

## COMMONLY USED ACRONYMS

### Glossary

<b>ACA</b>	Affordable Care Act, also see PPACA
<b>AD&amp;D Plan</b>	Accidental Death and Dismemberment Plan
<b>ADA</b>	Americans with Disabilities Act
<b>ADAAA</b>	ADA Amendments Act of 2008
<b>ADEA</b>	Age Discrimination in Employment Act
<b>ARRA</b>	American Recovery and Reinvestment Act of 2009
<b>ASO</b>	Administrative Services Only
<b>CCIIO</b>	Center for Consumer Information and Insurance Oversight (CCIIO), formerly known as the Office of Consumer Information and Insurance Oversight (OCIO)
<b>CDHC</b>	Consumer-Driven Health Care
<b>CFR</b>	Code of Federal Regulations
<b>CMS</b>	Centers for Medicare & Medicaid Services – formerly known as Health Care Financing Administration (HCFA)
<b>COBRA</b>	Consolidated Omnibus Budget Reconciliation Act
<b>DCAP</b>	Dependent Care Assistance Program
<b>DCTC</b>	Dependent Care Tax Credit
<b>DOL</b>	U.S. Department of Labor
<b>EAP</b>	Employee Assistance Program
<b>EBSA</b>	Employee Benefits Security Administration – formerly known as the Pension and Welfare Benefits Administration (PWBA)
<b>EDI</b>	Electronic Data Interchange
<b>EFAST</b>	ERISA Filing Acceptance System
<b>EEOC</b>	Equal Employment Opportunity Commission
<b>EGTRRA</b>	Economic Growth and Tax Relief Reconciliation Act
<b>EOB</b>	Explanation of Benefits
<b>EOI</b>	Evidence of Insurability
<b>ERISA</b>	Employee Retirement Income Security Act
<b>FF-SHOP</b>	Federally Facilitated Small Business Health Options Program
<b>FICA</b>	Federal Insurance Contributions Act
<b>FLSA</b>	Fair Labor Standards Act
<b>FMLA</b>	Family and Medical Leave Act
<b>FSA</b>	Flexible Spending Arrangement
<b>FUTA</b>	Federal Unemployment Tax Act
<b>GINA</b>	Genetic Information Nondiscrimination Act
<b>GTL Insurance</b>	Group Term Life Insurance

<b>HCE</b>	Highly Compensated Employee
<b>HCFA</b>	Health Care Financing Administration – now known as the Centers for Medicare & Medicaid Services (CMS)
<b>HCTC</b>	Health Coverage Tax Credit
<b>HDHC</b>	High Deductible Health Coverage
<b>HDHP</b>	High Deductible Health Plan
<b>Health FSA</b>	Health Flexible Spending Arrangement
<b>HEART Act</b>	Heroes Earnings Assistance and Relief Tax Act of 2008
<b>HHS</b>	U.S. Department of Health and Human Services
<b>HIPAA</b>	Health Insurance Portability and Accountability Act
<b>HIPAA SER</b>	Health Insurance Portability and Accountability Act Special Enrollment Rights
<b>HIT</b>	Health Insurance Tax
<b>HMO</b>	Health Maintenance Organization
<b>HRA</b>	Health Reimbursement Arrangement
<b>HSA</b>	Health Savings Account
<b>IRC</b>	Internal Revenue Code
<b>IRS</b>	Internal Revenue Service
<b>LTC</b>	Long-term Care
<b>LTD</b>	Long-term Disability
<b>MEWA</b>	Multiple Employer Welfare Arrangement
<b>MHPAEA</b>	Mental Health Parity and Addiction Equity Act
<b>MLR</b>	Medical Loss Ratio
<b>MSP</b>	Medicare Secondary Payer
<b>MSA</b>	Medical Savings Account (also known as an Archer MSA)
<b>NAIC</b>	National Association of Insurance Commissioners
<b>NHCE</b>	Non-highly Compensated Employee
<b>NMHPA</b>	Newborns' and Mothers' Health Protection Act
<b>OCR</b>	Office of Civil Rights
<b>OCIO</b>	Office of Consumer Information and Insurance Oversight, now known as the Center for Consumer Information and Insurance Oversight (CCIIO)
<b>OTC</b>	Over-the-counter Item or Drug
<b>PCE</b>	Preexisting Condition Exclusion
<b>PCOR Fee</b>	Patient-centered Outcomes Research Fee
<b>PCORI</b>	Patient-centered Outcomes Research Institute
<b>PEO</b>	Professional Employer Organization
<b>PHI</b>	Protected Health Information
<b>PPA</b>	Pension Protection Act of 2006
<b>PPACA</b>	Patient Protection and Affordable Care Act- aka Health Care Reform

<b>POP</b>	Premium Only Plan (Section 125 Cafeteria Plan)
<b>PPO</b>	Preferred Provider Organization
<b>PWBA</b>	Pension and Welfare Benefits Administration - now known as the Employee Benefits Security Administration (EBSA)
<b>QDRO</b>	Qualified Domestic Relations Order
<b>QMCSO</b>	Qualified Medical Child Support Order
<b>SAR</b>	Summary Annual Report
<b>SBC</b>	Summary of Benefits and Coverage
<b>SHOP</b>	Small Business Health Options Program
<b>SMM</b>	Summary of Material Modifications
<b>SPD</b>	Summary Plan Description
<b>STD</b>	Short-term Disability
<b>TPA</b>	Third Party Administrator
<b>USERRA</b>	Uniformed Services Employment and Reemployment Rights Act
<b>VEBA</b>	Voluntary Employees' Beneficiary Association
<b>VFC</b>	Voluntary Fiduciary Correction Program
<b>WHCRA</b>	Women's Health and Cancer Rights Act