Catherine M. Stowers

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Catherine Stowers is a member of the firm's Employee Benefits and Executive Compensation Practice. Ms. Stowers concentrates her practice on health and welfare benefit plan issues and cafeteria plan compliance and documentation. She previously served as counsel to a third-party benefits administrator, which afforded her substantial experience with claims administration and legal compliance for self-funded and multi-employer health plans. Ms. Stowers has also worked with health plan sponsors in resolving issues related to plan design and documentation, claim appeals and disputes, and issues related to stop-loss coverage. Her practice focuses on issues facing employers, consultants and benefit administrators in the health and welfare arena, with particular emphasis in the areas of health care reform, HIPAA, COBRA, and ERISA claims, consumer driven health care plan design and compliance issues, cafeteria plan compliance and administration, and nondiscrimination testing for cafeteria and health plans.

Education

- J.D., *cum laude*, Indiana University Robert H. McKinney School of Law, Indianapolis, Indiana, 1993
- B.A., *cum laude*, DePauw University, Greencastle, Indiana, 1990

Bar & Court Admissions

- Indiana, 1993
- Georgia, 2009

Practices

- Employee Benefits and Executive Compensation

Representative Experience

- Responsible for advising various employers, consultants, and third-party administrators regarding the impact of the 2010 health care reform legislation on employer-sponsored health plans and health insurance programs.
- Responsible for advising a large publicly-traded employer on all aspects of ERISA and Internal Revenue Code compliance, and issues arising in plan administration for self-funded health plan, group insurance plan, and Section 125 flexible benefit plan
- Responsible for advising clients regarding welfare and cafeteria plan issues, including issues related to COBRA liability, plan termination, and plan continuation, arising in association with

corporate mergers and acquisitions, including mergers of not-for-profit entities

- Routinely prepare annual Form 5500 filings for welfare benefit plan sponsors, and advise plan sponsors regarding steps to take to correct missed or incomplete filings, including preparing documents for Department of Labor's Delinquent Filer Voluntary Compliance Program
- Routinely advise benefit consultants and plan sponsors regarding cost-effective implementation of consumer-driven health care programs, including coordination of health flexible spending accounts, health reimbursement accounts, and health savings accounts in compliance with the Internal Revenue Code, and implementation of wellness programs in compliance with HIPAA's nondiscrimination provisions.
- Served as general counsel to a third-party administrator of self-funded and multi-employer health plans, advising the client regarding issues related to claims payment and administration, ERISA reporting and disclosure, stop-loss policy coverage, and issues related to general corporate and employment law
- Assisted plan sponsor of multiple welfare benefit programs complete a comprehensive health and welfare compliance audit to ensure all aspects of legal compliance
- Represented multidisciplinary health care provider in successfully appealing erroneous application of multiemployer health and welfare fund plan exclusions to provider's medical services
- Served as a part-time judicial officer for Marion County, Indiana juvenile drug treatment court program

Professional Associations

- Board of Directors, Indiana Benefits Conference
- Health Care Committee Member, Self-Insurance Institute of America
- Member, Indiana State Bar Association

Seminars & Presentations

- Presenter, "Health and Welfare Plan Trends," Workplace Insights: Legal and Benefits Update for Employers, August 13, 2026
- Presenter, "Legal Update," Hoosier Energy Human Resources Summit, October 15, 2025
- Presenter, "How Employee Benefits Law Impacts Every Workplace with Catherine "Katy" Stowers", Krieg DeVault Podcast Series, May 30, 2024
- Co-Presenter, "Trending Topics in Employment Law and Benefits Compliance," RESOLVE Benefits Conference, April 27, 2023
- Various educational seminars and webinars related to the impact of health care reform on employer-sponsored health plans, including eligibility and coverage mandates, required notices, grandfathered plan status, application of nondiscrimination rules to insured health plans, tax changes and 2014 mandated coverage rules.
- Various training and educational seminars related to the HITECH Act and its impact on HIPAA privacy and security obligations for group health plans, plan sponsors and business associates.
  Various educational seminars related to implementation of consumer-driven health plan designs, administration of health flexible spending accounts, and contributions to health savings accounts in compliance with the Internal Revenue Code.

- Various educational seminars related to the COBRA subsidy provisions of the American Recovery and Reinvestment Act of 2009 and other 2009 legislative changes.
- Various training seminars for HIPAA Nondiscrimination Compliance related to design and implementation of wellness programs under the 2006 Final Regulations
- Various training seminars for HIPPA Privacy and Security Compliance, COBRA Compliance, and Form 5500 Preparation
- Adjunct instructor of Legal Writing, Indiana University School of Law – Indianapolis, 1995 – 1996

Publications

- Co-Author, "Sixth Circuit Rules ERISA Preempts Portions of Tennessee's PBM Laws," April 30, 2026
- Author, "The Indiana General Assembly recently enacted significant new legislation that will impact both pharmacy benefit managers and health care providers doing business in Indiana," June 27, 2025
- Author, "Plan Sponsors Take Note: New Litigation Brings Attention to Potential Fiduciary Risk for Group Health Plan Sponsors," March 26, 2024
- Author, "Fiduciary Alert: New ERISA Group Health Plan Service Provider Fee Disclosures Require Plan Sponsor Attention," January 4, 2023