## **Local Agent Becomes PPACA Certified**

T Darry Davis, Founder/Owner of Benefit Partners Insurance Group & enrollment Services, became certified through The National Association of Health Underwriters' (NAHU), a new professional development course on the Patient Protection and Affordable Care Act (PPACA). This continuing education course for agents has been approved in all 50 states, and Davis will receive education credits from the Mississippi Department of Insurance.

Davis, who is a Mississippi Delta native, completed this 10-hour course to receive the most up-to-date information on the key technical components of PPACA and is prepared to counsel clients on upcoming required healthcare changes and new options for health plans.

By taking this course, Davis has joined an elite group who is uniquely qualified to assist clients in complying with the new law, he understands how the market is likely to change over the next few years, and is in the perfect position to advise families and businesses in planning for the future."

Topics of study include:

- Implementing healthcare reform—overview and politics
- Grandfathered plans and the small-business tax credit
- Medicare Part D and non-discrimination rules
- Patient protection and changes to consumer-directed health plans
- Medical loss ratio requirements and tax implications
- W-2 reporting, summary of benefits, waiting periods, essential benefits and community rating
- Individual mandate, pre-existing conditions and rating reform
- Health insurance exchanges for individuals and small employers
- Employer pay or play
- Self-insured plans

"Are you prepared for a PPACA audit? Most are unaware that fines can be issues up to \$10,000 per transaction, where 3 out of 4 audited plans have violations, now is the time to act on compliance", Davis says

For more information, please call Benefit Partners at (662) 843-9998 or (662) 379-1449