

COMPLIANCE

ComplianceWeekly

June 30th, 2014



Hamilton Insurance Agency

Why the ACA Has Opened the Sales Door for Vision Insurance

The Affordable Care Act's requirement that qualified health plans offer pediatric vision insurance coverage affords benefit advisers an opportunity to talk to employers about vision insurance from a broader lens. This benefit can not only close gaps in adult vision care coverage but also aid employer clients with attracting and retaining employees.

The ACA designates pediatric vision services as one of the 10 essential health benefits that all qualified health plans need to offer if they intend to sell on the public health insurance exchanges available for

Helping Employers Understand Rx Specialty Drugs On and Off the Exchanges

The accessibility of specialty prescription drugs may be as elusive on the Affordable Care Act's health care exchanges as it typically has been off of the exchanges, a fact trusted advisers should be sharing with clients



concerned about increasing health care costs and their current plan's prescription drug coverage.

More than 60% of silver plans - the most purchased plan during open enrollment 2014 - place all covered medications for multiple sclerosis, rheumatoid arthritis, Crohn's disease and certain cancers in the plan's highest formulary tier, according to an analysis of exchange plan benefits for certain medications by health care consultancy Avalere Health. For HIV/AIDS drug therapies, about 25% to 35% of plans place all covered medications on the highest tier. Employer-

individuals and small-group employers to shop for coverage.

Read the complete [article](#) ...

Insurers Invest In Obesity, Diabetes Intervention for New Populations



The nation's diabetes and obesity crises have started taking their toll on healthcare spending, and some insurers are stepping in before new generations develop these problems in the long-term.

The nation's largest publicly-operated managed care plan, L.A. Care, is rolling out a new digital weight loss program for members of its public exchange, hoping intervention can prevent acute care problems and chronic disease from emerging in the future.

More [here](#) ...

sponsored and individual health plans also place covered medicines in tiers - typically there are four or five of these levels - with the lowest tier requiring a low copay (\$15 for example) and the highest tiers often requiring a coinsurance of 40% or more.

Continue [reading](#) ...

DOL Proposes FMLA Expansion for Same-Sex Marriage Employees

A new proposal from the Department of Labor plans to extend the reach of the Family Medical Leave Act to all eligible employees in same-sex marriages, as the federal government continues to offer guidance after the U.S. Supreme Court's landmark ruling in *United States v. Windsor*.

Thomas E. Perez, the U.S. Secretary of Labor, states in a new proposed rule that the Labor Department plans to include all same-sex families under the FMLA, a provision that allows employees to take unpaid leave for family or medical reasons without worry of losing their job.

"Under the proposed revisions, the FMLA will be applied to all families equally, enabling individuals in same-sex marriages to fully exercise their rights and fulfill their responsibilities to their families," says Perez.

The DOL proposal follows mandates from the Internal Revenue Service, which called for qualified retirement plans to recognize these employees as of June 26, 2013. In the *Windsor* ruling, the nation's highest court struck down the Defense of Marriage Act, a directive that said federal law defined marriage and spouse only between individuals in opposite-sex marriages.

Keep [reading](#)...

Hamilton Insurance Agency
4100 Monument Corner Drive
Suite 500
Fairfax, Virginia 22030

p) 800.275.6087
e) compliance@hamiltoninsurance.com
www.hamiltoninsurance.com

Please note that Hamilton Insurance does not provide legal advice, and this not constitute advice of any kind for any particular situation. Instead, this is intended as non-comprehensive general information serving as a starting point for further discussion. Please contact your tax and/or legal advisors for information about how these issues affect you.



[Forward this email](#)



This email was sent to jmoyer@hamiltoninsurance.com by compliance@hamiltoninsurance.com | [Update Profile/Email Address](#) | Rapid removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).



Hamilton Insurance Agency | 4100 Monument Corner Drive | Suite 500 | Fairfax | VA | 22030