



UBA
Compliance Advisor

What every HR leader should know about compliance



Compliance Recap

October 2020

October was a busy month in the employee benefits world.

The Department of Health and Human Services (HHS) renewed the public health emergency due to COVID-19 which took effect on October 23, 2020. The Internal Revenue Service (IRS) issued Notice 2020-76 regarding deadline extensions and requirements for reporting of group health coverage offered in 2020 under the Patient Protection and Affordable Care Act (ACA) as it has done in prior years.

The IRS released final instructions for both the 1094-B and 1095-B forms and the 1094-C and 1095-C forms and the final forms for 1094-B, 1095-B, 1094-C, and 1095-C. The IRS released Notice 2020-79 and Rev. Proc. 2020-45 regarding health plan limits as well as various compensation, benefit, and contribution levels under qualified retirement plans for 2021.

The Department of Labor (DOL), HHS, and the Department of the Treasury (Treasury) (collectively, Departments), released interim final rules regarding implementation of the CARES Act regarding plan and issuer coverage of COVID-19 diagnostic tests and coverage of coronavirus preventive services.

The IRS released final regulations clarifying the income test for being a qualifying relative. The Departments released final rules on coverage transparency requiring group health plans and insurance issuers in the individual and group markets to disclose cost-sharing information and negotiated rates.

The DOL released the Final 2020 Mental Health Parity and Addiction Equity Act (MHPAEA) Self-Compliance Tool. The U.S. Supreme Court heard oral arguments in the *Rutledge v. Pharmaceutical Care Management Association* case.



UBA released new advisors:

- [IRS Notice 2020-76](#)
- [IRS Releases Final Forms and Instructions for 2020 ACA Reporting](#)
- [2020 ACA Reporting for Individual Coverage Health Reimbursement Arrangements](#)
- [U.S. Supreme Court and the Future of the Affordable Care Act](#)
- [2021 Annual Benefit Plan Amounts Card](#)
- [IRS Releases 2021 Benefit Plan Limit Cost-of-Living Adjustments](#)
- [Final Rules on Coverage Transparency](#)
- [Additional Policy and Regulatory Revisions Response to the COVID-19 Public Health](#)
- [Emergency Interim Final Rules](#)

UBA updated, refreshed, or revised existing guidance:

- [MLR Rebate Considerations – Private Plans](#)
- [Update on Tri-Agency Final Rules on Health Reimbursement Arrangements](#)
- [What You Need to Know about Health Flexible Spending Accounts](#)
- [Qualified Small Employer Health Reimbursement Arrangements FAQ](#)
- [HRAs, HSAs, and Health FSAs – What’s the Difference?](#)
- [Health Reimbursement Arrangements Comparison Chart](#)

Download the [full Compliance Recap](#) to learn more about:

- Renewed COVID-19 Public Health Emergency Determination
- IRS Notice 2020-76
- Final Forms and Instructions for 2020 ACA Reporting
- 2021 Inflation-Adjusted Limits
- Interim Final Rules on Coverage of COVID-19 Diagnostic Tests and Preventive Services
- Final Regulations on Definition of Qualifying Relative
- Final Rules on Coverage Transparency
- Final 2020 MHPAEA Self-Compliance Tool
- Oral Arguments in ERISA Preemption Case
- Question of the Month

This information is general and is provided for educational purposes only. It is not intended to provide legal advice.
You should not act on this information without consulting legal counsel or other knowledgeable advisors.



UBA
Partner Firm

Shared Wisdom.
Powerful Results.