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Did You Know ?

Did you know - An effective employee wellness program can be put in place for as little as \$100 per employee per year. Careful planning, use of the free services available, and coordinating with medical insurance offerings can make an in-house wellness program very effective, easy to offer and affordable.

Consumer-Direct Health Plans

Account-based health insurance plans, which offer lower premiums in exchange for high deductibles, have increased dramatically in popularity. Americans are not waiting for Washington, but moving forward with efforts to control their health care costs.

According to a recent survey by Towers Watson and the National Business Group on Health, 59 percent of major employers have an account-based health plan option in place. This is up from 53 percent a year ago.

More importantly, employee enrollment in high deductible health plans has spiked.

Savings are key. For example, Kaiser found that the average annual cost for individual coverage through a high-deductible plan last year was \$4,793 - 15 percent lower than for a PPO managed care option.

For more information on consumer driven health plans, be sure to call us.

Recap of The Supreme Court and Health Reform

Late March brought Health Care Reform to the Supreme Court and for three days the justices heard arguments surrounding the constitutionality of the individual mandate, severability and Medicaid expansion.

Final Regulations for the ADA Amendments Act

On March 24, 2012, the EEOC announced the final regulations to implement the ADA Amendments Act (ADAAA).

These regulations are designed to simplify the determination of who has a "disability" and make it easier for people to establish that they are protected by the Americans with Disabilities Act (ADA).

The regulations clarify that the term "major life activities" includes "major bodily functions," such as functions of the immune system, normal cell growth, and brain, neurological, and endocrine functions. The final regulations also make clear that not every impairment will constitute a disability. The regulations include examples of impairments that should easily be concluded to be disabilities, such as HIV infection,

On the 3rd day, the court moved from constitutional interpretation to possible scenarios of what their possible rulings would entail. If the individual mandate is not upheld, possible scenarios include: the Court striking down the entire law or additional provisions that need to be eliminated (for example modified community rating and guaranteed issue). Discussion also included if there are additional provisions that must be eliminated how would that happen - in the Court or left to Congress? At this point, nothing is certain.

While we don't anticipate a public announcement of the ruling until the middle of or late June, it was clear after the proceedings that the future of the individual mandate is certainly in question.

Arizona KidsCare Program - Active Again!

Arizona is resuming coverage for children who are otherwise eligible for KidsCare (a state/federal program for the low-income). This is possible because CMS recently approved a new funding arrangement.

Through this arrangement, the funding comes from three state hospital groups. According to federal and state officials, this will enable the program to add almost 22,000 new enrollees. The hospitals involved include: Phoenix Children's Hospital, Maricopa Integrated Health System and the University of Arizona Health Network. They are providing about \$110 million in funds to garner more than \$220 million from the federal government.

As always, we hope you enjoyed this edition of our monthly newsletter. We thank you for the confidence you have placed in our firm and look forward to servicing all of your insurance needs.

Your friends at Stuckey Insurance

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