



Cast & Crew Launches Obamacare-Compliant Insurance Plan

Nonunion offering is portable for employers and employees



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Cast & Crew Entertainment Services, the provider of payroll and production accounting services, is launching an insurance program that's compatible with the Affordable Care Act and designed to simplify employers' administrative tasks.

Dubbed Cast & Crew Open Health, the plan provides coverage for all non-union employees working in the entertainment industry and is portable for the employer irrespective of payroll-service provider.

It's also portable for the employees it covers and is eligible for most state tax incentive programs.

Under ACA's employer responsibility requirements, large employers must provide health insurance for their employees or pay a penalty. The penalties are scheduled to go into effect on January 1, 2015.

"The ACA presents very specific challenges to our industry, given its transient workforce," said Cast & Crew CEO [Eric Belcher](#) (pictured). "To ensure we clearly understood employer concerns and objectives before rushing to market with a quick-fix product or one that doesn't work, we

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talked with numerous studios and [production companies](#) over the past several months so we could develop a comprehensive solution.”

“Employers told us they want a simple solution that eliminates the administrative burden, so they can focus on their productions – not the ACA,” Belcher continued. “They also told us they want it to address the very specific employee challenges we have as an industry.”

The plan “simplifies budgeting and significantly lessens employers’ administrative burdens,” said Shardell Cavaliere, Cast & Crew senior VP. “It removes the need to track employee hiring status and terminations, and because it is billed as a fringe there is no need to allocate premiums down to productions.”

To bring this type of coverage to the industry, Cast & Crew established the Plan as a multiple-employer health plan. It’s designed to provide medical coverage that satisfies ACA requirements to all non-union employees who are required to be offered coverage under the ACA. Accordingly, employers can ensure ACA compliance by participating in the plan.

Cast & Crew says it’s the only plan of its kind offering the non-union production employees a guild-like program. Developed with insurance brokers, attorneys and entertainment human resources experts, it provides employers with large-group pricing and benefits, according to Cast & Crew, that are superior to market-based coverage that can be obtained elsewhere. Its fee structure is based on a percentage of gross wages.

Coverage is provided through Anthem Blue Cross and includes HMO/PPO options as well as optional dental, vision and life.

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