

COLONIAL GROUP, INC.

Health e(fx) technology helps support Colonial Group's 11 complex subsidiaries achieve ACA compliance

Client: Colonial Group, Inc. employs over 1,100 employees, and offers a diverse portfolio of products and services including petroleum, chemical solutions and more. The Colonial Group, one of the largest privately held companies in the United States, has 11 active subsidiaries and continues to add to its collection of business sectors.

"When the ACA first was announced in 2014 is when my sleepless nights began, I thought to myself, how are we going to continue to run 11 companies in ten different states and keep them all compliant?"

- David Deason, Payroll and Benefits Director for Colonial Group, Inc.

Challenge:

Under the Affordable Care Act (ACA), employers must offer health insurance that is affordable and provides minimum value to 95 percent of their full-time employees. The ACA requires each of Colonial Group's active subsidiaries, or Applicable Large Employer Members (ALEMs), to independently file their own Forms 1094/1095. ACA penalties accrue monthly and can be assessed at an ALEM level, so the Colonial Group needed visibility into each subsidiary's complex population to minimize risk and stay in compliance.

The Colonial Group first looked to their payroll firm to help solve this problem, but they were not yet offering an ACA solution. Other solutions were not able to support eligibility management and compliance at an ALEM level, which was the organization's number one concern.

Solution: Colonial Group, Inc. chose Health e(fx) as its ACA solution because of the technology's capability to simplify and support complex eligibility, affordability and

compliance requirements for Colonial Group and their subsidiary members.

Colonial Group accesses one site for all rules, calculations, reporting, year-round changes, corrections and services. The Health e(fx) dashboard displays a summary of workforce data configured to meet Colonial Group's specific needs and the needs of each subsidiary. User permissions can be configured based on the level of data each employee needs to access.

"Our executive leadership team understands what the penalty risks could be," said David Deason, Payroll and Benefits Director for Colonial Group, Inc. "So, they want

The screenshot shows the Health e(fx) Dashboard. At the top, it says "ALEM Overall ACA Compliance: 100.0%" and "EXT. # OF FORM 1095s: 0". Below this is a table titled "Compliance Breakout" with columns for "Employee", "Eligible", "Enrolled", "Value", and "Percent Compliance".

Employee	Eligible	Enrolled	Value	Percent Compliance
10-1244802	40	32	8	100.00
08-1244803	1,238	1,128	110	90.07
08-1244804	34	30	4	87.50
21-1244801	98	91	7	100.00

to make sure we stay in compliance but also continue to offer our employees comprehensive benefits to retain and attract good people."

Results: To help Colonial Group, manage several businesses at one time, Health e(fx) made it easy to view all Colonial Group's various company information on one dashboard. Users can quickly review monthly eligibility reports by subsidiary to provide a proactive view into when benefits must be offered to ACA eligible employees.

Health e(fx) capabilities have allowed Colonial Group to maintain high compliance rates across each subsidiary. The company has achieved 98 percent compliance in 2016 and 99 percent compliance in 2017.