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April 2016 Issue

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**Quote of the month**

*"Perhaps the surest test of an individual's integrity is his refusal to do or say anything that would damage his self-*

## Reports Outline Severity of the Zika Virus & Lassa Fever Outbreaks

As part of our commitment to the health and safety of our members, our medical and clinical teams are overseeing the latest developments on the Zika virus and Lassa fever.



To help you and your clients be informed about the severity of these illnesses, UnitedHealthcare Global has developed the [Zika virus](#) and [Lassa fever](#) medical intelligence reports.

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## Study: IRS Fails To Inform Low-Income Filers They May Qualify For Medicaid, Subsidized Coverage Through ACA Exchanges



Kaiser Health News 4/5, Reports a new study released by the Urban Institute found that almost one-third of those "without health insurance, about 10 million, live in families that received a federal earned income tax credit (EITC) in 2014," yet the IRS does not inform them that "their low and moderate incomes likely mean their households qualify for Medicaid or subsidies to buy coverage on the insurance

respect. "

~Thomas S. Monson

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## Articles we found helpful

*Trying to lose weight? [Here's](#) how many calories you cut with each glass of water.*

*Guys, Ladies really do need more [sleep](#) than you.*

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## Do You Need?

Travel Insurance  
Title Insurance  
Human Resource  
Mortgage  
IT Staffing Services  
Business loans  
Real Estate  
Architect  
Employment Attorneys  
Litigation Attorneys  
HCR Attorney  
Real Estate Attorney  
Human Resource  
Property Casualty  
Financial Planning  
Limousine Services  
ERISA  
FSA  
HRA/HSA  
Accounting  
Banking

exchanges." According to study co-author Linda Blumberg and colleagues, this represents "a lost opportunity to identify people who are eligible but not receiving government assistance to gain health coverage." Click [here](#) to read more.

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## Centers of Medicare Services (CMS) Releases Risk-Adjustment White Paper

This week CMS (Centers for Medicare and Medicaid) released a Risk-Adjustment White Paper that provides a summary of the HHS risk-adjustment methodology as it applies to health insurance issuers in the individual and small-group markets, including detailed explanations of the risk-adjustment models and the payment-transfer formula, as well as the updates to the models made since the initial 2014 calibration. The white paper also explores potential areas of improvement for the 2018 benefit year and beyond. CMS is requesting feedback on the topics described in the white paper, as well as other improvements that should be made to its risk-adjustment models and the payment-transfer formula, including with respect to how these various changes will interact...



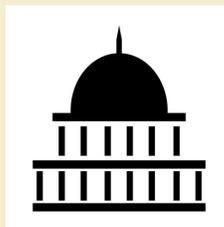
Click [here](#) to read more

Image "Stethoscope and Book on Board" courtesy of Winnond at FreeDigitalPhotos.net

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## Congress in Your Backyard, Week Two



Congress is in the middle of its two-week spring break and we want to hear from you on any meetings you are having with your federal legislators during this in-district work period. Have you had a chance to meet with your member of Congress to tell them all about NAHU's legislative priorities? There are still

plenty of opportunities to chat with your representatives about why they need to pass H.R. 815 and S. 1661 to treat agent/broker commissions as the pass-through expense that they truly are, or why we need a permanent repeal of the Cadillac/excise tax and the health insurance tax...

Click [here](#) to read more

Image "American Government Building Symbol Icon Illustration Ep " courtesy of atibodyphoto at FreeDigitalPhotos.net

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Marketing

Electrician

Pool Service

Contractor

-Commercial/Residential

Business Consulting

Payroll

Credit Card Processing

Landscaping

Green Engineering

Freight

-Transportation

-Storage

## Six (Teeny) Candles for the ACA

The Affordable Care Act (ACA) turned six years old on Wednesday, and this year the law celebrated the best way it knows how, with another day in court, an updated review from the Congressional Budget Office (CBO), and a new proposal by the Centers for Medicare and Medicaid Services (CMS) to modify the ACA's much-maligned risk adjustment program. While the law continues to work through its growing pains, NAHU has been continuing to advocate for changes to the ACA to make it friendlier for consumers and brokers alike...



Click [here](#) to read more

## Free Clinics Remain A Necessity In Spite of Medicaid Expansion Under ACA



The Pittsburgh Post-Gazette reports that although Medicaid expansion under the Affordable Care Act has resulted in millions gaining access to healthcare coverage, it is "still mostly business as usual at the Birmingham Free Clinic on Pittsburgh's South

Side, where about 90 percent of patients lack health insurance." The clinic typically treats about 2,500 patients "annually for conditions such as high blood pressure, diabetes, respiratory issues and other chronic health problems," but that figure has dropped recently, thanks to the ACA, officials said. Yet, "more than 48,000 people in Allegheny County are still uninsured." Click [here](#) to read more

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