



How Can ACI Specialty Benefits Help You with **PPACA**?

Part Two: What PPACA Means for Employee Assistance Programs

By Dr. Ann Clark,
CEO and Founder of ACI Specialty Benefits

The Patient Protection and Affordable Care Act (PPACA) has raised questions from the public, beleaguered brokers, and HR directors. Do Employee Assistance Programs satisfy the “minimum essential coverage” requirement for healthcare reform? Can EAPs do anything to supplement employers’ current healthcare programs?

While employers are required to provide health care coverage starting in 2014 - or pay the consequences - there has been speculation as to whether EAPs count toward that minimum health care coverage. After all, EAPs do offer one-on-one assessment services and referrals to affordable health care resources.

Experts say that there is nothing in the original law, passed in 2010, precluding employers from using an EAP as a way to meet a healthcare coverage requirement. As a favorable alternative to costlier plans, the EAP is a good solution for companies with high-turnover workforces, lower-paid employees, and a high number of part-time workers.

Since all employees are automatically enrolled in EAP coverage, employers could offer EAPs as a way to provide minimum essential coverage without paying additionally per employee. While the jury is still out on federal regulations regarding this option, and opinions from the brokerage community vary, EAPs will be a stop-gap measure as companies continue to grapple with implementation of PPACA requirements.

Whether employers use EAPs as a solution to minimum essential coverage or as a complement to it, ACI has proven strategies to keep employer costs from rising and show proven ROI through preventive care.



How ACI Can Help

- 1. Parity**
In response to mental health parity, ACI has proven ROI in establishing programs that address mental health concerns and prevent these issues from escalating into expensive health care costs.
- 2. Gatekeeping**
The majority of mental health and substance abuse issues are appropriate for ACI’s included short-term clinical assessment and network of community resources across the nation and around the world.
- 3. Prevention**
ACI treats the whole person, not just the issue. EAPs help keep claims costs down before employees ever create healthcare claims.
- 4. Community Strength**
ACI has seen annual EAP utilization upwards of 10%, delivering direct cost savings for hallmark unlimited services.



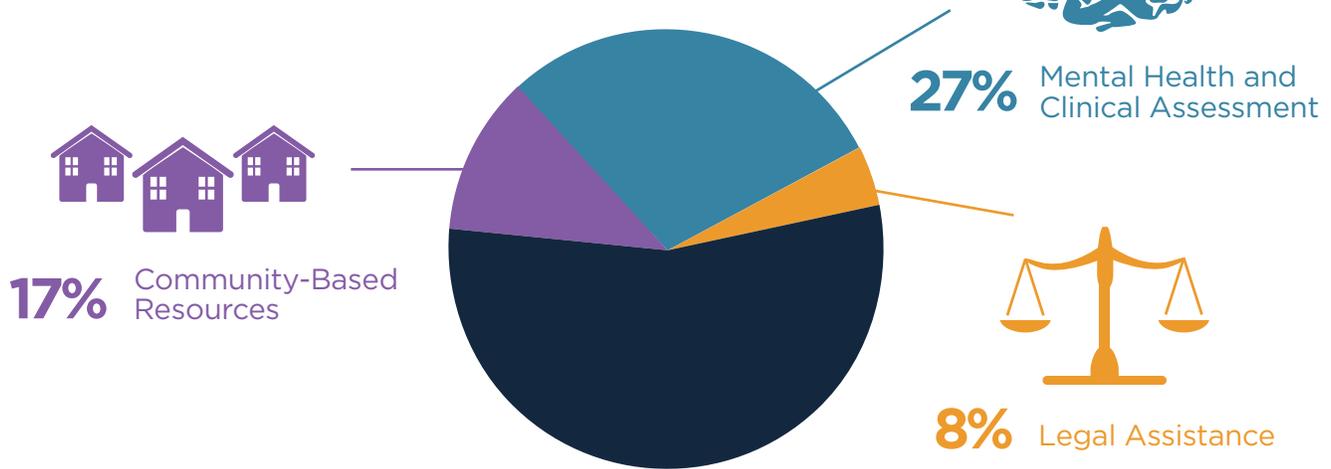


ACI Specialty Benefits Top-Ten EAP

ACI delivers highly-rated services to keep claims costs down and help employees take charge of workforce health.

Top 3 Reasons for Contacting ACI's Employee Assistance Program

Based on ACI's 2012 Data



By the Numbers*

- 42%** 42% of Americans don't know PPACA is still being implemented.
- 1/5** One in five American adults take prescription drugs for a mental health condition.
- #1** Depression is the #1 cause of disability in the United States.
- 30%** Outpatient costs could rise 30% for companies without a behavioral health program.

ACI Delivers Solutions

One nationwide company saved nearly **\$2.5 million** in one year with ACI's Employee Assistance Program.

With some clients at over **10%** annual utilization, ACI consistently exceeds national averages.

ACI maintains a **89% case success rate** and **95% client retention rate**.

**According to data from BenefitsPro.com and Purdue University*

Missed **Part One**? **Contact Us** now to find out how ACI's CORE Wellness program can help with PPACA.

To speak with one of ACI's experts on PPACA compliance call 800.932.0034 or email info@acispecialtybenefits.com

