

Health Services

# Federal Insurance Regulation

Groom advises the nation's largest insurance companies and managed care organizations on all aspects of federal programs and insurance regulation. We provide sound counsel to determine whether a policy or certificate meets federal requirements, assist in the development of policies and procedures for federal law requirements, draft federal and state-required notices, assist in the development of new products, and support our clients in responding to questions from employers, individuals, federal agencies, and state insurance departments.

Groom maintains relationships with key personnel at federal agencies, which gives us a keen insight into enforcement efforts and policy development amidst continued market and administrative changes, and Department of Labor and CMS audits. We help health insurers and service providers navigate complex federal requirements, including market reform provisions, federal medical loss ratio reporting, federal risk mitigation programs, taxes and fees, notice requirements, exchanges and more.

In addition, we accurately and expertly handle legislative and regulatory matters surrounding health care reform, HIPAA & GINA, the False Claims Act, Medicare Advantage and Medicare Secondary Payer rules, Association Health Plans, and Mental Health Parity.

## SPECIALIZATIONS

- Captive Insurance and Reinsurance
- Clinics and Pharmacy Benefits
- Enforcement and Litigation
- Exchanges
- False Claims Act
- Federal Risk Mitigation Programs, including Risk Adjustment and Reinsurance
- HIPAA & GINA
- Insurance Coverage Design
- Market Reform Provisions
- Medicare Program Rules, including Medicare Advantage and Medicare Secondary Payer Rules
- Mental Health Parity
- Supplemental Health Coverages
- Taxes and Fees
- Wellness and Disease Management Programs