

BEFORE

APRIL 2020

U.S. Supreme Court Will Hear Challenge to ACA

The U.S. Supreme Court recently [agreed](#) to hear a legal challenge to the Affordable Care Act (ACA). The case involved is *Texas v. Azar*, a lawsuit challenging the constitutionality of the ACA's individual mandate.

ACA Litigation

Texas v. Azar was filed in 2018 by 18 states after the individual mandate penalty was eliminated. In December 2019, a federal appeals court [ruled](#) in the case that the individual mandate is unconstitutional and directed the lower court to determine whether

the rest of the ACA can remain in place. The Supreme Court had previously [denied](#) a request to expedite consideration of this case. This is the third time the Supreme Court has reviewed the ACA's constitutionality.

Employer Action Steps

While this legal challenge is pending, all existing ACA provisions will continue to be applicable and enforced. This challenge does not impact Exchange enrollment, the ACA's employer shared responsibility penalties and related reporting requirements, or any other applicable ACA requirements.

No Statute of Limitations Applies for ACA Pay or Play Penalties

The IRS Office of Chief Counsel recently released a [memorandum](#) clarifying that there is no applicable statute of limitations on pay or play penalty assessments under the ACA. This means that there is no time limit for the IRS to issue a penalty assessment for employers that do not comply with the pay or play rules for a given year.

What are the pay or play rules?

The ACA's employer shared responsibility rules require applicable large employers (ALEs) to offer affordable, minimum value health coverage to their full-time employees or pay a penalty. These rules, also known as the "employer mandate" or "pay or play" rules, impose penalties on ALEs if one or more of their full-time employees obtain an Exchange

subsidy (either because the ALE does not offer health coverage, or offers coverage that is unaffordable or does not provide minimum value).

Pay or play penalties are subject to IRS lien and levy enforcement actions. Interest will accrue from the date of the notice and demand, and continue until the ALE pays the total penalty balance due.

Employer Action Steps

Because no statute of limitations applies, the IRS can assess pay or play penalties for an ALE's noncompliance many years after the violation occurred. As a result, ALEs will want to be sure that they are complying with these rules for each applicable year.



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April 2020

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Laughter May Be a Key in Fighting Workplace Stress

Laughter really is the best medicine—for some things. You've heard the phrase before and, according to the Mayo Clinic, it holds some truth. While a good sense of humor can't cure all, laughing and joking around can help reduce your stress, improve your mood and make it easier to connect with others.

Humor in the Workplace

The benefits of humor extend far beyond your personal life—they can be achieved at work too. Humor in the workplace can:

- Provide a non-confrontational means of talking with others without intensifying emotions.
- Help put difficult situations in perspective.
- Reduce stress by activating a physical response in the body—it can actually make you feel more relaxed and ready to take on difficult tasks.



According to the University of Maryland's research, humor may raise your body's level of infection-fighting antibodies and immune cells.

- Serve as a pick-me-up in the middle of a long work day.
- Help boost your mood, especially if you're having a bad day.
- Help foster positive professional relationships with your co-workers.

Things to Consider

Humor has a place in the office, but only if you know when and where it belongs. Be sure to avoid:

- Jokes that are sexual in nature
- Jokes about someone's sexuality, religion, ethnicity or personal appearance
- Comments that put others down
- Sarcastic remarks
- Serious subjects like death, disabilities or sexual harassment
- Jokes that carry negative messages (If you wouldn't say it in a conversation, don't say it in a joke.)

Next time you're feeling stressed out at work, tell a joke or two. Remember to be mindful of your audience and the types of jokes you're telling to ensure that you're only introducing positive humor in the workplace.

Are You Getting Enough Calcium?

Calcium is the most abundant mineral in your body. Consuming enough calcium is critical for keeping your bones and teeth strong and for maintaining the function of your nerves, heart and muscles. The current recommended dietary allowance (RDA) by age group is as follows:

- 1-3 years—700 mg daily
- 4-8 years—1,000 mg daily
- 9-18 years—1,300 mg daily
- 19-50 years—1,000 mg daily
- 51-70 years—1,000 mg daily (men) and 1,200 mg daily (women)

Please note that these RDAs reflect suggestions from the Office of Dietary Supplements at the National Institutes of Health. Please consult your doctor to determine how much calcium you need in your diet.

Top 5 Calcium-rich Foods



Cow's milk



Yogurt



Cheese



Tofu



Dark, leafy greens

Source: Cleveland Clinic

Healthy Snacks to Satisfy Your Workday Hunger

Snacking can be an important part of a healthy diet. Healthy snacks can provide midday energy boosts and fuel for exercising, and can help decrease your hunger and the odds of overeating at mealtime. Try incorporating these three simple snacks into your meal plan.

- **Almonds**—1.5 ounces of almonds (about 35 nuts) provides enough fiber, protein and good fats to keep you feeling full until your next meal.
- **Greek yogurt parfait**—1 cup of Greek yogurt with berries is a great way to get protein, calcium, fiber and antioxidants.
- **Apple and ½ cup roasted chickpeas**—Apples are fat-, sodium- and cholesterol-free. What's more? One medium-sized apple has less than 100 calories. When paired with ½ cup roasted chickpeas, you get a snack that provides protein, and good fats and carbs.

Citrus Salad



Makes: 8 servings

Ingredients

- 1 grapefruit (peeled)
- 1 orange (peeled)
- 10 cups fresh greens
- 1 red onion (thinly sliced)
- 2 Tbsp. cider vinegar
- 1 Tbsp. lime juice
- 1 Tbsp. vegetable oil
- 1 Tbsp. water
- ¼ tsp. black pepper
- ¼ tsp. cumin

Preparations

- 1) Cut the grapefruit and orange into small pieces.
- 2) Toss the fruit, greens and onion together.
- 3) In a small bowl, combine the remaining ingredients to make the dressing.
- 4) Drizzle the dressing over the greens, onion and fruit mixture just before serving.

Nutritional Information

(per serving)

Total calories	48
Total fat	2 g
Protein	1 g
Carbohydrate	8 g
Dietary fiber	2 g
Saturated fat	0 g
Sodium	8 mg
Total sugars	6 g

Source: USDA