

Hamilton Headlines

MAY 4TH, 2015



May is ...

ALS AWARENESS MONTH

ALS (amyotrophic lateral sclerosis) is a devastating progressive neurodegenerative disease which destroys the ability to walk, speak, eat and breathe. The aim of ALS awareness month is to raise awareness about ALS, gather support for those affected by this condition and to encourage funding and research into a treatment or cure.

CYSTIC FIBROSIS AWARENESS MONTH

Cystic Fibrosis is a genetic, life-threatening disease which affects the digestive and respiratory systems. This month is sponsored by the Cystic Fibrosis Foundation. Raising funds for future research is a priority; people are made aware of progress being made towards a cure.

LYME DISEASE AWARENESS MONTH

Lyme Disease is an acute inflammatory disease caused by the bite of a tick infected with the bacteria, *Borrelia burgdorferi*; Lyme disease is spread through the bite of ticks which carry *Borrelia burgdorferi* bacterium. Supported by the Lyme Disease Foundation, Lyme Disease

The Top 5 Affordable Care Act Myths Debunked

Commentary: Despite all the media coverage of the Affordable Care Act, there is still a fair amount of confusion and misunderstanding about the law, even among employees whose job it is to administer benefits. It's very possible that the overwhelming amount of communication is what has muddied the waters, but several myths have grown over the last couple years.

These myths could get employers into compliance trouble, and no business wants that. Here are the top five ACA compliance myths that need debunking:

Myth No. 1: I have between 50-99 employees and therefore don't have to worry about anything under the ACA for 2015. Not true. Employers with between 50 and 99 full-time employees, including full-time equivalents might be exempt from pay-or-play penalties in 2015, but it is not automatic - they must qualify for what is called "transition relief."

In order to get transition relief for 2015, employers need to have averaged at least 50 but less than 100 full-time employees (including FTEs) in 2014, cannot have reduced the size of their workforce or overall hours of service of their workforce to satisfy ACA restrictions, unless for legitimate business reasons, and cannot have eliminated or materially downgraded the health coverage they offer.

Additionally, other ACA rules will still apply to such employers, such as the prohibition on waiting periods that exceed 90 days.

Awareness Month is a campaign which promotes preventative measures which can be taken against Lyme disease.

LUPUS AWARENESS MONTH

Lupus is an autoimmune disease. In a healthy immune system, the body produces antibodies which destroy unhealthy cells such as bacteria, viruses and foreign waste. However, lupus causes an overactive immune system to produce auto antibodies which attacks healthy body tissue. This can affect most parts of the body including any organ. The aim of Lupus Awareness Month is to raise awareness and educate others about this life changing disease.



****REMINDER****
**Join Us for a
Complimentary
Webinar**

**Surviving An Audit
(Part 2)**

**Tuesday, May 5th
11AM E.S.T
or
2PM E.S.T**

Presented by
Giovanna Donato-Reyes, TASC
Regional Sales Director

Log in Live and Use the Following
Information:

Myth No. 2: I don't have to do information reporting because I have between 50 and 99 full-time employees.

Those same employers with 50 to 99 full-time employees, including FTEs, are required to complete information reporting for the 2015 calendar year, even if they are not subject to pay-or-play.

Myth No. 3: I can break up my business into different, smaller entities and avoid paying any ACA fines or penalties.

This is not allowed. A "controlled group" analysis under the Internal Revenue Code must be performed to determine if your business entity is subject to the pay-or-play provisions. In other words, if different entities under common ownership or control are considered to be one business entity under the Tax Code, then your business entity could be subject to Pay or Play rules.

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Signing Up Late For Medicare Part B Can Trigger A Lifelong Penalty

Everyday 10,000 baby boomers - people age 51 to 69 - turn 65 and become eligible for Medicare. According to a recent survey by the Medicare Rights Center in New York, many are unclear about whether and when to sign up for Part B, which covers outpatient medical care, including most doctor visits.

Last year, the organization fielded 14,000 questions through its national help line. Trouble enrolling in Medicare Part B topped the list. Many people had difficulty navigating specific hurdles, didn't understand enrollment periods or were confused about eligibility.

Confusion can cause people to sign up late for Medicare Part B, which can lead to a hefty penalty that sticks with you for life. For example, one recent caller to the Medicare Rights Center help line reported enrolling late for Part B and, as a result, paying an additional \$52.45 a month, or \$629 extra a year.

Audio: 1-877-804-8416
Code: 307-546-8918

Only participants will be able to receive the webinar materials discussed

[CLICK HERE](#)

EEOC Issues Proposed Rule On Application of The ADA To Employer Wellness Programs

The U.S. Equal Employment Opportunity Commission (EEOC) published a Notice of Proposed Rulemaking (NPRM) describing how Title I of the Americans with Disabilities Act (ADA) applies to employer wellness programs that are part of group health plans. The NPRM is available in the Public Inspection portion of the Federal Register, and will be officially published on Monday, April 20, 2015. Members of the public have 60 days from that date (or until Friday, June 19) to submit comments.

[Read on](#)

Affordable Care Act: What Employers Need To Know

The health care law contains tax provisions that affect employers. The size and structure of a workforce -

There's a seven-month window to enroll in Medicare that starts three months before your 65th birthday month and extends for three months afterward.

If you're collecting Social Security benefits when you turn 65, you are automatically signed up for an insurance package that includes both Medicare Part A (hospital coverage) and Part B. Part A for most people is free and Part B has a standard monthly premium of \$104.90.

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DID YOU KNOW? Recap This Week's Important Topics

1. Social Security numbers will not be imprinted on Medicare cards much longer.
2. Pharmacy maker Pfizer failed to properly warn doctors and pregnant users about its Zolift anti-depressant's health risk.
3. Heavy drinking among Americans rose 17.2 percent between 2005 and 2012, largely due to rising rates among women, according to the study by the Institute for Health Metrics and Evaluation at the University of Washington, published Thursday in the American Journal of Public Health.
4. Two-thirds of tax filers among H&R Block's client base who received health insurance under ACA via state or federal marketplace had to pay back an average of \$729 of advance premium tax credit. Conversely, one in four was due additional premium tax credit and an increase of an average of \$425.
5. A new study reveals that companies believe malicious software and hacking are the top data security concerns, but actually their own employees' actions are the largest cause of security breaches. Human errors account for 52 percent of the root cause of security breaches.

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small, or large - helps determine which parts of the law apply to which employers. The number of employees an employer has during the current year determines whether it is an applicable large employer (defined below) for the following year.



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Questions About Compliance Issues?

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Hamilton Insurance, a top ranked independent broker in the Washington DC/Metropolitan Area and the nation, has over 35 years of experience in providing insurance brokerage, risk management and employee benefit solutions. It represents a full suite of commercial, health & welfare, and personal insurance solutions, supported by risk compliance and group benefit administrative services.

Hamilton Insurance Agency
4100 Monument Corner Drive
Fairfax, Virginia 22030
www.hamiltoninsurance.com
marketing@hamiltoninsurance.com
p) 800.275.6087
f) 703.359.8108

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