

## Association Health Plans Expansion

The Department of Labor (DOL) recently released a final rule that gives small businesses more freedom to join as a single group to purchase health insurance in the large group market or to self-insure. These arrangements are called association health plans (AHPs).

By forming AHPs, small employers can avoid certain Affordable Care Act (ACA) reforms that apply to the small group market. According to the DOL, this will provide small employers with more affordable health insurance options.

However, in exchange for lower premiums, AHPs may cover fewer benefits. Most AHPs will not be subject to the ACA's essential health benefits reform, which requires that small group plans cover a core set of items and services, like mental health care and newborn care.

### Employer Considerations

Small employers may want to consider banding together to form an AHP as a more affordable health insurance option. Employers should carefully review the AHP's benefit design to make sure it is appropriate for their workforce. Because AHPs are regulated at the federal and state level, the availability of these plans will also depend on a state's regulatory approach.

### Eligibility

The final rule allows employers to form an AHP together that is a single ERISA plan if either of the following requirements is satisfied:

- The employers are in the same trade, industry, line of business or profession; or
- The employers have a principal place of business within a region that does not exceed boundaries of the same state or the same metropolitan area.

Speak with Assured Partners for more information.

## DID YOU KNOW?

Amazon announced it will be purchasing the online pharmacy PillPack. The deal is expected to close before the end of the year.

With PillPack, an online pharmacy startup that earned more than \$100 million in revenue last year, Amazon is now able to enter the prescription market.

Other large mergers, like CVS-Aetna, indicate that industry giants are already trying to lower health care costs. Amazon's latest acquisition will likely pressure the industry to continue that trend.

Stay tuned for more developments as new details emerge in the coming months.

## Critical HIPAA Compliance Gaps Exposed by HHS

Over the last couple of years, the Department of Health and Human Services (HHS) conducted "desk audits" of 166 covered entities and 41 business associates.

These audits focused on select HIPAA privacy, security and breach notification requirements. HHS has not released its official findings from the audits yet, but it has identified serious compliance gaps in the following areas:

- Security risk analysis
- Security risk management
- Right of access to protected health information (PHI)

Employers that sponsor group health plans should periodically review their compliance with HIPAA rules, including whether their security analysis and risk management for electronic PHI is up to date.

Employers should also watch for more guidance from HHS on these compliance requirements.

# HR Brief

Human Resources tips brought to you by  
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## Ageism: Are Your Employees Affected?

It turns out 60 percent of older employees feel discriminated against due to their age, according to a report from the Equal Employment Opportunity Commission (EEOC).

However, only 3 percent of those employees say they submitted a formal complaint about age discrimination. The EEOC report says this indicates underreporting of the issue.

### What is Ageism?

Ageism is stereotyping and discrimination based on age, according to the World Health Organization (WHO). Much like racism or sexism, ageism takes many forms. In the workplace, this kind of discrimination could mean overlooking older employees for promotions or favoring

younger employees' help on projects.

### Impact in the Workplace

In addition to negatively impacting individuals' careers, the WHO says ageism can affect employee health directly.

Conditions like high blood pressure and anxiety can be caused by age discrimination in the workplace, according to the WHO.

### How to Combat It

The first step to countering ageism is examining company culture, according to the EEOC. The EEOC says company culture determines whether employees feel valued.

Another method is simply recognizing ageism and rejecting its stereotypes. For instance, if you find yourself routinely selecting younger workers for tasks, consider including older employees instead.

Unfortunately, there is no clear-cut way to dissolve ageist attitudes, but awareness is a good first step. If you notice these trends among employees or managers, speak up before the issue persists.

## DID YOU KNOW?

If you want top talent, you need an attractive company culture, says Gallup. According to its recent study, the top 20 percent of candidates are lured to businesses with quality culture.

This is because engaged employees tend to refer their friends. And, since 71 percent of workers say they use referrals from friends to find jobs, that's huge.

So think twice before ignoring company culture. It could cost you.

## Can't We All Be Civil?

Google recently announced its new policy on civility in the workplace. The announcement came after workers reported feeling harassed in internal communication forums.

The new guidelines explain what behavior qualifies as harassment and provide clarity on acceptable communication practices.

### Employer Takeaway

This situation offers an opportunity to revisit your organization's own internal communication policies—especially if employees have already reported feeling harassed by co-workers.

However, there is a fine line between setting communication policies and infringing on employees' other rights.

Speak with Assured Partners with any questions about toeing this line.



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