

Benefits

BUZZ

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AxisPointe

November 2017

Latest ACA Repeal Bill Withdrawn

The Graham-Cassidy bill, the most recent Republican effort to repeal and replace the Affordable Care Act (ACA), was withdrawn from a vote on Sept. 26 due to lack of support in the Senate, effectively dooming the legislation.

Earlier that week, key Republican senators voiced opposition to the bill, which forced Senate leadership to shelf the vote until further notice. Given the vocal opposition from influential health organizations and lawmakers on both sides of the aisle, the proposed bill would need a variety of amendments before plausibly moving forward.

This means the ACA will almost certainly remain unopposed until 2018. Republicans are using the remainder of the year to focus on a tax overhaul and do not have the bandwidth to continue the repeal and replace effort that has

consumed most of this year.

With this latest repeal failure, more and more lawmakers are pushing for bipartisan negotiations to fix the flaws in the current health system. Democrats hope this most recent repeal failure will increase their bargaining position, since they were largely ignored during all the health bill drafting sessions this year. If Republicans cannot secure enough of their members' votes, they will be forced to negotiate with their counterparts.

What This Means for Employers

The IRS confirmed recently that employers should continue to comply with any ACA mandates, including the individual mandate and the employer shared responsibility rules. The IRS clarified this after the uncertainty created by President Donald Trump's initial [executive order](#) directing federal agencies to provide relief from the burdens of the ACA.

Please contact AxisPointe if you have any questions regarding your obligations under the ACA, including reporting requirements and deadlines.

DID YOU KNOW?

The average premium for employer-sponsored health insurance was \$6,690 for single coverage and \$18,764 for family coverage in 2017.

Those figures are up 4 percent and 3 percent, respectively, from last year.

Contact your AxisPointe representative to discuss strategies for reducing premium costs.

New Rules for Disability Benefit Claims May Be Delayed

On Dec. 16, 2016, the Department of Labor (DOL) released a [final rule](#) to strengthen the claims and appeals requirements for plans that provide disability benefits and are subject to the Employee Retirement Income Security Act (ERISA). The final rule is currently scheduled to apply to claims that are filed on or after Jan. 1, 2018. However, on Oct. 10, 2017, **the DOL proposed to delay the final rule for 90 days—until April 1, 2018.**

The DOL will review the final rule to determine whether it is unnecessary, ineffective or imposes costs that exceed its benefits, consistent with President Donald Trump's [executive order](#) on reducing regulatory burdens.

Contact AxisPointe to learn more about how this may affect your organization.



HR Brief

Human Resources tips brought to you by
AxisPointe

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Flu Season is Here: Is Your Business Prepared?

The fall and winter months signal the arrival of peak flu season. While the seasonal flu viruses can be detected throughout the year in the United States, the Centers for Disease Control and Prevention (CDC) reports that the majority of cases occur between December and February.

Each year, seasonal influenza has a marked impact on employers. Seasonal flu can cause increased absenteeism, decreased productivity and higher health care costs. As an employer, you are well-positioned to help keep your employees healthy and minimize the flu's impact on your business. The CDC recommends the following strategies for employers to help fight the flu.



Host a Flu Vaccination Clinic

One of the most important steps for preventing the flu is to get an annual flu vaccination. Hosting an on-site flu vaccination clinic can help educate employees about the importance of vaccination, and make it easier for them to get vaccinated.

Educate Your Employees

If you are unable to or choose not to provide an on-site flu vaccination clinic, you can still emphasize the importance of vaccination to your employees, and educate them about local opportunities to get vaccinated. In addition, educate employees about flu prevention strategies, including the following:

- Covering nose and mouth when coughing or sneezing
- Washing hands often with soap and water (or using an alcohol-based hand sanitizer)
- Avoiding contact with sick people
- Staying home from work when sick, and limiting contact with others

By taking the appropriate steps, you can prepare your business for flu season. For more information, consult the CDC's seasonal flu business [website](#).

DID YOU KNOW?

In recent years, questions have been raised about the effectiveness of annual performance reviews, due to the time strain they pose on leadership and the outcomes achieved. In fact, according to Gallup News, only 14 percent of employees agree that the traditional, once-a-year performance reviews inspire them to improve.

Evaluate your current performance review process to identify areas for improvement and consider surveying employees to ask about their feedback preferences.

Don't Forget About Voluntary Benefits

The United States is experiencing an ever-tightening labor market, where the number of jobs available exceeds the number of qualified candidates. One way employers can recruit and retain top talent is by offering voluntary benefits and educating employees on how to use the voluntary benefits they offer.

According to Gallup, nearly 50 percent of employees report they would leave their employer for a company that offered benefits beyond medical insurance. Offering these benefits isn't all employers need to do, though. In order for employers and employees to get the most out of these benefits, employees must be made aware that they exist and be educated on how to use them.

Open enrollment is the perfect time to start talking to employees about the voluntary benefits that are offered at your organization. Contact AxisPointe for customizable educational materials and communications.