

# Benefits BUZZ

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**Insurance Office of America**

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## Association Health Plans Expansion

The Department of Labor (DOL) recently released a final rule that gives small businesses more freedom to join as a single group to purchase health insurance in the large group market or to self-insure. These arrangements are called association health plans (AHPs).

By forming AHPs, small employers can avoid certain Affordable Care Act (ACA) reforms that apply to the small group market. According to the DOL, this will provide small employers with more affordable health insurance options.

However, in exchange for lower premiums, AHPs may cover fewer benefits. Most AHPs will not be subject to the ACA's essential health benefits reform, which requires that small group plans cover a core set of items and services, like mental health care and newborn care.

### Employer Considerations

Small employers may want to consider banding together to form an AHP as a more affordable health insurance option. Employers should carefully review the AHP's benefit design to make sure it is appropriate for their workforce. Because AHPs are regulated at the federal and state level, the availability of these plans will also depend on a state's regulatory approach.

### Eligibility

The final rule allows employers to form an AHP together that is a single ERISA plan if either of the following requirements is satisfied:

- The employers are in the same trade, industry, line of business or profession; or
- The employers have a principal place of business within a region that does not exceed boundaries of the same state or the same metropolitan area.

Speak with Insurance Office of America for more information.

## DID YOU KNOW?

Amazon announced it will be purchasing the online pharmacy PillPack. The deal is expected to close before the end of the year.

With PillPack, an online pharmacy startup that earned more than \$100 million in revenue last year, Amazon is now able to enter the prescription market.

Other large mergers, like CVS-Aetna, indicate that industry giants are already trying to lower health care costs. Amazon's latest acquisition will likely pressure the industry to continue that trend.

Stay tuned for more developments as new details emerge in the coming months.

## Critical HIPAA Compliance Gaps Exposed by HHS

Over the last couple of years, the Department of Health and Human Services (HHS) conducted "desk audits" of 166 covered entities and 41 business associates.

These audits focused on select HIPAA privacy, security and breach notification requirements. HHS has not released its official findings from the audits yet, but it has identified serious compliance gaps in the following areas:

- Security risk analysis
- Security risk management
- Right of access to protected health information (PHI)

Employers that sponsor group health plans should periodically review their compliance with HIPAA rules, including whether their security analysis and risk management for electronic PHI is up to date. Employers should also watch for more guidance from HHS on these compliance requirements.



Health and wellness tips for your work and life—  
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## Trouble Sleeping? Your Phone May Be to Blame

Yes, you read that headline right. According to a new [study](#), using your phone before you go to bed can disrupt your sleep schedule and prevent you from getting a good night's sleep.

Specifically, the study found that those who use smartphones or tablets before bed went to bed later and had a later sleep onset than those who didn't. The study also found that those who used their phone or tablet before going to sleep had lower levels of the sleep-regulating hormone, melatonin. Lastly, the study found that electronic device usage before bed reduced the period of rapid eye movement (REM) sleep, a vital component in our sleep patterns.

So, if you're having trouble sleeping, try putting your phone or tablet away before heading to bed.



## Sunrays Aren't the Only Thing You Can Catch at the Pool

As the temperature climbs, many Americans will flock to the pool to find some relief from the heat. While the cool waters can be refreshing, they could also be contaminated with bacteria that can make you sick. Read on to learn about the three most common illnesses you can catch from spending a day at the pool.

### **Cryptosporidium (Crypto for Short)**

Crypto, a chlorine-resistant parasite, is one of the most common culprits for post-pool day illness and causes diarrhea, stomach pain and nausea. Unfortunately, symptoms can last for up to two weeks.

To avoid getting sick, don't swallow pool water or touch your face until you've showered with soap and hot water.

### **Pinkeye**

Between the chemicals and other people's bodily fluids in the pool, it shouldn't be a surprise that you can catch pinkeye from swimming in a shared pool or hot tub.

To avoid getting this infection, wear well-fitted goggles every time you get into the water.

### **Hot Tub Rash**

The warm water in hot tubs causes chlorine to break down quickly, making the chemical ineffective in killing the germ that causes an itchy skin infection that can lead to a bumpy, red rash.

To avoid getting this rash, shower immediately after going into the hot tub and be sure to wash your swimming suit before wearing it again.

## Spinach Power Salad with Mandarin Vinaigrette

### Dressing

6 ounces mandarin orange juice (reserve oranges)

2 Tbsp. apple cider vinegar

¼ cup olive oil

¼ cup pure cane sugar

½ small onion (chopped)

1 Tbsp. spicy brown mustard

1 Tbsp. yellow mustard

½ tsp. salt

½ tsp. pepper

### Salad

½ pound chicken breast (cooked, chopped)

5 ounces baby spinach

1 large carrot (shredded)

24 seedless red grapes

1 ½ ounces walnuts (coarsely chopped)

Reserved mandarin oranges

## PREPARATIONS

1. Combine all of the dressing ingredients in a blender. Mix until combined.
2. Divide the spinach among four bowls. Top each bowl with the shredded carrots, grapes, mandarin oranges, walnuts and chicken breast.
3. Shake the dressing. Drizzle over each salad.

Makes: 4 servings

### Nutritional Information (per serving)

Total Calories	362
Total Fat	22 g
Protein	16 g
Carbohydrates	27 g
Dietary Fiber	3 g
Saturated Fat	3 g
Sodium	488 mg
Total Sugars	22 g

Source: USDA

## Are You Up to Date On Your Immunizations?

Every August, the National Public Health Information Coalition sponsors National Immunization Awareness Month to promote the importance of immunizations at all life stages. Vaccination protects everyone, from infants to the elderly, from serious illnesses and complications of vaccine-preventable diseases.

Being properly vaccinated not only protects you, but everyone else around you, from falling ill with serious illnesses like measles, polio, hepatitis and meningococcal meningitis.

Follow the provided links to learn if you and your loved ones are up to date on the recommended vaccinations for each stage of life:

- [Infants and children \(birth to age 6\)](#)
- [Preteens and teens \(ages 7-18\)](#)
- [Adults \(ages 19 and older\)](#)
- [Pregnancy and vaccines](#)

For more information on vaccines, or to learn more about what vaccines you may need, click [here](#) or talk with your doctor.

## KNOW YOUR VACCINES

Learn the differences between types of vaccines:

1. **Live attenuated vaccine** – These vaccines use a weakened virus strain to produce an asymptomatic infection in your body to produce a lifelong immunity to the illness.
2. **Inactivated vaccine** – These vaccines use “killed” strains of a bacterial or viral strain to evoke an immune response in your body.
3. **Subunit/conjugate vaccine** – These types of vaccines isolate a specific protein or carbohydrate within a virus or bacteria strain to evoke an immune response in your body.



Source: History of Vaccines, U.S. Centers for Disease Control and Prevention