

Hamilton Headlines

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IRS Tax Time Guide: Automatic Tax-Filing Extensions Now Available; Use Free File to Get Six More Months to File

WASHINGTON - The Internal Revenue Service remind taxpayers who are unable to complete their tax returns on time that it's easy to get more time to file their return. In fact, it can even be done online.

For taxpayers who haven't yet filed their taxes, the IRS has this advice: don't panic. Taxpayers who need more time to complete their tax return can request an automatic six-month extension.

The fastest and easiest way to get the extra time is through the Free File link on IRS.gov. In a matter of minutes, anyone, regardless of income, can use this free service to electronically request an extension on Form 4868.

Obama Administration Publishes Final Rule on Excepted Benefits

WASHINGTON - The U.S. Departments of Labor, Health and Human Services, and Treasury have published final rules to amend the definition of excepted benefits to include certain limited coverage that wraps around individual health insurance. Such coverage would have to be specifically designed to provide meaningful benefits such as coverage for expanded in-network medical clinics or providers, reimbursement for the full cost of primary care, or coverage of the cost of prescription drugs not on the formulary of the primary plan.

The final rules permit group health plan sponsors, in limited circumstances, to offer wraparound coverage to employees who are purchasing individual health insurance in the private market, including in the Health Insurance Marketplace. The rule sets forth two pilot programs for limited wraparound coverage. One pilot allows wraparound benefits only for multi-state plans in the Health Insurance Marketplace. The other allows wraparound benefits for part-time workers who enroll in an individual health insurance policy or in Basic Health Plan coverage for low-income individuals established under the Affordable Care Act. These workers could, under existing excepted benefit rules, qualify for a flexible spending arrangement alternative to this wraparound coverage.

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Most Americans Unaware

Filing this form gives taxpayers until Oct. 15 to file a return. To get the extension, taxpayers must estimate their tax liability on this form and should also pay any amount due.

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Well-Being Benefits Help Improve Employee Engagement

Well-being benefits affect employee engagement and performance, based on findings from wellness program provider Limeade, partnering with Quantum Workplace, a workplace survey firm. Their March 2015 report, [Workplace Well-Being: Provide Meaningful Benefits to Energize Employee Health, Engagement, and Performance](#), analyzed feedback from nearly 2,000 employee responses. Among the highlights:

Engagement drivers and detractors:

* **Satisfaction.** Engagement is lower when employees are less satisfied with their benefits. More than three-fourths of "engaged" employees said they were satisfied with the health and well-being benefits their organization provides, compared to fewer than half of "hostile" employees.

* **Communication and clarity.**

Employees who are unsure if they have benefits are twice as likely to be disengaged compared to those who understand the benefits offered to them.

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Obamacare Subsidies Are At Risk

Despite months of news coverage, most people say they have heard little or nothing about a Supreme Court case that could eliminate subsidies helping millions of Americans afford coverage under the federal health law, according to a poll released Thursday.

But when respondents were told about the case, *King v. Burwell*, about two-thirds said that if the court strikes down the subsidies, then Congress or state officials should step in to restore them, according to a survey by the Kaiser Family Foundation. (KHN is an editorially independent program of the foundation.)

Majorities of Democrats (81 percent) and independents (67 percent) favor congressional action, while Republicans (56 percent) prefer Congress not act on the issue (with 39 percent favoring action). Over half of respondents said they were not confident Democrats and Republicans in Congress could work together on the issue.

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Credit Rating Agencies Agree To Be More Flexible About Medical Debt

Too many consumers have learned the hard way that their credit rating can be tarnished by medical bills they may not owe or when disputes delay insurer payment. That should change under a new policy agreed to this week by the three major credit reporting agencies.

The agencies say they will establish a 180-day waiting period before medical debt is added to someone's credit report. In addition, the agencies agreed that when an insurer pays a bill, the debt will be promptly removed from the consumer's credit report, unlike certain debts

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that remain for years.

The changes are part of a settlement between the credit rating agencies - Equifax, Experian and TransUnion - and the New York Attorney General's office that aims to improve accuracy and enhance procedures for disputing credit report errors. The agreement covers consumers across the country.

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