

eBRIEFS

"This publication is only for general informational purposes and is not intended as specific legal or insurance advice. Please contact Bollinger directly to discuss your specific needs."

Legislative/Regulatory News

Political Winds Changing

Federal lawmakers last week raised the curtain – and the stakes – on healthcare reform legislation, moving forward with a bill that extends and expands a popular children's health insurance program and drafting legislation that carves out more than \$100 billion for Medicaid and other healthcare services as part of an economic stimulus package. Click [here](#) to continue.

Bill Would Offer COBRA Subsidies, Extend Eligibility

The federal government would pay 65% of COBRA health care continuation premium for one year for eligible beneficiaries who have lost their jobs since Sept. 1, 2008, as part of a massive economic stimulus bill unveiled Thursday by the House Democratic leadership. Click [here](#) to continue.

New FMLA Regulations Take Effect on January 16, 2009

The new regulations, issued by the Department of Labor (DOL) in November 2008, are the first significant changes to the interpretation of the FMLA since it became law 15 years ago, and represent the culmination of a two-year effort by the DOL to seek input from the business and employee communities. While the new regulations do not provide the clarification and relief from administrative burdens that many employers had hoped for, there are important changes about which employers should be aware. Click [here](#) to continue.

DOL Releases Auto Enrollment Info for Small Employers

The US Department of Labor and the Internal Revenue Service (RS) released a new publication to help small employers understand automatic enrollment for 401(k) plans. Click [here](#) to continue.

IRS Updates Publication 503 (Child And Dependent Care Expenses) for 2008 Tax Returns

The IRS has updated Publication 503 (Pub. 503) for use in preparing 2008 tax returns. Pub. 503 explains the requirements that taxpayers must meet in order to claim the dependent care tax credit (DCTC) under Code Section 21 for child and dependent care expenses. Similar, but not identical, requirements must be met for expenses to be reimbursable under a DCAP. Click [here](#) to continue.

N.Y. Adopts Policy Requiring Employers to Extend Dependent Coverage

New York Governor David Paterson announced recently that employers who provide dependent coverage for their workers would be required to extend dependent coverage from age 19 to 29, regardless of whether the individual attends college.

New Jersey enacted similar legislation in 2006, increasing the age limit to 30. In 2008, Illinois did the same, ensuring that veteran dependents under the age of 30 received employer benefits. Click [here](#) to continue.

Benefit Trends

Health Insurers Back Universal Coverage Mandate

The health insurance industry said recently that it would support a healthcare overhaul requiring insurers to accept all customers, regardless of illness or disability, if Congress would "require all Americans to have coverage." Both America's Health Insurance Plans (AHIP) and the Blue Cross and Blue Shield Association announced separately their support "for guaranteed coverage for people with pre-existing medical conditions, in conjunction with an enforceable mandate for individual coverage. Click [here](#) to continue.

High Deductibles Now the Norm

The typical group preferred provider organization plan deductible is now almost high enough to make the plan compatible with the health savings account program. Click [here](#) to continue.

When Workers Won't Leave

Before Larry Benson interviewed for his current graphic designer position at SEIU-Healthcare Workers West, he dyed his gray hair brown. That's because on one of Mr. Benson's previous job interviews, the 22-year-old woman meeting with him couldn't stop staring at it, he recalls. "She just stared at my head the entire time and then finished by telling me that I can't be too senior for the position," he said. Click [here](#) to continue.

NJ Workers Compensation Rates Fall by 1% for 2009

The New Jersey Department of Banking and Insurance announced recently that NJ's Workers Compensation premiums will fall about 1% in 2009, saving employer \$33 million. Click [here](#) to continue.

'No Fear' Small Business 401(k) Plans

Considering the nation's current economic situation, writing about retirement plans today without acknowledging the financial concerns the country is facing would be imprudent. Stories abound about the diminishing value of people's retirement accounts. Economic hardship has forced many individuals to reduce or suspend their contributions to their retirement savings plans, and some companies have cut or eliminated their corporate contributions. Click [here](#) to continue.

Dental Benefits Make a Difference

Delta Dental Plans Association recently issued survey results showing that workers with employer-sponsored dental benefits are more likely to visit their dentists for

checkups than other workers. Click [here](#) to continue.

Understanding the RX Financial Trail: Who Pays What, When, Where and Why

More than \$200 billion is spent on pharmaceuticals each year in the United States, but less is known about how these billions of dollars are distributed as prescriptions move through the buying process. Click [here](#) to continue.

Carrier News

Aetna's Health Reform Weekly

Click [here](#) to view the latest issue of Health Reform Weekly, a compilation of health care related developments in Washington D.C. and state legislatures across the country.

Horizon BCBSNJ & Memorial Sloan-Kettering Cancer Center Sign Contract Agreement

Horizon Blue Cross Blue Shield of New Jersey has reached a long-term contractual agreement with Memorial Sloan-Kettering Cancer Center in Basking Ridge, New Jersey that makes the facility in-network for Horizon BCBSNJ members as of 12/01/08. Click [here](#) to continue.

New UHC/OHP Report Shows HSA Success, Outpacing HRAs

Click here to read the results of a year-long study that documents the trend toward HSAs. HSA enrollment now outpaces HRA enrollment nationally, and UHC continues to have the largest share of HSA enrollees in the industry. Click [here](#) to continue.

Of Interest

Rethinking Risk

Companies have never been more motivated to revisit risk management, but improvements will come slowly. Click [here](#) to continue.



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