



# The ACA is Here to Stay: What Northeast Ohio Employers Need to Know

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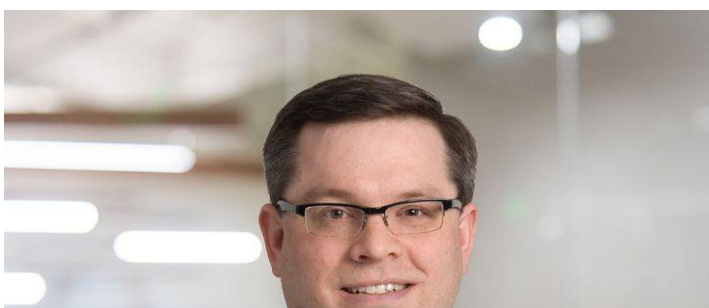
Earlier this year, the U.S. Supreme Court upheld — for the second time — a major portion of the Affordable Care Act. That means now is a good time to review your company's practices to ensure compliance. And because the ACA's definition of what it means to be a full-time employee can significantly change how benefits are administered while working and during employee leave, you may have to alter your practices based on these new rules.

In the article, Jeff reviews some of the major ACA changes that will go into effect on Jan. 1, 2016 that employers should be on the look out for.

- Make sure the plan document provided by insurance companies or third-party administrators are ERISA compliant.
- A simple Certificate of Coverage from the insurer is most likely not compliant with ERISA's Plan Document and Summary Plan Description requirements.
- The recent U.S. Supreme Court ruling extending marriage to same-sex couples calls for an updated definition of "spouse" in the plan document if you haven't already.

To read the full article, please visit [\*Crain's Cleveland Business\*](#).

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