



HEALTHCARE ROUND-UP



August 16, 2018

[Association Health Plans: Hurry Up and Wait](#)

Benefits Pro

In June, the Trump Administration announced the return of association health plans (AHPs) with the idea that small businesses and other groups will now be allowed to band together to buy health insurance. Such plans would be a more-affordable plans as an alternative to the Affordable Care Act. Associations that wish to offer an AHP under the new federal regulation might be dismayed to learn that further information will be necessary before a plan can begin enrolling participants.

[Nevada Chambers Unite to Form Association Health Plan](#)

Associations Now

Taking advantage of a June Labor Department ruling that expanded association health plans to create more access to affordable health coverage for small businesses and their employees, three southern Nevada chambers of commerce have joined forces to offer an AHP to their members. The Clark County Health Plan Association comprises the Henderson Chamber of Commerce, Latin Chamber of Commerce, and Boulder City Chamber of Commerce. According to a report in the Nevada Independent, members can choose among 10 plans offered by two UnitedHealthcare subsidiaries. Henderson Chamber of Commerce CEO and President Scott Muelrath said his organization began to explore entering the healthcare market earlier this year, after the Labor Department issued proposed regulations on AHPs.

[‘Skinny plan’ Alternatives are Disrupting Employer Healthcare](#)

Benefits Pro

Association health plans either will or will not soon represent one health coverage option for small- and mid-sized employers, depending upon the outcome of legal challenges to the Trump administration’s loosening of rules that had restricted AHPs. But even if the challenges fall short, the fact remains that AHPs and even health savings plans are less than

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ideal from an employee standpoint. In the current tight job market, they're hardly an incentive to join an organization.

[Enrollment in HDHPs on the Rise; Traditional Plan Enrollment Falls](#)

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Workers with access to health care coverage through their employer are increasingly enrolling in high-deductible health plans, both with and without health savings accounts, as enrollment in traditional health plans has fallen. So says a [report](#) from the Centers for Disease Control, based on data from the National Health Interview Survey. The report finds that, for adults aged 18–64 with employment-based coverage, HDHPs with HSAs saw a boost in enrollment from 4.2 percent to 18.9 percent from 2007 through 2017, while over the same period, HDHPs that lacked HSAs rose from 10.6 percent to 24.5 percent.

[Open Enrollment Tips for Benefits Managers: Getting Ready](#)

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Are you excited for open enrollment or feeling some anxiety about it? Or both? Check out and bookmark our top 7 must-read open enrollment articles for HR and ensure the most effective open enrollment for you and your employees.

[The Hill: Fearing 'Blue Wave,' Drug, Insurance Companies Build Single-Payer Defense](#)

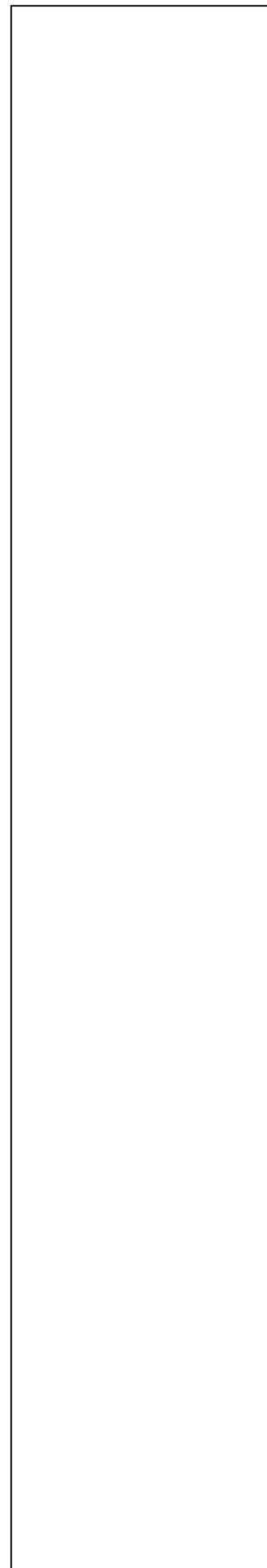
The Hill

Powerful health-care interests worried that a Democratic “blue wave” could give new energy to single-payer health-care legislation have created a new group to take on the issue. The formation of the Partnership for America’s Health Care Future is a sign of the health-care industry’s alarm over growing support for a single payer health-care law within the Democratic Party.

[Analysis: For Patients with Large Employer Coverage, About 1 in 6 Hospital Stays Includes an Out-of-Network Bill](#)

Kaiser Health News

A new Kaiser Family Foundation analysis of medical bills from large employer plans finds that a significant share of inpatient hospital admissions includes bills from providers not in the health plan’s networks, generally leaving patients subject to higher cost-sharing and potential additional bills from providers. Almost 18 percent of inpatient admissions result in non-network claims for patients with large employer coverage. Even when enrollees choose in-network facilities, 15 percent of admissions include a bill from an out-of-network provider, such as from a surgeon or an anesthesiologist. These bills potentially expose enrollees to high out-of-pocket costs if these providers charge enrollees more than their plans pay for services.



Free-market Healthcare Solutions

Benefits Pro

Federal and state regulators find it hard to resist getting involved in the health care system. Although the effects of public sector participation are debatable, one thing is certain: Health-care costs continue to skyrocket, creating an opening for private-sector alternatives.

Zenefits Adds Four Brokerages to its Small Business Technology Program

Employee Benefit News

Employee benefit technology provider Zenefits has added four brokerages to its Certified Broker Program in an effort to beef up the technology services it provides to small and medium-sized employers. The four firms — ABD Insurance and Financial Services, The Capital Group, The Horton Group and NFP —join OneDigital, which was the first insurance and benefit brokerage to join the Zenefits program last fall.



The National Association of Professional Employer Organizations

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