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Survey Finds Median Costs of Care At US Nursing Homes Rose By 4.2%

According to the latest "cost of care survey" by Genworth Financial, the "2012 median annual rate for a private room" in a US nursing home is "\$81,030 -- 4.2 percent higher than the 2011 rate." They further found that the "median annual cost for a private room in an American nursing home was \$65,700 in 2007,

Maternity Coverage & Adult Children

PPACA requires plans to allow children to remain on their parents' plan to age 26; what is not mandate is that maternity for these adult children be a covered benefit. Even though, maternity is included in the definition of essential health benefits, currently this will be only available for employees and their spouses. This is the same requirement of groups with greater than 15 employees under the Pregnancy Discrimination Act of 1978.

DOL Releases New CHIP Notice

On July 31, the US Department of Labor (DOL) released an updated model notice that employers with group health plans should use to notify eligible employees about premium assistance available through their state Medicaid or Children's Health Insurance Program (CHIP).

This notice must be distributed before the beginning of the groups' plan year.

For more information: [CHIP Notice](#)

Temporary Contraceptive Coverage Safe Harbor for Non-Profits

On August 15, 2012, the Center for Consumer Information and Insurance Oversight (CCIIO) issued temporary safe harbor for non-profit entities with religious objections to the August 1st requirement they cover contraceptives with no cost-sharing. This provision is applicable to non-grandfathered health plans.

This requirement does not apply to any group health plan established or maintained by a "religious employer." With regard to this requirement, HHS Regulations Section 147.130(a)(1)(iv) defines a "religious employer" as an

but that rate has seen a 4.3 percent compound annual growth rate over the past five years."

Medicare Drug Premium Remaining the Same in 2013

The Department of HHS Secretary recently announced that the "average basic premium for Medicare prescription drug plans in 2013 is projected to stay about the same as this year, about \$30 a month. ... The projection for 2013 premiums was based on bids submitted by drug companies and health plans for basic coverage."

organization that meets all of the following criteria:

- * the inculcation of religious values is the purpose of the organization;
- * the organization primarily employs persons who share the religious tenets of the organization;
- * the organization serves primarily persons who share the religious tenets of the organization; and
- * the organization is a nonprofit organization as described in Code Sections 6033(a)(1) and 6033(a)(3)(A)(i) or (iii)

The temporary enforcement safe harbor released on August 15th is a reiteration of a February temporary enforcement safe harbor for non-exempt plans that are maintained by non-profit organizations with religious objections to contraceptive coverage. The August release clarifies three points:

- * The temporary enforcement safe harbor for non-exempt group health plans is also available to non-profit organizations with religious objections to some but not all contraceptive coverage.
- * Group health plans that took some action to try to exclude or limit contraceptive coverage that was not successful as of February 10, 2012, are not for that reason precluded from eligibility for the safe harbor.
- * The safe harbor may be invoked without prejudice by non-profit organizations that are uncertain whether they qualify for the religious employer exemption.

The temporary enforcement safe harbor lasts until the first plan year beginning on or after August 1, 2013.

To qualify for the temporary enforcement safe harbor:

- * The organization must be organized and operate as a non-profit entity.
- * Since February 10, 2012, the group health plan established or maintained by the organization has consistently not provided all or the same subset of the contraceptive coverage otherwise required at any point, consistent with any applicable State law, because of the religious beliefs of the organization.
- * The group health plan established or maintained by the organization must provide to participants a notice which states that some or all contraceptive coverage will not be provided under the plan for the first plan year beginning on or after August 1, 2012.
- * The organization self-certifies that it satisfies criteria 1-3 above, and documents its self-certification in accordance with the procedures detailed in the bulletin.

For the CCIIO release :

<http://cciio.cms.gov/resources/files/prev-services-guidance-08152012.pdf>

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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