



# KEEPING YOU INFORMED

## Obama Signs 1099 Repeal Bill

President Barack Obama has signed the first rollback of last year's healthcare law, a bipartisan repeal of a burdensome tax-reporting requirement extremely unpopular with businesses.

The move marked the first successful effort to repeal part of the national health-care overhaul. Last week, then Senate voted 87-12 to repeal the 1099 provision and the House passed the measure in March on a bipartisan 314-112 vote.

The provision would have required all businesses to report to the IRS all purchases of \$600 or more. Speculation was that the amount of reporting this would have generated had the potential to not only place an unnecessary burden on businesses, but could potentially cripple the IRS.

The Senate-passed bill would cover the estimated \$22 billion cost of eliminating the provision by forcing greater repayment of health insurance subsidies for families whose income unexpectedly exceeds

certain thresholds.

In a statement, the President was quoted as stating, "I was pleased to take another step to relieve unnecessary burdens on small businesses."

The President's signature caps off nearly a year of wrangling over the health-care law's 1099 provision.

Sen. Mike Johanns (R-NEB) has led the effort for repeal in the senate. In a statement on 4/14, he said, "Job creators can finally celebrate: the 1099 tax paperwork mandate is officially off the books. Because of the resilience of small business owners everywhere in keeping this issue at the forefront, because of the good judgment of my colleagues in both houses in recognizing the foolishness of this mandate, and now because of the President's signature, our job creators can go about their business without fear of being hammered by mountains of additional, unnecessary tax paperwork."

## Group Health Individual Plans Set to Renew 7/1/2011



### GroupHealth®

The annual renewal date for Group Health Cooperative's individual medical plans is July 1st. In preparation for this renewal, Group Health has begun the communication process of advising clients of the changes that will occur at that time.

Because of the benefit changes being made, state regulation requires that Group

Health eliminate and replace the current offering with an entirely new plan. They are also required to notify members that they are replacing their current plan with a new plan that is most like the one they currently have. Each benefit change notification letter includes a high level benefit comparison of both current and new July 1 plans.

Some of the changes are fairly significant, so please take the time to review this letter and make an informed decision regarding your renewal offering.



## In the Spotlight

### Nancy Giacolone - President

Nancy is the owner/founder of Olympic Crest Insurance. The company was founded 15 years ago when she took a leap of faith and left a brokerage in Tacoma to go out on her own. The driving force was to accommodate the schedule of her then young son.



Today, that son is 19 and the business has grown as well. Olympic Crest Insurance has moved from a home-based business to a thriving member of the Gig Harbor community, employing 5 people.

Nancy is dedicated to maintaining the highest standards for both herself and her business through continuing education and professional affiliations. She has been a Registered Health Underwriter (RHU) since 1990 and participates on several insurance company broker advisory committees and peer groups.

In her spare time, Nancy enjoys spending time with her husband of 25 years, friends and family. She loves reading, working out and a good movie. She is also a passionate cook and budding photographer. She has combined her love of food and photography in an amateur blog sharing her food adventures. You can check it out at <http://cookshootblog.com>

Nancy can be reached at our regular office numbers or via email at : [nancy@olympiccrest.com](mailto:nancy@olympiccrest.com).

We Can Help! Call or Visit Us Today.

Toll-free: 1-800-644-2568 or on the web at [www.olympiccrest.com](http://www.olympiccrest.com)

## April 23 -30 is National Infant Immunization Week



National Infant Immunization Week (NIIW) is an annual observance to promote the benefits of immunizations and to improve the health of children two years old or younger. NIIW is part of a broad global

initiative with the World Health Organization Regions of the Americas, European, Eastern Mediterranean, Western Pacific, and Africa to promote vaccination through education and communication activities. Since 1994, local and state health departments, national immunization partners, health care professionals, community leaders from across the United States, and the Centers for Disease Control and Prevention (CDC) have worked together through NIIW to highlight the positive impact of vaccination on the lives of infants and children, and to call attention to immunization achievements.

Through immunization, we can now protect infants and children from 14 vaccine-preventable diseases before age two.

For more information visit: <http://www.cdc.gov/vaccines/events/niiw/overview.html>

## New Benefits for Preventive Care - What does it Mean to You?

One of the recent changes to affect your healthcare plan as a result of Healthcare Reform (PPACA) is the expanded preventive care benefit. Non-grandfathered plans are now required to cover in-network preventive care services at 100% without any required copay or cost share to you.

What is considered Preventive Care and who makes the determination? The law requires that services that are Grade A or B Recommendations by the Health and Human Services (HHS) U.S. Preventive Services Task Force are included in the preventive benefit. This is a very comprehensive list of services, some of which include:

**Services for Adults:** Blood Pressure Screening - Cholesterol Screening - Colorectal Cancer Screening - Depression Screening - Immunization Vaccines

**Services for Women:** Breast Cancer Screening - Cervical Cancer Screening - Osteoporosis Screening - Tobacco Use Screening & Intervention

**Services for Children:** Autism Screening - Behavioral Assessments - Fluoride Supplements - Immunization Vaccines - Oral Health Risk Assessments - Vision Screening

For a complete listing of covered services under the Affordable Care Act, please visit their web page at: <http://www.healthcare.gov/law/about/provisions/services/lists.html>

## Tips for Coping with Seasonal Allergies

Have you ever wondered exactly what is causing your sneezing, runny nose and itchy eyes? It may be seasonal allergies. During the months of March & April, tree pollen from oak, elm and birch are the primary factors. From May through July, grass pollen dominates the seasonal allergy scene.



There are a few things that everyone can do to help themselves with seasonal allergies:

- 1 - Close your windows and limit the entry of pollen into your home. Use your air-conditioning and keep your air and furnace filters clean.
- 2 - Reduce your outdoor activities when pollen is at its highest. Be particularly careful on windy and humid days.
- 3 - Shower right before you go to bed. If you shower at night, you help get rid of any pollen you've picked during the day.
- 4 - Wash your bedding frequently and dry it indoors.
- 5 - Take the right antihistamine for you. Many are non-sedating. You may also need a decongestant to help relieve nasal symptoms.
- 6 - Don't forget to see a doctor. Your doctor can help identify your particular allergen triggers and get you the right treatment.

Source: <http://www.allergyrelief101.com>

**We Can Help! Call or Visit Us Today.**

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