

November 2018

Hardship Exemption Rules Eased for 2018 Individual Mandate

The Centers for Medicare & Medicaid Services (CMS) has provided [guidance](#) making it easier to claim a hardship exemption from the individual mandate under the Affordable Care Act (ACA) for 2018.

Individuals may claim a hardship exemption on their 2018 federal income tax return without:

- Obtaining a hardship exemption certification from the Exchange
- Providing any explanation or documentation of the hardship

In past years, most individuals had to [apply](#) for the exemption and receive a certification from an Exchange to qualify.

Only certain individuals were able to claim a hardship exemption without obtaining a certification in prior years:

- Individuals with income below the tax filing threshold
- Family members whose combined cost of self-only coverage is considered unaffordable
- Individuals who are eligible for services through an Indian health care provider
- Individuals who are ineligible for Medicaid based on a state's decision not to expand Medicaid

Under the new guidance, any individual can claim a hardship exemption without obtaining a certification. **This change applies to 2018 only.**

However, for all other eligible years, individuals can still apply for hardship exemptions through the Exchange, and CMS will continue to process those as normal.

No exemptions are required after 2018 because the individual mandate has been effectively repealed beginning in 2019.

DID YOU KNOW?

Another overhaul of the federal overtime rules may be looming on the horizon.

The Department of Labor has hinted that it is looking to reveal its proposed changes to overtime eligibility in the first quarter of 2019.

Officials haven't explained how this latest revision will differ from the stalled attempt in 2016. Experts suspect the threshold will be lower than the original \$47,500 proposal.

Stay tuned for updates in early 2019.

IRS Issues Letters to Noncompliant Employers

The IRS has been sending Letter 5699 to employers that have not complied with their ACA reporting requirements for 2015.

Letter 5699 requests missing information from applicable large employers (ALEs) that were required to report under Section 6056, but failed to file Forms 1094-C and 1095-C with the IRS. The IRS identifies potentially noncompliant ALEs based on their Form W-2 total employee count reported for 2015.

Employers who receive a Letter 5699 should respond within the appropriate time frame and provide all appropriate information requested by the IRS, including any forms that are due.

Penalties may apply for any failures to file with the IRS by required deadlines. The IRS will use information provided in response to Letter 5699 to identify noncompliant ALEs and assess any penalties that may be owed.

Health and wellness tips for your work and life—
presented by Insurance Office of America (IOA).



Removing Meat from Your Diet Could Improve Your Health, Researchers Say

According to scientists at the Johns Hopkins Bloomberg School of Public Health in Baltimore, consuming high amounts of meat has negative health effects.

Their survey found that 55 percent of respondents were reducing their consumption of processed meat and 41 percent were cutting back on red meat consumption. When asked what their reasoning for cutting back on meat consumption was, the majority of respondents said their decision stemmed from wanting to save money or improve their health.

Consult your doctor to find out if reducing or removing meat from your diet could be beneficial for you.

A Beginner's Guide to Mindfulness

It's no secret that the holidays bring joy, but they can also bring stress. We all know that prolonged and chronic stress can wreak havoc on your overall health and wellness, so it's important to find healthy ways to manage it. One effective way to do so is to practice mindfulness.

The Basics

Mindfulness is the process of bringing your full attention to experiences in the present moment. Being mindful means being aware of where you are and what you're doing, as well as not being reactive or overwhelmed with what's going on around you. Many people achieve mindfulness through meditation and yoga.

Getting Started

Mastering meditation takes practice, but getting started can be easy and not time-consuming. Try the following two quick mindful meditation techniques next time you're feeling stressed.

1. **One-minute relaxation breathing**—Close your eyes and take a deep breath in for a count of four, and then exhale for a count of eight. Repeat five times.
2. **Five-minute body scan meditation**—Sit or lay down in a comfortable position and take a few moments to find a calm, steady breath. Bring your awareness to sensations in your body, where you will spend several slow breaths on each focal point beginning with the left toes and all the way through the left hip. Repeat on the right side. From there, follow the same process through your torso, arms and up through your head.



This article is intended for informational purposes only and is not intended to be exhaustive, nor should any discussion or opinions be construed as professional advice. Readers should contact a health professional for appropriate advice.

© 2018 Zywave, Inc. All rights reserved.

Super Stuffed Squash

2 acorn squash
2 ½ cups water
1 cup brown rice
1 pound ground pork
1 medium onion (chopped)
3 garlic cloves (minced)
1 medium sweet apple (peeled, diced)
1 tsp. smoked paprika
4 tsp. olive oil
Fresh parsley (chopped)

PREPARATIONS

1. Heat oven to 350 F. On a large baking sheet, place the squash in the oven for 30 minutes. Then remove from oven, cut in half, and remove and discard the seeds. Cook for another 20 minutes or until soft.
2. In a large stockpot, bring the water and the rice to a boil. Cover, reduce the heat to low, and simmer until the rice is tender and liquid has been absorbed.
3. In a large nonstick skillet, warm 3 tsp. olive oil over medium heat and add the pork. Once the meat is browned, add onions, garlic, apples, smoked paprika, cayenne, salt and pepper. Cook until onion is soft. Add the brown rice.
4. When squash is done, turn cut-side up in the baking dish. Add a teaspoon of olive oil to the center of each squash half. Divide the meat and rice mixture amongst the four squashes. Return to the oven for 10 minutes. Garnish with fresh chopped parsley and serve.

Makes: 4 servings

Nutritional Information (per serving)

Total Calories	631
Total Fat	30 g
Protein	26 g
Carbohydrates	66 g
Dietary Fiber	8 g
Saturated Fat	10 g
Sodium	125 mg
Total Sugars	5 g

Source: USDA

Makeover Your Holiday Recipes by Substituting Fats

Butter, oils and other fats can add flavor to your favorite recipes, but they can also add many calories. They act as a barrier so flour does not absorb as much water to give your dishes a moist, tender feel. There are many ways to reduce the fat without sacrificing taste; the trick is to replace fats with foods that add creaminess without cholesterol.

Will substituting the fats change how my food tastes?

Substituting fat in your favorite recipes may not give them the same texture, but it will be close. In addition to lower fat content, many of the substitute ingredients will add more fiber, vitamins, minerals and protein to your recipes.

How can I get started substituting?

To experiment, start by substituting one-third of the fat from the recipe and then increase or decrease to your desired likeness. For baking, use ⅓ cup applesauce or fruit juice and ⅔ cup butter instead of 1 full cup of butter. Instead of 1 cup of heavy cream, use 2 tsp. cornstarch whisked into 1 cup of fat-free milk.

Now that you have the basics, it's time for you to try it out. With the holidays right around the corner, now's the perfect time to makeover your beloved (and maybe not the healthiest) recipes.

Healthy Baking Substitutes



½ cup applesauce plus ½ cup fat for 1 cup oil or butter



1 cup pureed avocado for 1 cup butter



¾ cup prunes plus ¼ cup boiling water (blended) for 1 cup butter



3 Tbsp. flax meal plus 1 Tbsp. water for 1 Tbsp. butter