which is really going to press them into getting an automated solution for this.”

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