



Elizabeth R. Larkin

Counsel

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An experienced employee benefits attorney, Beth focuses primarily on group health plans, including medical, prescription drug, dental, vision, employee assistance and account-based plans. She regularly assists employers, plan service providers and insurers with health plan compliance matters, including ERISA, Internal Revenue Code, Affordable Care Act, HIPAA, COBRA, WHCRA, MHPA, USERRA, FMLA and Medicare Secondary Payer laws and regulations. Beth also assists health plan and health care provider covered entities and their business associates in complying with HIPAA and other privacy and security laws.

Beth regularly writes and reviews welfare plan documents, summary plan descriptions, benefit handbooks, benefit policies, notices and administrative forms as well as prepares HIPAA privacy, security and breach notification compliance documentation, including policies and procedures, notices, appointment forms and authorization forms for health plans, health care providers and business associates. She also has experience reviewing and negotiating welfare plan service agreements and insurance policies on behalf of employers.

Representative Matters

- Assisted a *Fortune* 500 employer in developing summary plan descriptions for all welfare benefit plans for active employees and retirees.
- Assisted a third-party cafeteria plan administrator in developing template plan documents and summary plan descriptions for use by its clients.
- Acted as interim in-house privacy counsel for a health plan service provider.
- Advised an insurer on document distribution requirements for a variety of health plan documents.

Before Fox Rothschild

Prior to joining Fox, Beth was a partner at Oppenheimer Wolff & Donnelly LLP. She also previously served as in-house counsel for a third-party administrator (TPA) providing self-insured health plan claims administration, COBRA administration, care management and network management. In addition, she is a former judicial law clerk for the Minnesota District Court, Eighth Judicial District.

Beyond Fox Rothschild

Beth's pro bono efforts include assistance with the establishment of an Individualized Educational Plan for the Southern Minnesota Regional Legal Services Education Law Project.



Honors & Awards

- Named a "Rising Star" by *Super Lawyers Magazine*

Practice Areas

- Employee Benefits & Compensation
- Taxation & Wealth Planning
- Health Law
- Privacy & Data Security

Bar Admissions

- Minnesota

Education

- William Mitchell College of Law (J.D., *magna cum laude*, 1994)
- University of Minnesota (Bachelor of Individualized Studies)