

The Pierce Group WEB PRESS

A NEWSLETTER TO KEEP YOU IN THE KNOW

The Health Care Reform: Where are we now?

On Wednesday, January 19, 2011 the House voted to repeal the landmark health care overhaul enacted last year. The party-line vote was 245-189, as three Democrats joined all 242 Republicans in supporting repeal. But as expected, on Wednesday, February 2, 2011, Senate Democrats blocked the Republican effort with a vote of 47-51 (with two not voting) with all 47 Republican Senators voting for repeal and all 51 Democrats voting against the measure.

However, one element of the legislation, known as the 1099 provision, was successfully repealed. The Senate voted 81-17 to repeal one of the most unpopular parts of the health care law that would require businesses to file tax forms for every supplier involving expenditures over \$600. The provision proved so unpopular with the business community that even President Obama denounced it in his State of the Union address.

Although the total repeal of the health care overhaul by Congress is dead for now, the efforts by the newly inducted Congress were not completely futile. Senate Republicans used the opportunity to emphasize their grievances with the law and show commonality with House members who voted weeks earlier to repeal it. Senator John Cornyn (R) of Texas said the vote marked the “first steps in

a long road that will culminate in 2012 whereby we will expose the flaws and the weaknesses in this legislation.”

Along with efforts to repeal or defund the measure, the Senate Judiciary Committee held a hearing on the legislation’s constitutionality on the same day that the Senate voted down the repeal of the measure. The committee mainly focused on the individual mandate provision – a stipulation, scheduled to be effective in 2014, that would require Americans to purchase health insurance or face a fine.

For the majority of the hearing, the experts on the panel fought to dismiss the idea that the mandate is unconstitutional and the notion that it would cause increased government regulation. Supporters of the law have said that individual mandate ensures that insurance companies will be able to offer coverage to all Americans, especially those with preexisting medical conditions.

However, opponents of the bill strongly refute the claim saying that the required purchase of health insurance is unlawful. Senator Mike Lee (R) of Utah even compared the insurance mandate to requiring Americans to purchase gym memberships and “\$200 worth of leafy greens every month.”



But the debate on health care isn’t contained strictly to the House and Senate. Recently, two federal district courts (in Virginia and Florida) ruled the individual mandate provision unconstitutional.

The District Court in Virginia ruled the remainder of the law’s requirements were valid. However, the District Court in Florida ruled the entire law was invalid. The Florida court refused to issue an injunction against the enforcement of the law. The Obama Administration has stated it will continue with the implementation and enforcement of the existing requirements, pending a decision on the case by the United States Supreme Court.

What should you do?

You, like many other employers, may be wondering what and if you should do anything in light of all the recent decisions and debates occurring in the House and Senate. For the time being, the health care reform is still in effect. And whether you agree with health care reform or not, this means that employers should take the proper steps to comply with all of its laws and regulations. By being compliant, you can avoid paying penalties that may be occurred otherwise.

**Meet the Team:
Account Executives**

Kristi Flournoy: 11 Yrs at PGB

Favorite part about your job:

Organizing enrollments

Favorite Vacation Spot:

The mountains

Favorite Quote: It's better to prepare and prevent rather than repair and repent

Movie title that describes your life:

She Works Hard for the Money

Favorite piece of technology:

Adding machine

I'm secretly a fan of: Secrets!!!

Monica Nixon: 3 Yrs at PGB

Favorite Quote: Learn from

yesterday, live for today, hope for tomorrow

Favorite Color: Blue

Favorite Pastime:

Spending time with my family

Favorite Office Supply: Post-its

If I could be one superhero, I would

be: I am a mom – Does that count?

Favorite Holiday: Thanksgiving

Wendy Hardman: 10 Yrs at PGB

Favorite part about your job: My co-workers

I'm secretly a fan of:

Bluegrass music

I never leave home without: Gum

Favorite Pastime:

Cooking, hiking, and reading

I can't live without: Laughter

If I were an animal I would be a:

Killer whale

Samantha Hall: 6 Mo. at PGB

If I could be one superhero, I would be: Superwoman

Favorite Quote: "Anyone who has never made a mistake has never tried anything new." – Albert Einstein

Favorite Color: Purple

Favorite Office Supply: Post-its

Favorite Vacation Spot: The Beach

Favorite Pastime: Spending time with my husband and family

Confused About FSA Changes in 2011?

As you have heard, effective January 1, 2011, flexible spending accounts cannot be used to purchase over-the-counter medicines and drugs, other than insulin, without a valid prescription. With all the recent changes regarding flexible spending accounts, it can be difficult for your employees to know what's covered and what's not! To make things even more confusing, a lot of the time what's covered is determined on a case-by-case basis.

But we are here to help! So feel free to share this information with



your employees. Simply visit www.PierceGroupBenefits.com and go to the "News & Articles" tab. There, you will find a PDF of potentially eligible and ineligible items to download and print. Please note that this list is for informational purposes and is intended to serve as a general guideline only.

NCASBO - Thank You!

We appreciate the opportunity to have sponsored and attended NCASBO in Greensboro, NC in February of 2011. Pierce Group has been sponsoring NCASBO for the past 21 years and as always, looks forward to sponsoring in future years. We learn something new every time and enjoy seeing new faces, reconnecting with acquaintances and catching up with clients.



About Pierce Group Benefits

Pierce Group Benefits is an insurance brokerage company that builds comprehensive benefits packages for public and private sector employers in North Carolina. By leveraging our alliances with insurance providers that are known for their strong benefit structures and unparalleled services, we give employees better benefits at competitive, affordable prices while creating time and cost savings and ease of benefits administration for employers.



PIERCE GROUP BENEFITS

Did You Know?

With Pierce Group, you get countless value-added benefits at no cost to you. But for the sake of saving space, we'll only name a few.

- The benefit of Pierce Group launching your custom HR InTouch site.
- A custom designed and continually administered benefits website.
- Online and on-site enrollments.
- Custom benefits booklets.
- A team to help you develop and communicate a wellness program.
- The Pierce Group Web Press. Our quarterly email newsletter to keep you up-to-date with what's going on in our office and across the nation!
- HealthBeat. Pierce Group's quarterly email wellness newsletter for you and your employees to give you tips and knowledge about "everything wellness."
- www.PierceGroupBenefits.com. Have access to current events, recent announcements or download and print new and old articles and newsletters on the News & Articles page.
- Service Specialists. Do you or your employees have questions? Call our dedicated and knowledgeable Service Specialists.
- Other mailers and emails. We stay in contact with you regarding any information that could possibly impact you and your employees. Ex: Changes and updates with the Health Care Reform laws.

Want to make sure you are taking full advantage of all the value-added benefits or have questions or comments about a specific benefit? Contact Pierce Group's Marketing Specialist to find out more.

Jill Welle
jwelle@piercergroupbenefits.com
919-346-5713