

Benefits Insights

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Employee Benefits Acronyms

The following is a list of commonly used acronyms in the employee benefits industry.

-A-

- ACA – Affordable Care Act
- ACO – Accountable Care Organization
- ADA – Americans with Disabilities Act
- AD&D – Accidental Death and Dismemberment
- ADB – Accidental Death Benefit
- ADEA – Age Discrimination in Employment Act
- ADL – Activities of Daily Living
- ADR – Alternative Dispute Resolution
- APL – Automatic Premium Loan
- APS – Attending Physician’s Statement
- Archer MSA – Archer Medical Savings Account
- ART – Annually Renewable Term (also known as YRT – Yearly Renewable Term for life insurance)
- ASO – Administrative Services Only

-C-

- CDHC – Consumer Driven Health Care
- CDHP – Consumer Driven Health Plan
- CFR – Code of Federal Regulations
- CHAMPUS – Civilian Health and Medical Program of the Uniformed Services (now TRICARE)
- CHIP – Children’s Health Insurance Program
- CLU – Chartered Life Underwriter

- CMS – Centers For Medicare & Medicaid Services (formerly HCFA)
- CMS-1500 – Claim form used by medical professionals
- COB – Coordination of Benefits
- COC – Certificate of Coverage
- COLA – Cost-of-living Adjustments
- COBRA – Consolidated Omnibus Budget Reconciliation Act
- CPT – Current Procedural Terminology

-D-

- DB – Defined Benefits
- DC – Defined Contributions
- DCAP – Dependent Care Assistance Program
- DCTC – Dependent Care Tax Credit
- DFVC Program – Delinquent Filer Voluntary Compliance Program
- DME – Durable Medical Equipment
- DO – Doctor of Osteopathy
- DOB – Date of Birth
- DOS – Date of Service



- DOL – Department of Labor
- DOMA – Defense of Marriage Act
- DRGs – Diagnostic Related Groups
- DX – Diagnosis Code

-E-

- EAP – Employee Assistance Program
- EBSA – Employee Benefits Security Administration (formerly PWBA)
- EDI – Electronic Data Interchange
- EEO – Equal Employment Opportunity
- EEOC – Equal Employment Opportunity Commission
- EFAST – ERISA Filing Acceptance System
- EFT – Electronic Funds Transfer
- EGTRRA – Economic Growth and Tax Relief Reconciliation Act
- EIC – Earned Income Tax Credit
- EOB – Explanation of Benefits
- EOI – Evidence of Insurability
- EOMB – Explanation of Medical Benefits
- EPO – Exclusive Provider Organization
- ERD – Equal Rights Division
- ERISA – Employee Retirement Income Security Act
- ERRP – Early Retirement Reinsurance Program
- ESRD – End Stage Renal Disease

-F-

- FCRA – Fair Credit Reporting Act
- FEHBP – Federal Employees Health Benefits Program
- FICA – Federal Insurance Contributions Act
- FLSA – Fair Labor Standards Act
- FMLA – Family Medical Leave Act

- FSA – Flexible Spending Arrangement (or Account)
- FUTA – Federal Unemployment Tax Act

-G-

- GINA – Genetic Information Nondiscrimination Act
- GTL – Group-term life insurance

-H-

- HCE – Highly Compensated Employee
- HCFA – Health Care Financing Administration (now CMS)
- HCR – Health Care Reform
- HCTC – Health Coverage Tax Credit
- HDHC – High Deductible Health Coverage
- HDHP – High Deductible Health Plan
- Health FSA – Health Flexible Spending Arrangement (or Account)
- HHS – Department of Health and Human Services
- HIAA – Health Insurance Association of America
- HIPAA – Health Insurance Portability and Accountability Act
- HMO – Health Maintenance Organization
- HRA – Health Reimbursement Arrangement (or Account)
- HSA – Health Savings Account

-I-

- IDEA – Individuals with Disabilities Education Act of 1997
- ICD-10 – International Classification of Diseases, 10th edition
- IME – Independent Medical Exam
- IPA – Independent Practice Association
- IPS – Investment Policy Statement
- IRA – Individual Retirement Account

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- IRC – Internal Revenue Code
- IRO – Independent Review Organization
- IRS – Internal Revenue Service

-J-

- JCAHO – Joint Commission on Accreditation of Healthcare Organizations
- JGTRRA – Jobs and Growth Tax Relief Reconciliation Act

-L-

- LCSW – Licensed Clinical Social Worker
- LHSO – Limited Health Service Organization
- LTC – Long-term Care
- LTD Plan – Long-term Disability Plan

-M-

- MCO – Managed Care Organization
- MSN – Medicare Summary Notice
- Medigap – Medicare supplemental insurance
- Med Supp – Medicare supplemental insurance
- MET – Multiple Employer Trust
- MEWA – Multiple Employer Welfare Arrangement
- MHPA – Mental Health Parity Act
- MIB – Medical Information Bureau
- MIS – Management Information Systems
- MSA – Medical Savings Account
- MSP – Medicare Second Payer

-N-

- NAIC – National Association of Insurance Commissioners
- NAMCR – National Association of Managed Care Regulators
- NCQA – National Committee for Quality Assurance

- NICB – National Insurance Crime Bureau
- NHCE (or Non-HCE) – Non-highly Compensated Employee
- NMHPA – Newborns' and Mothers' Health Protection Act
- Non-par – Non-participating provider

-O-

- OBRA – Omnibus Budget Reconciliation Act of 1993
- OCHI – Office of Consumer Health Insurance
- OCR – Office for Civil Rights
- OHCA – Organized Health Care Arrangement
- OMB – Office of Management and Budget
- OOP – Out-of-pocket limit
- OPM – Office of Personnel Management (for federal employee benefits)
- OTC Drug – Over-the-counter Drug

-P-

- Par – Participating Provider
- PCE – Pre-existing Condition Exclusion
- PCP – Primary Care Physician
- PDA – Pregnancy Discrimination Act
- PEO – Professional Employer Organization
- PFFS – Private Fee For Service (alternative form of Medicare)
- PHI – Protected Health Information
- PHSA – Public Health Service Act
- POA – Power of Attorney
- PHO – Physician Hospital Organization
- PMPM – Per Member Per Month
- POP – Premium-only Plan
- POS – Point-of-service

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- PPA – Preferred Provider Arrangement
- PPACA – Patient Protection and Affordable Care Act
- PPO – Preferred Provider Organization
- PWBA – Pension and Welfare Benefits Administration (now EBSA)

-Q-

- QDRO – Qualified Domestic Relations Order
- QHP – Qualified Health Plan
- QMB – Qualified Medical Beneficiary
- QMCSO – Qualified Medical Child Support Order
- QSEHRA - Qualified Small Employer Health Reimbursement Arrangement

-R-

- RBC – Risk Based Capital
- ROC – Review Oversight Committee
- RTW – Return to Work (date for disability coverage)

-S-

- SAR – Summary Annual Report
- SBC – Summary of Benefits and Coverage
- SBJPA – Small Business Job Protection Act
- SEP – Simplified Employee Pension
- SHIP – Senior Health Insurance Program
- SHOP Exchange – Small Business Health Options Program
- SLOB – Separate Line of Business
- SMM – Summary of Material Modifications
- SNF – Skilled Nursing Facility
- SPD – Summary Plan Description
- SPDA – Single-premium Deferred Annuity
- SPIA – Single-premium Immediate Annuity

- SSA – Social Security Administration
- SSDI – Social Security Disability Insurance

-T-

- TPA – Third-party Administrator
- TPPP – Third Party Prescription Program
- TRICARE – Triple option benefit plan for military families (formerly CHAMPUS)

-U-

- UB04 – Billing form used by hospitals
- U&C (R&C or UCR) – Usual Customary, Reasonable and Customary, Usual Customary and Reasonable
- UR – Utilization Review
- URAC – Utilization Review Accreditation Commission
- USC – United States Code
- USERRA – Uniformed Services Employment and Re-employment Rights Act

-V-

- VEBA – Voluntary Employees' Beneficiary Association
- VFC – Voluntary Fiduciary Correction Program
- VHSP – Voluntary Health Service Plan

-W-

- WHCRA – Women's Health and Cancer Rights Act
- WP – Waiver of Premium For Disability Benefit
- WPHCP – Women's Principle Health Care Provider

-Y-

- YTD – Year-to-date
- YRT – Yearly Renewable Term Insurance (also known as ART – Annually Renewable Term Insurance)