



# How Can ACI Specialty Benefits Help You with PPACA?

## Part One: What PPACA Means for Wellness

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The Patient Protection and Affordable Care Act (PPACA) has created a broad spectrum of response from the public, beleaguered brokers, and HR directors. ACI Specialty Benefits addresses compliance and outlines new opportunities in this two-part series. Part One sums up free wellness program options, prevention and cost-favorable strategies.

### 1. Free Wellness

Many health insurance companies are offering credits and cash for wellness programs. To date, ACI has seen credits as high as 7% of health premiums offered directly to corporations to subsidize the costs of wellness programs. ACI's **CORE Wellness** program is 100% PPACA compliant and can partner with any health insurance provider.

### 2. Compliance

ACI's **CORE Wellness** is already compliant with PPACA's nondiscriminatory laws. For outcomes-based approaches, ACI has successfully achieved reasonable alternatives with wellness coaching options, data-based outcome technology, and customized incentives that work, all in compliance with federal regulations.

### 3. Prevention

In the past decade, employer premiums have risen by 133%, largely due to the 86% of full-time employees living with a preventable health condition. Preventive measures like early screening, ongoing education, and personalized wellness coaching directly reduce costs. ACI averages 85-100% participation, helping employees and employers achieve dramatic savings in claims and prescription costs.

Corporate wellness programs like **CORE Wellness** have proven strategies to decrease costs to the employer and show proven ROI by putting payment for corporate programs to good use.



\*According to a survey by Towers Watson and the National Business Group on Health



# CORE wellness

## ACI's CORE Wellness Online Platform

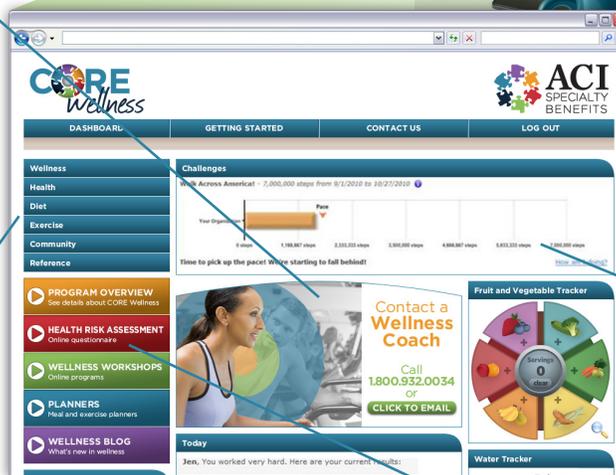
PPACA emphasizes health awareness, education and prevention as effective long-term strategies to reduce health care costs. ACI's **CORE Wellness** Online platform covers these primary areas, with state-of-the-art tools to maximize engagement.



Personalized coaching qualifies as a 'reasonable alternative standard' for outcomes-based programs.



NOW USING:



Personal activity and health trackers can be part of incentives and challenges.

Health information and education supports self-care and family health maintenance.



Personalized health assessment, recommendations and early screenings are step one in preventive care.

**Part Two** will focus on "What PPACA Means for Employee Assistance Programs", with an emphasis on cost savings through preventive measures.



To speak with one of ACI's experts on wellness compliance call **800.932.0034** or email [info@acispecialtybenefits.com](mailto:info@acispecialtybenefits.com)

