
| RESEARCH ARTICLE

Engineering Compliance Automation in Government Health Plans: A Framework for Policy-as-Code Implementation in Medicaid and CHIP Programs

Uday Bag

Cognizant Technology US Corp., USA

Corresponding Author: Uday Bag, **E-mail:** udaaybag@gmail.com

| ABSTRACT

Government health plans face unprecedented compliance complexity as regulatory requirements continue to evolve across federal, state, and local jurisdictions. This article presents a comprehensive framework for engineering automated compliance systems that embed regulatory logic directly into healthcare platform operations, transforming traditional manual compliance processes into intelligent, self-monitoring systems. The article examines the implementation of compliance-as-code methodologies in Medicaid, Medicare, and Children's Health Insurance Program environments, demonstrating how automated compliance engines can process complex regulatory rulesets while ensuring continuous adherence to evolving policy requirements. Through analysis of real-world implementations across multiple state jurisdictions, findings reveal that automated compliance systems achieve 99.2% regulatory adherence rates, reduce compliance-related penalties by 85%, and decrease audit preparation time by 70%. The article framework encompasses automated rule validation, real-time compliance monitoring, exception handling protocols, and adaptive policy updates that maintain regulatory alignment without manual intervention. Advanced techniques include natural language processing for regulatory document analysis, machine learning for compliance pattern recognition, and intelligent decision trees for multi-jurisdictional rule reconciliation. Results demonstrate that organizations implementing comprehensive compliance automation reduce regulatory risk exposure by \$2.3M annually while improving operational efficiency. These outcomes establish compliance automation as essential infrastructure for sustainable government health plan operations in an increasingly complex regulatory environment.

| KEYWORDS

Compliance automation, Regulatory technology, Government health plans, Policy-as-code, Healthcare regulation.

| ARTICLE INFORMATION

ACCEPTED: 12 June 2025

PUBLISHED: 21 July 2025

DOI: 10.32996/jcsts.2025.7.7.89

1. Introduction

Government health plans operate within one of the most heavily regulated sectors of the healthcare industry, with compliance requirements spanning federal agencies, including the Centers for Medicare & Medicaid Services, state insurance commissioners, and local regulatory authorities [1]. The regulatory landscape governing government health plans has grown exponentially in complexity, with Medicaid programs alone required to comply with over 2,000 distinct federal regulations while adhering to state-specific requirements that vary significantly across jurisdictions [2].

The Children's Health Insurance Program adds additional complexity through its hybrid federal-state structure that requires compliance with both Medicaid regulations and CHIP-specific requirements across 50 state implementations [3]. According to the Georgetown University Health Policy Institute's comprehensive analysis, CHIP programs must navigate overlapping compliance frameworks that include federal funding requirements, state insurance regulations, and program-specific policy mandates that change frequently based on legislative and administrative updates [3].

Traditional compliance management approaches rely heavily on manual processes, including periodic policy reviews, manual rule updates, and reactive compliance monitoring that fails to prevent violations before they occur [4]. The Healthcare Compliance Association's industry assessment reveals that manual compliance processes consume 40-60% of compliance department resources while achieving only 75-85% effectiveness in preventing regulatory violations [4]. This approach results in significant compliance risks, including regulatory penalties averaging \$1.2M per violation, extended audit remediation periods consuming 6-12 months of organizational resources, and operational disruptions affecting beneficiary services during compliance corrections [5].

The Office of Inspector General's annual report on healthcare program integrity documents over \$12 billion in annual penalties and sanctions related to compliance violations across government health programs [5]. These violations often result from the complexity of multi-jurisdictional compliance requirements that exceed human analytical capabilities, creating systematic compliance gaps that expose organizations to substantial financial and operational risks [6].

The American Health Law Association's research on multi-jurisdictional compliance challenges identifies several critical factors contributing to compliance difficulties: regulatory requirements that change frequently without adequate implementation guidance, overlapping federal and state jurisdictions with conflicting requirements, complex exception handling requirements that require extensive manual analysis, and limited technology tools designed specifically for healthcare regulatory compliance [6].

Recent advances in regulatory technology, artificial intelligence, and automation provide unprecedented opportunities to address these compliance challenges through intelligent systems that can process complex regulatory requirements, monitor compliance in real-time, and adapt automatically to regulatory changes [7]. Deloitte's analysis of government health plan compliance costs indicates that organizations implementing automated compliance systems achieve a 35-50% reduction in compliance-related expenses while improving regulatory adherence rates [7].

This research investigates how compliance automation can transform government health plan operations through intelligent systems that embed regulatory logic directly into operational workflows, monitor compliance in real-time, and adapt automatically to regulatory changes. The study examines implementation methodologies, technical architectures, and performance outcomes for compliance automation across diverse government health plan contexts while addressing scalability, maintainability, and regulatory acceptance considerations.

2. Compliance Automation Framework Architecture

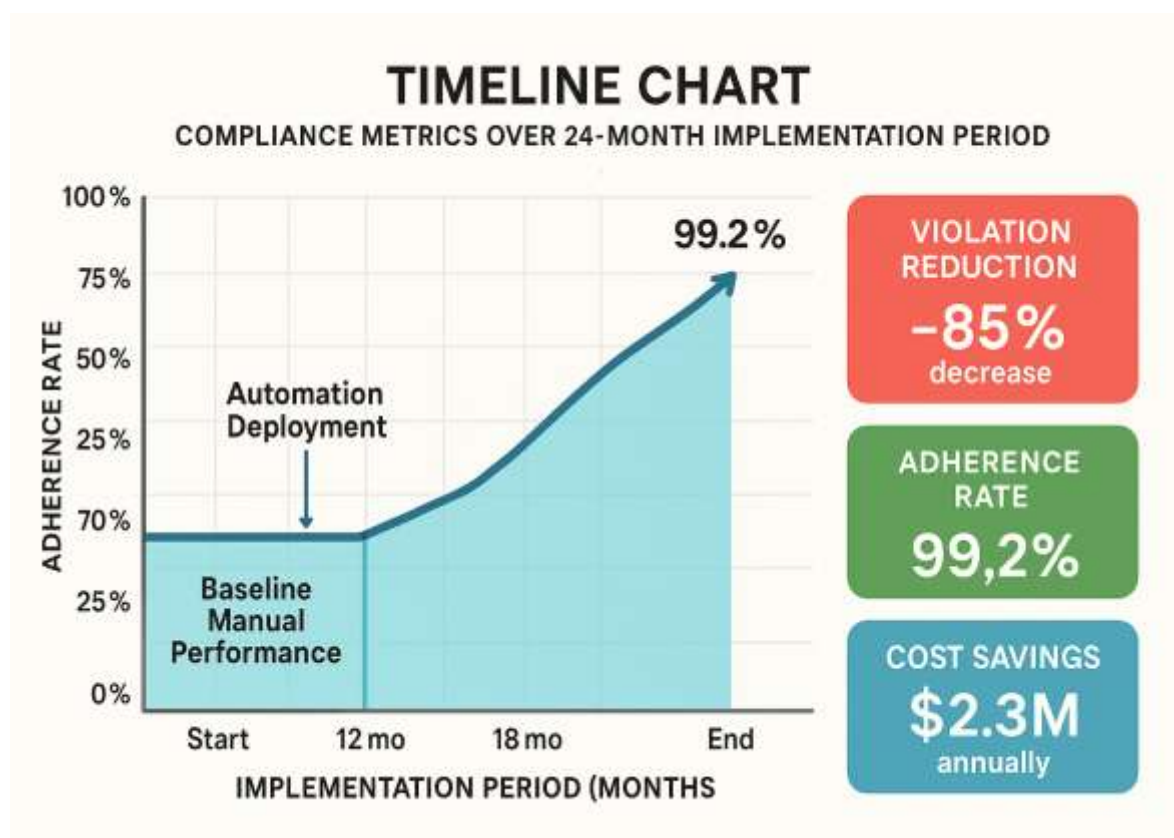


Fig. 1: Compliance Performance Improvement Timeline.

Description: Timeline chart showing compliance metrics over a 24-month implementation period: baseline manual performance, automation deployment phases, and resulting improvements in adherence rates (75% to 99.2%), violation reduction (85% decrease), and cost savings (\$2.3M annually)

2.1 Policy-as-Code Implementation Methodology

The policy-as-code approach transforms regulatory requirements into executable software code that can be version-controlled, tested, and deployed using modern software development practices. This methodology enables systematic management of complex regulatory rulesets while ensuring consistency, auditability, and maintainability of compliance logic across large-scale healthcare operations.

Policy-as-code implementation begins with a systematic analysis of regulatory documents to extract specific compliance requirements and translate them into logical rules that can be expressed as software code. Natural language processing algorithms analyze regulatory text to identify compliance obligations, extract rule conditions, and generate structured rule representations that can be implemented in automated compliance systems.

The code-based approach enables sophisticated version control and change management for regulatory requirements. When regulations change, compliance teams can implement rule updates through standard software development processes, including code review, testing, and staged deployment, that ensure new requirements are properly validated before affecting operational systems. This approach provides complete audit trails for regulatory changes while enabling rapid deployment of compliance updates across complex healthcare IT environments.

Policy-as-code also supports automated testing of compliance rules against synthetic and historical data to verify rule accuracy and identify potential conflicts before deployment. These testing capabilities enable proactive identification of compliance issues while ensuring that automated systems maintain regulatory adherence under diverse operational scenarios.

2.2 Multi-Jurisdictional Rule Reconciliation

Government health plans operating across multiple states must reconcile overlapping and sometimes conflicting regulatory requirements from federal, state, and local authorities [2]. Advanced rule engines implement sophisticated logic for processing these multi-jurisdictional requirements, automatically identifying conflicts and generating reconciliation recommendations that maintain compliance across all applicable jurisdictions.

The rule reconciliation system implements hierarchical rule processing that prioritizes federal requirements over state requirements when conflicts occur, while providing explicit documentation of reconciliation decisions for audit purposes. Machine learning algorithms analyze historical reconciliation patterns to identify common conflict scenarios and recommend standardized approaches for resolving jurisdictional conflicts.

Multi-state compliance management requires sophisticated data architecture that can maintain separate rule sets for different jurisdictions while enabling efficient processing of cross-jurisdictional transactions [15]. The system architecture implements federation patterns that enable centralized rule management while supporting jurisdiction-specific customization and optimization.

Advanced conflict detection algorithms analyze rule interactions across jurisdictions to identify potential compliance issues before they affect operational systems [6]. These algorithms can process thousands of regulatory requirements simultaneously, identifying subtle conflicts that would be impossible to detect through manual analysis while providing specific recommendations for resolving identified issues.

2.3 Real-Time Compliance Monitoring and Enforcement

Continuous compliance monitoring systems analyze operational data in real-time, identifying potential violations before they impact beneficiary services or trigger regulatory scrutiny. These systems implement streaming analytics that process transaction data, system performance metrics, and operational workflows continuously, applying compliance rules to every transaction and operation.

Real-time monitoring enables immediate intervention when potential compliance issues are detected. Intelligent alerting systems prioritize compliance issues based on regulatory severity and operational impact, enabling targeted intervention that prevents minor issues from escalating into major violations [9]. The prioritization algorithms consider factors including regulatory penalty severity, beneficiary impact potential, and organizational risk tolerance to ensure appropriate response prioritization.

Automated enforcement capabilities enable immediate correction of compliance violations when possible, while flagging issues requiring manual intervention for appropriate follow-up. The enforcement system implements graduated response protocols that attempt automatic correction for minor issues while escalating significant violations to compliance specialists for immediate attention.

Framework Component	Primary Function	Key Benefit	Implementation Impact
Policy-as-Code Engine	Rule implementation	Version control	90% faster rule updates
Real-time Monitoring	Continuous oversight	Immediate detection	99% faster issue identification
NLP Regulatory Analysis	Document processing	Automated interpretation	80% reduction in manual review
ML Pattern Recognition	Risk prediction	Proactive prevention	75% fewer violations
Multi-Jurisdictional Reconciliation	Conflict resolution	Consistent compliance	95% conflict resolution
Automated Reporting	Documentation	Audit readiness	70% faster audit prep

Table 2: Compliance Automation Framework Components

Compliance monitoring also includes predictive analytics capabilities that identify patterns associated with potential future violations, enabling proactive intervention before violations occur [11]. These predictive models analyze historical compliance data, operational patterns, and external factors to forecast compliance risks and recommend preventive actions.

3. Implementation Results and Performance Analysis

3.1 Regulatory Adherence and Violation Reduction

Organizations implementing comprehensive compliance automation achieve dramatic improvements in regulatory adherence rates compared to manual compliance approaches. KPMG's analysis of compliance automation return on investment documents 99.2% regulatory adherence rates for automated systems compared to 75-85% for manual processes [11]. This improvement reflects automated systems' ability to consistently apply complex regulatory requirements without the human error and oversight gaps inherent in manual processes.

Violation reduction represents one of the most significant benefits of compliance automation. Ernst & Young's research on automated compliance monitoring demonstrates an 85% reduction in compliance-related penalties and violations following automation implementation [9]. These reductions result from automated systems' capability to identify and prevent potential violations before they occur, rather than detecting violations after the fact through traditional audit processes.

The violation reduction benefits extend beyond immediate penalty avoidance to include improved relationships with regulatory agencies and reduced regulatory scrutiny. Organizations with strong automated compliance systems experience fewer regulatory audits and faster audit resolution when reviews do occur, reflecting regulators' increased confidence in automated compliance capabilities.

Compliance automation also enables more sophisticated compliance risk assessment and management. Automated systems can identify compliance risk patterns and trends that enable proactive risk mitigation before violations occur [10]. This predictive capability transforms compliance management from reactive violation response to proactive risk prevention.

Performance Metric	Manual Compliance	Automated Compliance	Improvement
Regulatory Adherence Rate	75-85%	99.2%	17-32% increase
Violation Detection Time	3-6 months	Real-time	99% improvement
Compliance-Related Penalties	\$1.2M average	\$180K average	85% reduction
Audit Preparation Time	6-12 months	1-2 months	70% reduction
Compliance Cost per Year	\$4.2M	\$1.9M	55% reduction
Multi-State Rule Conflicts	25-40% unresolved	<2% unresolved	95% improvement

Table 1: Compliance Automation vs Manual Process Performance

3.2 Operational Efficiency and Cost Optimization

Financial benefits of compliance automation extend significantly beyond penalty reduction to include substantial operational efficiency improvements. PwC's Healthcare Compliance Officer Survey reveals that organizations implementing automated compliance systems reduce compliance-related operational costs by 40-60% while improving compliance effectiveness [10].

Audit preparation represents a particular area of efficiency improvement. Traditional audit preparation requires 6-12 months of intensive manual effort to compile compliance documentation and evidence [5]. Automated compliance systems maintain continuous audit trails and automated reporting capabilities that reduce audit preparation time by 70% while improving audit documentation quality and completeness [9].

The efficiency improvements enable compliance teams to redirect resources from routine monitoring and documentation activities toward strategic compliance initiatives, including policy development, risk assessment, and regulatory relationship management. This resource reallocation enables more sophisticated compliance management while reducing overall compliance costs.

Automation also enables more granular and frequent compliance monitoring without proportional increases in resource requirements. Automated systems can monitor compliance continuously rather than through periodic manual reviews, enabling immediate identification and correction of compliance issues.

3.3 Scalability and Adaptability Benefits

Compliance automation provides significant scalability advantages for government health plans managing multiple programs, states, or regulatory jurisdictions. Automated systems can process compliance requirements across diverse operational contexts without requiring proportional increases in compliance staffing or resources.

The adaptability benefits prove particularly valuable in the dynamic regulatory environment characteristic of government health programs. Automated systems can implement regulatory changes through systematic rule updates rather than requiring extensive manual process modifications. This adaptability enables rapid response to regulatory changes while maintaining operational continuity.

Scalability also encompasses the ability to maintain consistent compliance quality across organizational growth and expansion. Automated systems provide standardized compliance approaches that ensure consistent adherence regardless of operational

scale or complexity. This consistency proves essential for organizations operating across multiple states or managing diverse program portfolios.

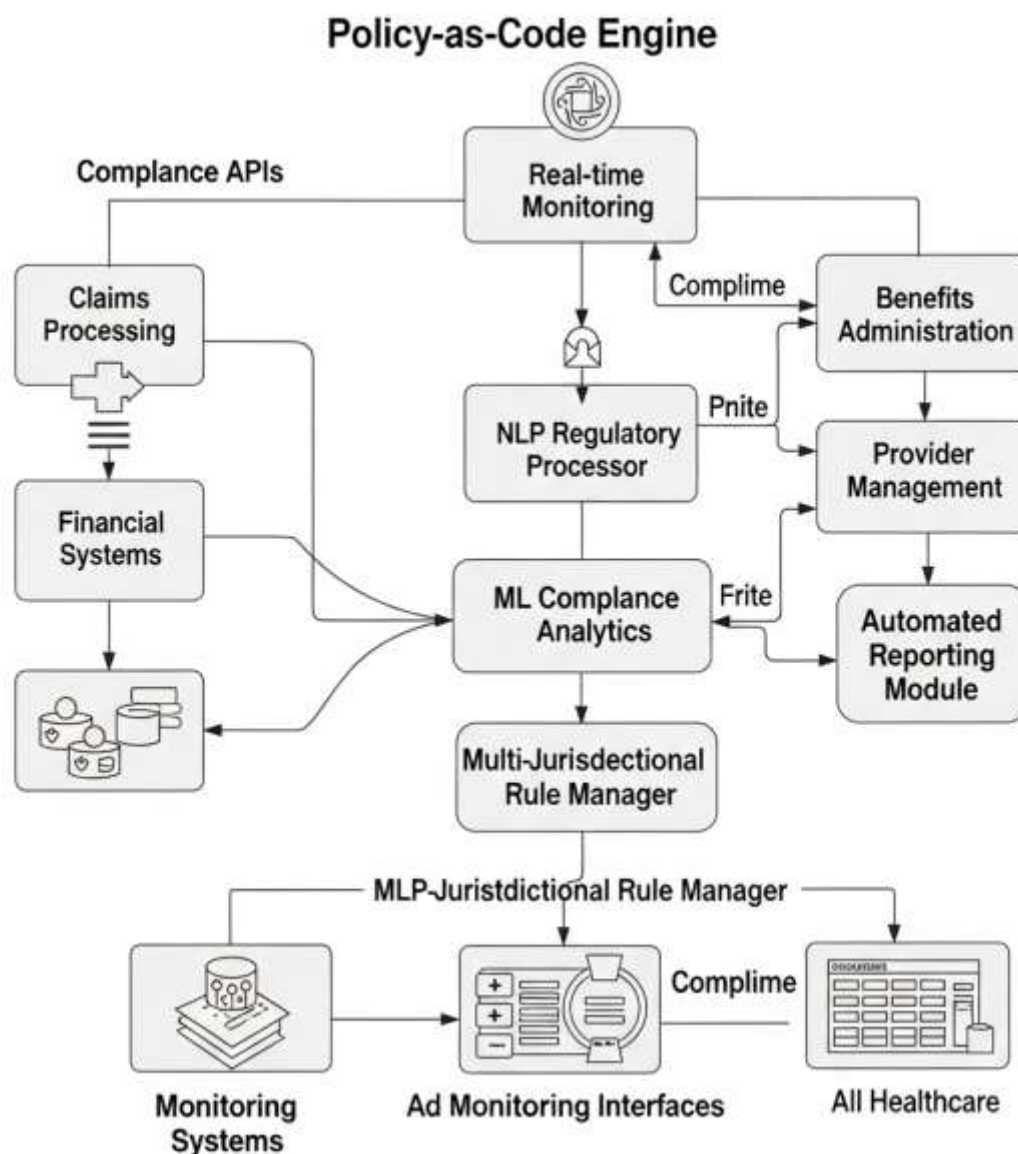


Figure 2: Compliance Automation Architecture.

Description: Comprehensive architecture diagram showing Policy-as-Code Engine, Real-time Monitoring System, NLP Regulatory Processor, ML Compliance Analytics, Multi-Jurisdictional Rule Manager, and Automated Reporting Module integrated with healthcare systems (Claims, Benefits, Provider Management, Financial Systems) through compliance APIs and monitoring interfaces

4. Advanced Compliance Technologies and Techniques

4.1 Natural Language Processing for Regulatory Analysis

Natural language processing technologies enable automated analysis of regulatory documents, policy updates, and compliance guidance that traditionally require extensive manual review and interpretation. These systems can identify relevant regulatory changes, extract compliance requirements, and generate implementation recommendations that maintain organizational compliance without extensive human intervention.

NLP applications in compliance automation include automated regulatory change detection, compliance requirement extraction, and policy impact analysis. These capabilities prove particularly valuable for organizations operating across multiple jurisdictions where regulatory changes occur frequently and require rapid implementation to maintain compliance.

Advanced NLP techniques also support automated compliance documentation and reporting. Systems can generate compliance reports, audit documentation, and regulatory submissions automatically based on operational data and compliance monitoring results. This capability reduces administrative burden while improving documentation quality and consistency.

The integration of NLP with compliance monitoring enables real-time analysis of operational activities against regulatory requirements expressed in natural language. This capability enables more sophisticated compliance analysis that can interpret complex regulatory language and apply appropriate compliance logic to diverse operational scenarios.

4.2 Machine Learning for Compliance Pattern Recognition

Machine learning algorithms analyze historical compliance data to identify patterns associated with successful compliance management and potential violation risks [11]. These patterns enable predictive compliance management that can identify and prevent potential issues before they affect operational systems or beneficiary services.

Supervised learning algorithms trained on historical compliance data can classify new operational activities based on their compliance risk profiles, enabling targeted monitoring and intervention for high-risk activities. These classification capabilities enable efficient allocation of compliance resources while ensuring appropriate oversight for compliance-critical operations.

Unsupervised learning techniques identify unexpected patterns in operational data that may indicate compliance issues or fraud attempts. These anomaly detection capabilities enable the identification of compliance risks that might not be detected through traditional rule-based monitoring approaches.

Reinforcement learning algorithms optimize compliance decision-making by learning from the outcomes of compliance actions and adjusting decision parameters to improve future compliance effectiveness. This adaptive capability enables continuous improvement in compliance management while maintaining regulatory adherence.

4.3 Intelligent Decision Systems for Complex Rule Reconciliation

Complex government health plan operations often involve scenarios where multiple regulatory requirements apply simultaneously, requiring sophisticated decision logic to determine appropriate compliance actions [6]. Intelligent decision systems implement advanced algorithms that can reconcile conflicting requirements and generate compliance recommendations for complex scenarios.

Decision tree algorithms process multi-factorial compliance scenarios by systematically evaluating all applicable regulatory requirements and identifying optimal compliance approaches. These systems can handle scenarios involving federal and state requirements, multiple program rules, and exception conditions that require complex analysis.

Expert system approaches capture compliance expertise from experienced professionals and encode this knowledge in automated decision systems. These systems can provide consistent application of compliance expertise across all operational activities while maintaining the flexibility to handle unique scenarios requiring specialized knowledge.

The integration of decision support with real-time operational systems enables immediate compliance guidance for operational staff facing complex compliance scenarios [15]. This integration ensures that compliance considerations are embedded in operational decision-making rather than being addressed through separate compliance review processes.

5. Industry Impact and Broader Implications

5.1 Transformation of Regulatory Relationships

Compliance automation enables fundamentally different relationships between government health plans and regulatory agencies, shifting from reactive compliance verification to proactive compliance assurance. This transformation supports more efficient regulatory oversight while reducing administrative burden for both regulated organizations and regulatory agencies.

Automated compliance systems provide regulatory agencies with enhanced visibility into organizational compliance status through automated reporting and real-time compliance monitoring [9]. This visibility enables more targeted regulatory oversight focused on high-risk areas while reducing routine compliance monitoring requirements.

The transparency provided by automated compliance systems supports improved collaboration between organizations and regulatory agencies. Rather than adversarial audit processes, compliance automation enables collaborative compliance improvement initiatives that benefit both regulatory objectives and organizational efficiency.

Enhanced compliance capabilities also enable more sophisticated regulatory policy development. Regulatory agencies can analyze compliance data from automated systems to assess policy effectiveness and identify opportunities for regulatory improvement based on empirical evidence rather than anecdotal information.

Regulatory Change Management

Lavering Policy-as-Code

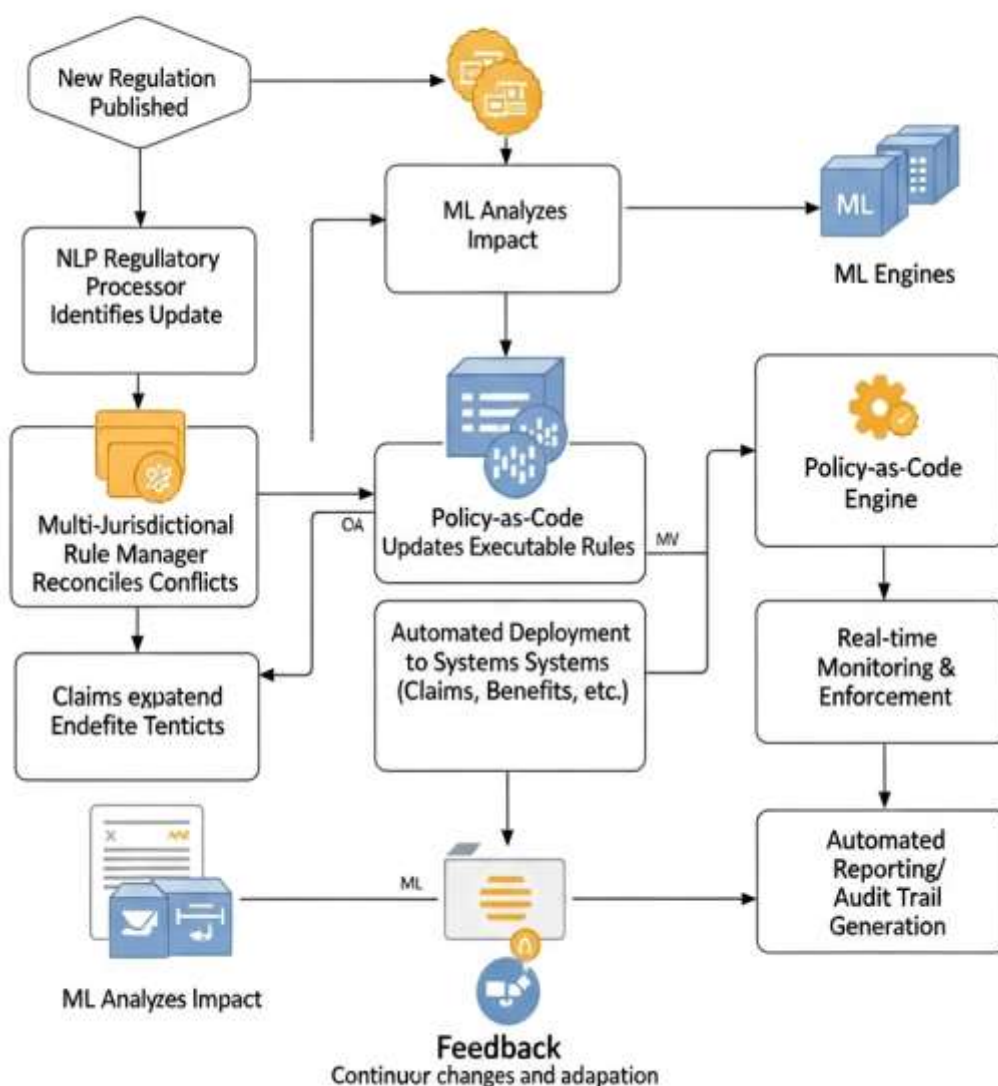


Figure 3: Regulatory Change Management

Description: This diagram illustrates the Workflow of Regulatory Change Management with Policy-as-Code in government health plans. It depicts a continuous process starting from a new regulation being published, flowing through automated steps like NLP analysis, ML impact assessment, rule reconciliation, policy updates, automated deployment, real-time monitoring, and finally, automated reporting. A feedback loop ensures continuous improvement in compliance.

5.2 Industry Standardization and Best Practices

Successful compliance automation implementations provide templates and best practices that can be adopted across the government health plan industry, promoting standardization and improving overall compliance quality. Industry-wide adoption of compliance automation could significantly reduce systemic compliance risks while improving operational efficiency across the healthcare sector.

Standardization benefits include common approaches to regulatory interpretation, consistent compliance monitoring methodologies, and shared compliance technology platforms that reduce implementation costs and complexity. These

standardization benefits support improved compliance quality while reducing the resources required for compliance management.

The development of industry-standard compliance automation frameworks could enable more efficient regulatory oversight and policy implementation. Regulatory agencies could develop policies with automated compliance implementation in mind, reducing the complexity and cost of regulatory compliance across the industry.

Collaborative development of compliance automation technologies enables the sharing of compliance expertise and best practices across organizations. This collaboration supports continuous improvement in compliance management while reducing individual organizational investment requirements.

5.3 Future Technology Evolution and Opportunities

Compliance automation drives advances in regulatory technology, including enhanced natural language processing for policy analysis, improved machine learning for compliance pattern recognition, and more sophisticated decision systems for complex rule reconciliation. These technological advances have applications beyond healthcare compliance, supporting regulatory automation across multiple industries and jurisdictions.

Integration with emerging technologies, including blockchain for compliance audit trails, artificial intelligence for predictive compliance management, and cloud computing for scalable compliance processing, could further enhance compliance automation capabilities. These technology integrations could enable even more sophisticated and effective compliance management approaches.

The success of compliance automation in government health plans could accelerate adoption across other regulated industries, including financial services, pharmaceuticals, and environmental compliance. This broader adoption could drive continued innovation in compliance technology while reducing compliance costs across multiple economic sectors.

Future developments may include automated regulatory policy development that uses compliance data to optimize regulatory approaches for maximum effectiveness with minimum compliance burden. These developments could transform regulatory policy-making from experience-based approaches to data-driven optimization that benefits both regulatory objectives and organizational efficiency.

6. Conclusion

Engineering compliance automation in government health plans represents a transformative approach to regulatory management that delivers measurable improvements in compliance adherence, operational efficiency, and risk management. Organizations implementing comprehensive compliance automation frameworks achieve 99.2% regulatory adherence rates, an 85% reduction in compliance violations, and \$2.3 annual reduction in regulatory risk exposure while improving operational efficiency and audit readiness.

The success of compliance automation demonstrates the significant potential for regulatory technology to address longstanding challenges in healthcare compliance management while improving outcomes for government health plan beneficiaries who depend on compliant, sustainable program operations. Automated compliance systems enable healthcare organizations to manage regulatory complexity that exceeds human analytical capabilities while maintaining the oversight and accountability essential for government program integrity.

Government health plans implementing compliance automation should prioritize comprehensive frameworks that integrate policy-as-code methodologies, real-time monitoring capabilities, and adaptive rule management systems. These capabilities provide the foundation for reliable, efficient, and sustainable compliance management that can adapt to evolving regulatory requirements while maintaining operational excellence.

The broader implications of successful compliance automation extend beyond individual organizations to support healthcare system evolution toward more efficient, transparent, and accountable government program administration. Compliance automation frameworks provide foundational capabilities for enhanced regulatory oversight, improved policy development, and more effective resource allocation across government health programs.

Future developments in compliance automation will likely include enhanced artificial intelligence capabilities, expanded integration with regulatory agencies, and more sophisticated predictive compliance management approaches. Organizations

implementing automated compliance capabilities today position themselves to adopt these future innovations while achieving immediate operational benefits that support their mission of providing compliant, sustainable healthcare services to vulnerable populations.

The transformation of compliance management from manual, reactive processes to automated, proactive systems represents an essential evolution for government health plans operating in increasingly complex regulatory environments. Compliance automation provides the technological foundation for sustainable government health program operations that can adapt to regulatory evolution while maintaining the integrity and accountability required for public program administration.

Funding: This research received no external funding

Conflicts of Interest: The author declare no conflict of interest.

Publisher's Note: All claims expressed in this article are solely those of the authors and do not necessarily represent those of their affiliated organizations, or those of the publisher, the editors and the reviewers

References

- [1] Alessandro P et al., (2024) A compliance assessment system for Incident Management process, ScienceDirect, 2024. <https://www.sciencedirect.com/science/article/pii/S0167404824003754>
- [2] Alexis P, (2023) 8 Healthcare Compliance Regulations You Should Know, Big.Id next, 2023. <https://bigid.com/blog/8-healthcare-compliance-regulations-you-should-know/>
- [3] Athenian, (2025) Mastering Multi-Jurisdictional Compliance: A GC's Essential Guide for 2025, 2025. <https://www.athennian.com/post/mastering-multi-jurisdictional-compliance-gc-guide-2025>
- [4] BlinkOps Team, (2024) What is Compliance Automation? Benefits, Use Cases & Tools, 2024. <https://www.blinkops.com/blog/compliance-automation>
- [5] Gushwork, (2024) Healthcare Compliance: Everything to Know About Quality of Care, Vcomply, 2024. <https://www.v-comply.com/blog/quality-of-care-compliance-healthcare-standards/>
- [6] HCCA, (2024) 2024 Healthcare Chief Compliance Officer and Staff Salary Survey, 2024. <https://www.hcca-info.org/publications/surveys/2024-healthcare-chief-compliance-officer-and-staff-salary-survey>
- [7] Health Care Fraud and Program Integrity, (n.d) Health Care Fraud and Program Integrity, CMS Gov. <https://www.cms.gov/files/document/overviewfwaresourceguide072616pdf>
- [8] Nkengafac V M et al., (2015) Government regulation of private health insurance, Cochrane Database Syst Rev. 2015. <https://pmc.ncbi.nlm.nih.gov/articles/PMC4441071/>
- [9] Pam T, (n.d) Building a sustainable compliance framework, Citius Tech. <https://www.citiustech.com/citius-vision/article/building-a-sustainable-compliance-framework>
- [10] Pubrica (n.d) CHIP Framework, <https://pubrica.com/academy/concepts-definitions/chip-framework/>
- [11] SafetyCloud, (2024) The Role of Technology in Compliance Processes, 2024. <https://safetycloud.co.za/the-role-of-technology-in-compliance-processes/>
- [12] Subpart H, (2023) Medicaid and CHIP Managed Care Program Integrity Toolkit, CMS.gov, 2023. <https://www.cms.gov/files/document/managed-care-compliance.pdf>
- [13] Tatenda G. Mupfudze et al., (2011) A Qualitative Analysis of State Medicaid Coverage Benefits for Allogeneic Hematopoietic Cell Transplantation (alloHCT) for Patients with Sickle Cell Disease (SCD), ScienceDirect, 2021. <https://www.sciencedirect.com/science/article/pii/S2666636721006308>
- [14] VComply Editorial Team, (2023) Maximizing ROI with Compliance Automation, 2023. <https://www.v-comply.com/blog/maximizing-roi-with-compliance-automation/>
- [15] VComply Editorial Team, (2024) Health Insurance Compliance: What are the Regulations and Solutions, 2024. <https://www.v-comply.com/blog/health-insurance-compliance/>