

"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."

Risk Management

Risk Management Newsletter

This month's issue puts the spotlight on Safety and Health Programs in the workplace. Topics include;

- Elements of a Successful Safety & Health Program
- Management Commitment & Employee Involvement
- Safety Program Check-Up

Click [here](#) to read *Risk Management* Newsletter.

Property & Casualty Updates

NY State Workers' Comp: Penalties for Failure to Timely File Proof of Coverage Transactions

The New York State Legislature amended Workers Compensation Law (WCL) §54 and §226 in 2008 to authorize the Workers' Compensation Board (Board) to penalize workers' compensation carriers, disability benefits carriers, the State Insurance Fund and group self-insured trusts for failure to timely file Proof of Coverage transactions. Timely filing of these transactions is a critical component in the Board's compliance efforts, which help level the playing field for law-abiding employers, increase the overall size of the premium pool, and provide funding for the Uninsured Employers' Fund. Timely cancellation transactions help ensure that the Board can quickly process penalties against employers with lapsed policies. In addition, timely new policy/reinstatement transactions eliminate the need to issue unnecessary noncompliance inquiries and penalties to law-abiding employers. Click [here](#) for more information.

Benefits Updates

IRS Releases More Guidance on COBRA Subsidy

New guidance from the Internal Revenue Service answers more questions that have been raised about the federal COBRA premium subsidy. Click [here](#) to continue.

Special Report: 2009 Unum Buyers Study

Click [here](#) to learn how today's recession impacts the benefits landscape – and fuels consumer choice.

Update on Medicare Spending and Financing

Following the recent release of the 2009 Medicare Trustees' Report, the Kaiser Family Foundation has issued a new [chartpack](#) and [factsheet](#) with updated information on Medicare spending and financing, including new projections and historical data about the program's hospital trust fund, which is projected to be exhausted in 2017. The chartpack also includes recent Kaiser public opinion data highlight the public's views on Medicare and on variation options for addressing its fiscal shortfalls.



Bollinger
Insurance Solutions

101 JFK Parkway
Short Hills, NJ 07078
(800) 526-1379
Fax (973) 921-2876
www.BollingerInsurance.com

Short Hills, NJ • Princeton, NJ • Moorestown, NJ • Vineland, NJ • New York, NY • Philadelphia, PA • Greenwich, CT