

KEEPING CURRENT . . . on COBRA & HIPAA[®]

NEW E-MAIL ADDRESS AND WEB SITE

Effective January 1, 2007, our email address is changing to: marlene@mehringerasociates.com Please update your address book to ensure you will continue to receive our newsletter.

MEHRINGER & ASSOCIATES is proud to announce our new website, www.mehringerasociates.com The website is still under construction, but allows access to current and archived issues of our newsletter, as well as a listing of scheduled educational programs throughout Indiana and Kentucky.

COBRA TRAINING SCHEDULED

Do you or your staff need a refresher on COBRA to ensure you are up-to-date on the latest regulations? The Southwestern Indiana Association of Health Underwriters (SWIAHU) is hosting a 2 hour COBRA educational seminar on January 10, 2007, at Deaconess Gateway Hospital Conference Center (Lloyd Expressway, just east of I-164) in Evansville, Indiana. All HR personnel are invited to attend at the SWIAHU member price of only \$15, which includes lunch.

The course will review COBRA basics and cover the many changes to COBRA over the past few years. A copy of the registration form is on page 2 of this newsletter.

HIPAA NONDISCRIMINATION REGULATIONS PUBLISHED

The U.S. Department of Labor's Employee Benefits Security Administration (EBSA), Internal Revenue Service and Department of Health and Human Services published final rules that provide guidance in complying with the nondiscrimination provisions of the Health Insurance Portability and Accountability Act (HIPAA). The final rules also provide guidance on the implementation of wellness programs.

HIPAA's nondiscrimination provisions generally prohibit a group health plan or group health insurance issuer from denying an individual eligibility for benefits based on a health factor and from charging an individual a higher premium than a similarly situated individual based on a health factor. Health factors include: health status, medical condition (including both physical and mental illnesses), claims experience, receipt of health care, medical history, genetic information, evidence of insurability (including conditions arising out of acts of domestic violence), and disability.

The final rules were published in the December 13, 2006 Federal Register. The rules will be effective on the first day of the plan year beginning on or after July 1, 2007. For calendar year plans, the new rules generally apply beginning January 1, 2008.

HEALTH CARE ACT OF 2006 CHANGES HSA PROVISIONS

If you have been considering introducing an HSA option into your benefit program, there is no better time to do so. On December 20, 2006, President Bush signed the Tax Relief and Health Care Act of 2006 into law. Among its many provisions, this legislation contains a section making much needed improvements to Health Savings Accounts. The changes will make HSAs easier to administer for employers, allow individuals to save more in their Health Savings Accounts, and make HSAs much more accessible to millions of Americans.

The new HSA Provisions include FSA and HRA terminations to fund HSAs for a limited time to allow rollovers from health FSAs and HRAs into HSAs, and allow certain FSA coverage to be treated as "disregarded coverage". The law also repeals the annual plan deductible limitation on HSA contributions, modifies the cost-of-living adjustment, expands contribution limitation for part-year coverage, modifies employer comparable contribution requirements for contributions made to non-highly compensated employees, and allows one-time rollovers from IRAs into HSAs.

PERSONAL HEALTH RECORD STANDARDS UNVEILED

America's Health Insurance Plans and Blue Cross and Blue Shield Association of America unveiled standards December 13, 2006 for electronic medical records that will make them transportable to almost any health insurance company. The web-based health records would be maintained by insurers and allow consumers to access their claims and administration information.

For more information on these topics, contact:

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**MEHRINGER
& ASSOCIATES**
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Continuing Education Series:

COBRA: Basics & Beyond

**Sponsored
by:**



WHEN:

**Wednesday
January 10, 2007**

WHERE:

**Deaconess
Gateway Hospital
Conference Center
Lloyd Expressway &
Epworth Road
Evansville, IN**

PRESENTED BY:

**South Western Indiana
Association of Health
Underwriters
(SWIAHU)**

AGENDA

**10:45 a.m. Registration & Tour of
Deaconess Gateway Hospital**

11:30 a.m. Lunch & CE Registration

**11:45 a.m. COBRA: Basics & Beyond
2 hour Continuing Education**

IN DOI Course #73201/ Provider #73201

Registration Deadline: Friday Jan. 5, 2007

**FOR MORE INFORMATION
CONTACT:**

Marlene H. Bowen

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ASSOCIATES**

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Please register me for the COBRA CE program on January 10, 2007

_____	Name	Non-Member	SWIAHU Member
_____	License Number	<input type="checkbox"/>	<i>COBRA: Basics & Beyond Continuing Education</i> \$25.00 \$15.00
_____	Business Address	<input type="checkbox"/>	<i>I will be bringing _____ HR guests at the member rate of \$15 each, for a total of.. \$_____</i>
_____	City, St. Zip	_____ will be participating in the Hospital tour	
_____	Email address	Total Enclosed: \$_____	
_____	Phone		
_____	Signature		

Please make check payable to **SWIAHU**, and mail to:
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