

PRACTICE AREA

Health & Welfare Plans

Strategic counsel for employer health and welfare plans—designing, managing, and keeping your benefits compliant in a complex regulatory environment.

Friday, Eldredge & Clark advises employers of all sizes and types—public, private, tax-exempt, and governmental—on the design, implementation, and administration of health and welfare benefit plans. Our Employee Benefits attorneys focus exclusively on benefits, bringing deep experience with group health plans (self-insured and fully insured), cafeteria plans, wellness programs, wrap plans, account based plans (e.g., Health FSA, DCAP, QSEHRA, ICHRA, etc.) and other welfare arrangements. Our attorneys have extensive experience in health and welfare plan design and administration and are able to evaluate and advise our clients on ongoing compliance measures, cost-saving strategies, and risk mitigation techniques.

We help clients navigate the ever-changing regulatory landscape under the Affordable Care Act, ERISA, HIPAA, COBRA, GINA, ADA, and related laws. Our team regularly reviews and negotiates third-party services agreements, PBM contracts, and Business Associate Agreements; assists with ACA reporting and employer shared responsibility requirements; and supports employers in audits, investigations, and penalty abatement before the IRS and DOL, as well as assisting in Medicare Secondary Payer claims by CMS. From plan documents and participant communications to claims, appeals, and fiduciary training, we provide practical, end-to-end support to keep your health and welfare plans compliant, efficient, and aligned with your workforce strategy.

Our attorneys are equipped to assist on benefit issues involving complex corporate entity designs, including MEWA avoidance and/or compliance, PEO benefits structures, controlled group determinations, and other matters specifically tailored to your entity and employment needs.

Key Contacts



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SUMMARY

- **Comprehensive Plan Design & Support:** Assisting employers with the design, implementation, and updating of group health, cafeteria, wellness, and other welfare plans tailored to workforce and budget needs.
- **Regulatory Compliance Guidance:** Helping clients maintain compliance with ACA, ERISA, HIPAA, COBRA, GINA, and ADA, including reporting, employer shared responsibility, and day-to-day administration.
- **Contract & Vendor Oversight:** Reviewing and negotiating PBM contracts, Business Associate Agreements, and other third-party service agreements to protect employer interests and manage risk.
- **Claims, Appeals & Fiduciary Support:** Assisting employers with claims review, appeals processes, and fiduciary training to ensure plans are administered fairly and in line with regulatory requirements.
- **Highly Credentialed Benefits Team:** Providing access to a dedicated group of tax- and ERISA-focused attorneys with LL.M. degrees and CPA backgrounds who concentrate exclusively on employee benefits.

Related Practice Areas

[Business, Corporate & Commercial](#)

[Municipal Law](#)

[Real Estate](#)

Areas of Focus

Extensive Experience Across Industries

Our Employee Benefits team represents some of Arkansas's most recognized employers, including leading energy utilities, statewide health systems, banks, retailers, and educational institutions. We also counsel numerous family-owned businesses and nonprofit organizations on the full range of health and welfare benefit matters.

Health Plan Design and Compliance Leadership

We have successfully designed, implemented, and maintained hundreds of group health, cafeteria, and wellness plans for employers of all sizes. Our attorneys routinely guide clients through complex compliance challenges under the Affordable Care Act, ERISA, HIPAA, COBRA, GINA, and ADA, ensuring both legal compliance and operational efficiency.

IRS and DOL Audit Representation

Employers frequently rely on our team to manage federal and state audits and investigations. We have effectively abated IRS penalties and guided clients through correction programs under both the IRS and Department of Labor, securing favorable resolutions while minimizing business disruption.

Contract and Vendor Negotiation

Our firm has negotiated and reviewed a wide range of third-party agreements—such as PBM contracts, administrative services agreements, and Business Associate Agreements—to safeguard client interests and ensure compliance with privacy and fiduciary obligations.

Meet the Team

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