

Benefits BUZZ

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Insurance Office of America

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2018 ACA Reporting Draft Forms Now Available

The IRS released **draft** 2018 forms for Affordable Care Act (ACA) reporting under Internal Revenue Code (Code) Sections 6055 and 6056. Draft instructions for 2018 have not yet been released.

The 2018 draft forms are substantially similar to the final 2017 versions. However, the revised version of the Form 1095-C clarifies that the “Plan Start Month” box in Part II will remain optional for 2018. The IRS previously indicated that this box may have been mandatory for the 2018 Form 1095-C.

Keep in mind that the 2018 draft instructions for these forms may include additional changes or clarifications, once released. Also, the IRS may make

additional changes to these forms before releasing final 2018 versions.

What You Need to Do

Employers should become familiar with these forms for reporting for the 2018 calendar year. However, these forms are **draft versions only**, and should not be filed with the IRS or relied upon for filing.

- **2018 draft Forms [1094-C](#) and [1095-C](#)** were released July 11, 2018, and will be used by applicable large employers (ALEs) to report under Section 6056, as well as for combined Section 6055 and 6056 reporting by ALEs who sponsor self-insured plans.
- **2018 draft Forms [1094-B](#) and [1095-B](#)** were also released in July 2018, and will be used by entities reporting under Section 6055, including self-insured plan sponsors that are not ALEs.

More Information

Please contact Insurance Office of America for more information on reporting under Code Sections 6055 and 6056.

DID YOU KNOW?

Disease management programs can help manage rising health care costs. In fact, a [study](#) by the RAND Corporation found that these programs result in an 87 percent savings.

Employers surveyed saw specific savings of \$136 per member per month and a 30 percent decrease in hospital admissions from employees who participated in these types of programs.

Two HSA Bills Passed by the House

The House of Representatives passed two bills that have the potential to transform how health savings accounts (HSAs) are used. Despite passing in the House, the two bills need to be passed by the Senate in order for them to become laws.

What do the two bills propose?

[H.R. 6199](#) (Restoring Access to Medication and Modernizing Health Savings Accounts Act), in addition to other changes, would reverse the ACA's prohibition on using HSAs on over-the-counter health expenses.

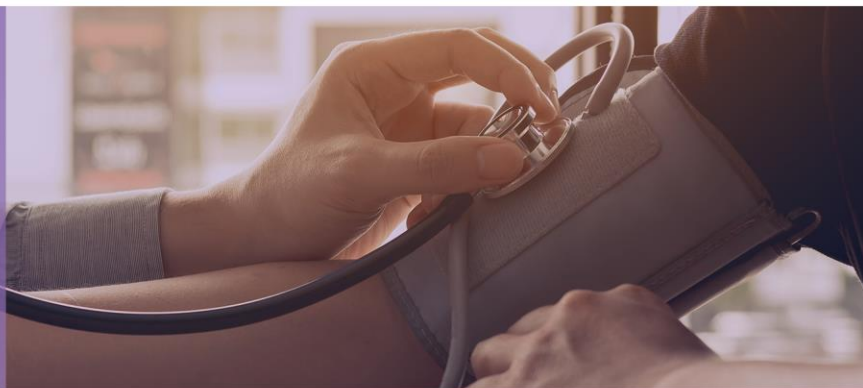
[H.R. 6311](#) (Increasing Access to Lower Premium Plans and Expanding Health Savings Accounts Act), in addition to other changes, would allow certain individuals to use the ACA's tax credit when buying low-premium Marketplace plans.

More Information

Please contact us for more information on either of the bills.



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



Foodborne Illness is on the Rise: Protect Yourself

It's scary, but it's the truth. You've likely seen the news reports this year, announcing recall after recall of produce, eggs and other foods. According to the Centers for Disease Control and Prevention (CDC), the overall number of diagnosed cases of listeria and salmonella, among others, increased 96 percent in 2017 alone.

Foodborne illness is no joke—1 in 6 Americans get sick and 3,000 die every year from one of 31 known pathogens. Globally, this number increases drastically.

To avoid contracting a foodborne illness, be sure to prepare your food safely and monitor the CDC's outbreak [webpage](#). If an outbreak is reported or a recall is issued, don't risk it! Follow the CDC's advice so you don't get sick.

HBP Guidelines Have Changed: Do You Know Your Risk?

The American Heart Association and the American College of Cardiology redefined what is considered high blood pressure (HBP) in November 2017, based on new evidence supporting a lower threshold. Stage 1 high blood pressure, also known as hypertension 1, is consistently measured at 130 over 80 or greater. The previous threshold was 140 over 90.

HBP is a serious condition that, if left untreated, can lead to coronary heart disease, heart failure, stroke, kidney failure and other health problems.

The New Guidelines & You

Under these new guidelines, nearly 46 percent of American adults are considered to have high blood pressure. Over one-third of Americans would be recommended for high blood pressure medication.

Your Next Steps

HBP is referred to as the "silent killer" because those who have it don't typically experience symptoms. The best way to find out if you have HBP is to get your blood pressure checked every two years and speak with your doctor.

In some cases, HBP can be prevented by living a healthy lifestyle that includes exercising regularly, eating a healthy diet low in salt, fat and alcohol, avoiding smoking and managing stress.

For more information, speak with your doctor.



Beets, Beans and Greens

¼ cup lemon juice
1 garlic clove (finely chopped)
2 tsp. mustard
2 tsp. vegetable oil
2 cups beets (cooked, sliced)
1 head of lettuce (washed, torn into pieces)
2 cups beans (cooked, rinsed)
Salt and pepper (to taste)

PREPARATIONS

1. Combine lemon juice, garlic, mustard, oil, salt and pepper in a large bowl to make a dressing.
2. Place sliced beets in a separate bowl. Toss 1 Tbsp. of dressing with beets to coat.
3. Toss the lettuce pieces and beans with the remaining dressing in the large bowl.
4. Plate dressed salad and beans. Add dressed beets on top.

Makes: 6 servings

Nutritional Information (per serving)

Total Calories	150
Total Fat	5 g
Protein	6 g
Carbohydrates	22 g
Dietary Fiber	7 g
Saturated Fat	1 g
Sodium	176 mg
Total Sugars	5 g

Source: USDA

Fruits and Veggies: How Much is Enough?

If you're like the majority of Americans, you're most likely not eating enough fruits and vegetables. Fruits & Veggies – More Matters, a national health observance that occurs every September, wants to change that.

Fruits and vegetables contain essential vitamins, minerals, fiber and other naturally occurring substances that may help prevent chronic diseases.

How Much is Enough?

According to [MyPlate](#), the U.S. Department of Agriculture's symbol for healthy eating, the recommended adult daily serving for fruits and vegetables are:

- Fruits
 - Women: 2 cups (ages 19-30), 1 ½ cups (ages 31+)
 - Men: 2 cups (ages 19+)
- Vegetables
 - Women: 2 ½ cups (ages 19-50), 2 cups (ages 51+)
 - Men: 3 cups (ages 19-50), 2 ½ cups (ages 51+)

