



HEALTHCARE ROUND-UP



October 27, 2017

[IRS to Reject Returns Lacking Health Coverage Disclosure](#)

BenefitsPro

The Internal Revenue Service has announced that for the first time, tax returns filed electronically in 2018 will be rejected if they do not contain the information about whether the filer has coverage, including whether the filer is exempt from the individual mandate or will pay the tax penalty imposed by the law on those who don't buy coverage.

[High-Cost Claims Are Raising Employer Risk](#)

Mercer

In a recent Mercer survey of about 300 health benefit professionals, when asked to identify their biggest health plan cost-drivers, 74% of respondents cited high-cost claims. Two factors have combined over the past few years to heighten employer risk for high-cost claims: the rise of costly new medical technology and treatments – including specialty drugs -- and the ACA requirement to remove limits on annual and lifetime benefits payable.

[States Lose Push to Force Trump to Restart Health Subsidies](#)

Associated Press

A U.S. judge on Wednesday rejected a request from 18 states and the District of Columbia to force the Trump administration to resume paying "Obamacare" subsidies right away and scolded the coalition for claiming health care costs would rise without federal help.

[Analysis: Premiums for Most Popular Obamacare Plans to Rise 34 Percent](#)

The Hill

Premiums for the most popular Obamacare plans are rising by an average of 34 percent in 2018 in states that use Healthcare.gov, according to a new independent analysis. The study released Wednesday by consulting firm Avalere Health said the premium increases in "silver" plans are being driven primarily by marketplace instability amid uncertainty over the future of Obamacare.



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Bipartisan Senate Health Bill Would Reduce Deficit by about \$4 Billion over Decade

The Wall Street Journal

A bipartisan Senate health bill would reduce the deficit by almost \$4 billion over the next decade without significantly affecting the number of people who have coverage, the Congressional Budget Office found in a report released Wednesday. Sens. Lamar Alexander (R-TN) and Patty Murray (D-WA), the bill's co-sponsors, said the findings strongly bolster the case for their legislation.

Republicans Push New Deal on ACA Payments, Ending Mandates

Employee Benefits News

Senator Orrin Hatch (R-UT) and Congressman Kevin Brady (R-TX), top Republican lawmakers, unveiled a new proposal to shore up the Affordable Care Act, challenging a separate bipartisan compromise among their fellow lawmakers. The legislation would roll back coverage mandates that supporters of the health law say are critical to its success. Hatch and Brady said their deal includes funding for insurer subsidies for two years, with unspecified "pro-life protections"; pausing Obamacare's requirements that all people have health insurance and that employers offer it; and increasing the contribution limit for health-savings accounts.

10 Questions to ask when Renewing Stop-Loss Policies

Employee Benefits News

Its fall and you are probably gearing up for open enrollment and finalizing any new vendor implementations. Now is also the time when most self-insured plan sponsors need to obtain or renew a stop-loss insurance policy. While straightforward on the surface, getting the details right in your stop-loss coverage can save or cost you millions.

How Health Savings Accounts Can Backfire

Forbes

A dentist reader who turned 65 last year has managed to save \$220,000 in a health savings account that's generating \$13,000 a year in dividend income. His current plan: "leave it alone and let his daughter deal with it" when he passes. That plan could be a big mistake. Here's why.

The National Association of Professional Employer Organizations