

NEW BENEFIT

JANUARY 2020

New Summary of Benefits and Coverage Template Will Be Required for 2021

Recently, the Departments of Labor (DOL) and Health and Human Services (HHS) issued an [updated template and related materials](#) for the summary of benefits and coverage (SBC). These materials are required to be used for plan years beginning on or after Jan. 1, 2021. This means that the updated template must be used for the 2021 plan year's open enrollment period.

The SBC is a concise document providing simple and consistent information about health plan benefits and coverage.

Employers should prepare to use the new SBC template and related materials for the 2021 plan year. Prior to the beginning of the 2021 plan year:

- Self-funded plan sponsors should ensure that they use the new template.
- Employers with insured plans should make sure the carrier is providing the correct version of the template.

For more information, contact Insurance Office of America today.

Final Rule on Hospital Price Transparency Released

On Friday, Nov. 15, 2019, the Trump administration released its [final rule](#) regarding hospital price transparency. This final rule will take effect Jan. 1, 2021, a year later than originally proposed.

The Centers for Medicare and Medicaid Services (CMS) had been listening to feedback on a [proposed version](#) of the rule for the past four months, culminating in this latest update.

What's included in the final rule?

Hospitals will now be required to provide easily accessible billing information to patients. This means having all standard charges available online and in one single data file that can be "read by other computer systems," according to a CMS press release.

The charges listed would include "the gross charges, payer-specific negotiated charges, the amount the hospital is willing to accept in cash from a patient, and the minimum and maximum negotiated charges," according to the release.

As part of the final rule, CMS was granted more authority over enforcement. Specifically, the department has greater capability to audit hospitals and issue fines of \$300 per day to those who are noncompliant.

What's next?

The rule won't be effective until January 2021. In that time, hospitals will be working to make the applicable data available online, if it isn't already.



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Live Well, Work Well

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Don't Fall Into This New Year's Resolution Trap

Historically, one of the top New Year's resolutions is to lose weight. Unfortunately, many people look to fad diets and weight loss products to achieve their goals quickly. While fad diets may prove effective initially, research shows that many people don't find long-term success with these types of diets.

Lasting Lifestyle Changes vs. Quick Fixes

Instead of setting a goal to lose weight fast this New Year's, set a goal to lead a healthier lifestyle. Common lifestyle New Year's resolutions include the following:

- **Exercise regularly**—Aim to get at least 150 minutes of moderate aerobic activity or 75 minutes of vigorous aerobic activity a week, and to do strength training exercises of major muscle groups at least twice a week.
- **Maintain a well-balanced, healthy diet**—Try to eat a variety of fruits, vegetables, whole grains, protein-rich foods and healthy fats. Make it a goal to incorporate more fruits and veggies into your diet.

- **Increase the amount of sleep you get**—One of the best ways to become healthier is to get enough sleep. Try to get at least seven hours of sleep, the expert-recommended amount, per night.



Set Yourself Up for Success

According to U.S. News & World Report, 80% of New Year's resolutions fail. That's why it's so important to set yourself up for success when you're choosing a resolution.

Regardless of what you choose as your New Year's resolution, make sure it is a "SMART" goal—one that is specific, measurable, attainable, realistic and timely—to increase the odds that you will stick to it.



Mexican Chicken Soup

Makes: 6 servings

Ingredients

3 pounds chicken pieces (skin removed)
2 cups tomatoes (chopped)
1 clove garlic (minced)
½ cup onion (chopped)
¼ cup mild canned chilies (diced)
2 cups canned pinto or garbanzo beans (drained)

Preparations

- 1) Place chicken pieces in a large saucepan and add enough water to cover.
- 2) Cook until tender, about 25 minutes.
- 3) Remove chicken pieces from the broth.
- 4) Add tomatoes, garlic, onion and chilies.
- 5) Remove chicken meat from the bones and return meat to broth.
- 6) Add beans, and salt and pepper to taste. Simmer for about 15 minutes.

Nutritional Information (per serving)

Total calories	390
Total fat	14 g
Protein	49 g
Carbohydrate	16 g
Dietary fiber	5 g
Saturated fat	4 g
Sodium	460 mg
Total sugars	2 g

It's National Blood Donor Month

Since 1970, National Blood Donor Month has been celebrated in January. Historically, the winter season is one of the most difficult times of the year to collect enough blood products and donations to meet patient needs. While “whole blood” donations are the most common, individuals can also make platelet, power red and plasma donations.

Donated blood is used for blood transfusions. Common scenarios in which blood transfusions are needed include the following:

- Patients suffering from severe trauma following disasters and accidents
- Patients receiving surgical treatments and some medical treatments, including cancer patients and patients with sickle cell disease

Making the decision to donate blood can help save a life, but not everyone is eligible to donate blood. Visit the American Red Cross' [website](#) to see if you meet the requirements to safely donate blood.

U.S. Blood Donation Facts

According to the American Red Cross:

One donation can save up to three lives.



Every 2 seconds, someone needs blood.

Less than 38% of the population is eligible to give blood or platelets.



This Superfood May Help Prevent Diabetes

According to a four-year [study](#), consuming legumes (e.g., beans, lentils and peas) may help you prevent diabetes. The study tracked the health of over 3,300 patients who were at-risk of developing Type 2 diabetes, and found that those who consumed the most legumes were 35% less likely to develop diabetes.

The weekly legume serving average varied between 3.35 servings and less than half a serving. The study found that those who ate just one serving per week were 33% less likely to develop Type 2 diabetes than those who consumed less than one serving per week.

In addition to helping prevent Type 2 diabetes, legumes can help protect heart and brain health, promote a healthy weight and reduce the risk of cancer. For more information, contact your doctor.