

## ACA REPEAL BILL NIXED: WHAT'S NEXT FOR HEALTHCARE REFORM, EMPLOYERS?

Any organizations that relaxed their ACA compliance efforts — believing the Republican's **American Health Care Act** would repeal and replace Obamacare — could be exposing themselves to non-compliance penalties.

### How Did We Get Here?

So why did the American Health Care Act fail, despite Republicans controlling the House, Senate and White House? The answer starts with the fact that the GOP didn't have the 60 seats in the Senate to avoid a filibuster by the Democrats. In other words, despite being the majority party, it didn't have enough votes to pass a broad ACA repeal bill outright.

As a result, Senate Republicans had to use a process known as reconciliation to attempt to reshape the ACA.

Reconciliation is a process that allows for the passage of budget bills with 51 votes instead of 60. So the GOP could vote on budgetary pieces of the health law, without giving the Democrats a chance to filibuster.

The problem for Republicans was reconciliation severely limited the extent to which they could reshape the law — and it's a big reason the American Health Care Act looked, at least to some, like "**Obamacare Lite.**"

Ultimately, what caused Trump and Ryan to decide to pull the bill before the House had a chance to vote on it was that so many House Republicans voiced displeasure with the bill and said they wouldn't vote for it.

Specifically, here are some of what

conservatives didn't like about the American Health Care Act:

- it largely left a lot of the ACA's "entitlements" intact — like government aid for purchasing insurance
- it didn't do enough to curtail the ACA's expansion of Medicaid
- too many of the ACA's insurance coverage mandates would remain in place
- the Congressional Budget Office estimated that the bill would result in some 24 million Americans losing insurance within the next decade, and
- it didn't do enough to drive down the cost of insurance coverage in general.

To read the full article please visit:

<http://www.hr-morning.com/aca-repeal-bill-nixed-whats-next-for-healthcare-reform/>

## My HR Summit™



### "HR Analytics: CEO and HR Strategy"

When: Tuesday, May 23, 2017

Where: Montage Insurance Solutions

5550 Topanga Canyon Blvd, Suite 310, Woodland Hills, CA 91367

Time: 8:00 am to 12:00 pm

#### Speaker:

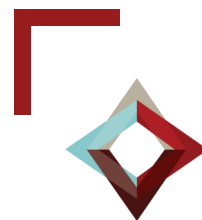
Jeff Higgins & Janelle Strohmeyer

Founder & CEO and Director of Human Resources  
Human Capital Management Institute & Nautilus International

**Register now to reserve your seat!**

Breakfast Bar Included. This is a complimentary seminar. Parking is free and is available at seminar location. For more information or to register please contact Kaisha Henner at 818-676-0044 or [Kaisha@montageinsurance.com](mailto:Kaisha@montageinsurance.com).

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April 2017

# Employer Focus

For the Management and Well-being of Your Employees

## AB 908: GOV. JERRY BROWN SIGNS LEGISLATION TO EXPAND PAID FAMILY LEAVE



by BRIAN LACHER

Effective January 1<sup>st</sup> 2018 AB 908 will go into effect and expand California's Paid Family Leave program by increasing the current wage replacement rate so that families can afford time off to take care of a new child or care for an ill family member. The California State Disability Insurance program, commonly referred to as SDI, is 1 of the 5 states (California, Hawaii, New Jersey, New York and Rhode Island) that mandates a short-term disability program, and SDI is about to widen its ground on already offering the richest short term disability wage replacement program in the US.

Although already having the richest state STD (Short Term Disability) program of a benefit that pays 55% of your income up to \$1,173 a week for up to 52 weeks, the current wage replacement of 55 percent will increase to 60 or 70 percent depending on the applicant's income. This bill also eliminates the 1 week waiting period (commonly referred to as elimination period) for Paid Family Leave claims (PFL), but not SDI claims. Individuals who earned less than one

third of the states average quarterly wage during the base period will receive 70%. And individuals who earned one third or more of the state's average quarterly wage will receive 60%.

When reviewing your paycheck in California, you may notice numerous deductions for taxes, one of them and probably the most minor is CA SDI. This is the mandatory payroll deduction used to fund the California State Disability Fund which provides funds for Paid Family Leave and State Disability Insurance. In 2015, the SDI contribution is set at 0.9% for the first \$108,160 of wages and is adjusted by the Employee Development Department (EDD) annually. With AB 908 going into effect January 1<sup>st</sup>, 2018, the taxable wage ceiling is expected to increase to \$150,000 to offset the additional costs to ensure the solvency of the State Disability Fund.

Considering most people live paycheck to paycheck, disabilities and unexpected leaves of absence can be financially devastating. AB 908 is being implemented to reduce the financial burden when you are unable to work due to an injury, illness, when having a baby, or caring for an ill relative. Governor Brown and Assembly member Jimmy Gomez reviewed the current California income replacement program and passed legislation because they feel

the citizens of California are underinsured. As an employer, or Human Resource Manager, and in partnership with your Montage representative, you have the resources to evaluate and review your current Short and Long Term Disability program to determine if your private disability plans are up to your standard as well.

Disabilities are real, and so is AB 908. "Just over 1 in 4 of today's 20 year-olds will become disabled before they retire" <sup>1</sup>. AB 908 will commence on January 1<sup>st</sup> 2018, but will conclude January 1<sup>st</sup> 2022. Although this legislation may only last 4 years, your companies personal private Short and Long Term Disability needs will fluctuate and surpass the year 2022. Although AB 908 has been expected for some time now, disabilities and leaves are often unexpected. Make sure to schedule a time with your Montage representative so that you and your employees are prepared for a disability.

*Disabilitycanhappen.org.—Chances of disability.*



Danone Simpson Insurance Services LLC, DBA Montage Insurance Solutions



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**4 WAYS TO IMPROVE THE EMPLOYEE ENROLLMENT EXPERIENCE**



Employers must adapt to evolving healthcare policies as we enter an era where the GOP is focused on repeal, replace, or repair of the Affordable Care Act. While the final outcome of a post-ACA world remains to be seen, the focus on creating a positive employee benefit experience will remain a top priority as benefits continue to become more complex.

Here are four key predictions about the benefits space:

**Prediction 1: It will get personal.** Expect to see a significant growth in the adoption of personalized enrollment technologies, which help employees feel more confident in their benefit decisions and increase employee adoption and perception of benefits throughout the plan year. While these tools exist today, they're gaining traction among larger employers who are no longer satisfied with the transactional applications of their HRIS platforms, and who believe they're missing an opportunity to execute their healthcare strategies more effectively.

**Prediction 2: It will feel like online shopping.** As the market continues to move toward employee consumerism, participants expect the benefits enrollment experience to more closely mirror the online shopping experience they interact with on a regular basis. Look for benefit administration technologies to innovate in ways that makes it more intuitive and efficient for employees.

**Prediction 3: It will be more simple.** Employees struggle to manage the various logins and locations where they find information relating to their employer-

provided benefits. For example, it's not uncommon for employees to have as many as 10 portals to access for information and actions related to enrollment, election and balance information, payroll, PTO, 401k balances, teledoc, wellness program statuses and incentives, health plan deductible statuses, and more. Because of the frustration these siloed portals can cause, many employer-sponsored benefit programs are underutilized and unappreciated. There is a major opportunity for employers to make this experience less frustrating for employees by integrating their various portals, simplifying logins and maintaining real-time information in one central location. You can bet that we'll see mobile-enabled, benefit dashboards on the market in 2017.

**Prediction 4: It will go mobile.** Speaking of mobile, when mobile benefit solutions take hold, employers will have a new platform from which they can communicate. This means utilization reminders, care gap alerts and other health-related notifications can also be sent directly to an employee's smartphone rather via e-mail where the message is often lost.

Many vendors are wrestling to adapt to dramatic changes in our healthcare and the impact it will have on their strategies and, ultimately, their clients. It is imperative we understand the challenges employers are facing and create solutions to help them best serve the unique benefit needs of their employee base. After all, happy employees are a company's most valuable asset.

Source: <https://www.benefitnews.com/opinion/4-ways-to-improve-the-employee-enrollment-experience>



**THE OFFICE EYORE: HOW THEY NEGATIVELY IMPACT THE WORKPLACE**



**W**eekday mornings start the same for many of us. The alarm buzzes, we reluctantly roll out of bed, and then prepare ourselves for the upcoming day. It's a fairly regimented daily routine, which is necessary if we want to get to work, or elsewhere, on time.

While you're getting ready or on commute to the workplace, what do you think about? Are you in knots because you're thinking about everything that you need to accomplish today? Or, are you thinking ahead to your plans for the weekend? Is the recent frustrating encounter with a co-worker on your mind? Whatever the case, it's important to focus on and practice positive thinking as it will set the tone for your day.

There's nothing worse than starting a workday, or any day for that matter, with a grumbling, negative co-worker. The type of employee who is a chronic complainer, generally uninspired, with a serious lack of enthusiasm. Some may call them "disengaged," but I like to refer to this type of individual as the office Eeyore. If you're not familiar with the Winnie-the-Pooh character, he's a cartoon donkey who's characterized as being pessimistic, gloomy and depressed. Unless you work for the Walt Disney Company, Eeyore's in the office can be damaging to the workplace.

A *Harvard Business Review* article by Christine Porath claims that these "de-energizing relationships, whether experienced personally, or within one's workgroup, provoke a sense of unhappiness and dissatisfaction, reduce

motivation, and increase people's intentions to leave." The article also stated that "the effect of one de-energizing tie is four to seven times greater than the effect of a positive or energizing tie. In other words, bad is stronger than good. This means that countless coworkers are often sucked into the negativity, bringing about a host of ill effects, such as less information sharing, plummeting motivation and performance, and a decreased sense of thriving at work."

**WHAT CAN EMPLOYERS DO ABOUT THE DREADED DE-ENERGIZING OFFICE EYORE?**

Porath's article suggested isolating the toxic person or getting rid of them altogether. She had seen companies deploy the isolation strategy, including a Fortune 500 high-tech firm, and declared that it usually works.



HR Company, Insperty, published an article by Megan Moran that recommends dealing with negativity in the workplace on a case-by-case basis. The bad behavior may be a result of stress or personal issues.

Moran writes, "Let them know that you see a change in attitude, and it's having a negative effect on the team and company." She continues, "You can start the conversation by reminding your employee that in addition to performing job duties, it's company policy to respect the rights and feelings of others and refrain from behavior that is harmful to himself, co-workers or the company. A negative attitude affects all of those."

**HOW CAN CO-WORKERS OF THE OFFICE EYORE SURVIVE?**

Career and workplace expert, Heather Huhman, said in a *Business News Daily* article that "nearly all employees are forced to deal with bad co-workers." "The best thing you can do in this situation is to let the annoying things your co-worker does roll off your back," she wrote. "[Dwelling] on the negative ... can distract you from being productive. At the end of the day, it's up to you to stay focused on what you need to accomplish and to have a positive attitude at work."

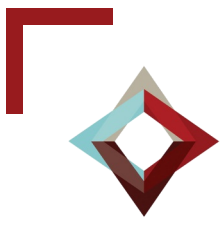
**WHAT ARE SOME STRATEGIES TO CREATE AND MAINTAIN A POSITIVE ATTITUDE?**

- Upon waking each morning and starting your day, take a few deep breaths and find something that you're grateful for. It could be your children, partner, your health, or the beauty outside your window!
- Take a few moments while you're either showering, eating breakfast or on commute, to consciously set your energy and intention towards your day.
- Consider what makes you truly happy. Thoughts create emotions. Happy thoughts create happy emotions!

As employers, it's important to identify the office Eeyore, their impact on the workplace, and to create a beneficial solution. A positive and thriving work environment will lead to improved financial performance, productivity, customer satisfaction, and employee engagement.

Source: <http://www.corporatewellnessmagazine.com/worksites-wellness/office-eyore-negatively-impact-workplace/>





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April 2017

# My Well-being and Safety News

Monthly Newsletter for the Employee



## THE DANGERS BEHIND JUICE CLEANSES



by Paul Rhee, Strategic Analyst,  
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If you live in a big city (or a trendy small town), you've undoubtedly passed by a juice shop that sell juiced drinks that claim multitudes of positive health benefits. There is nothing inherently wrong with these products until they start promoting health benefits that seem too good to be true. A popular myth that still seems to float around is the idea of a "juice cleanse." The logic behind a juice cleanse is that the process claims to cleanse and/or detoxify your body is based on unscientific studies, at best.

Andy Bellatti, a registered nutritionist, explains to Business Insider that, "What bothers me most about juicing is the idea that it somehow detoxifies or cleanses your body. That is not true. There are a lot of nutrients that you miss out on, for example, you're not going to get a lot of iron. You're not getting any protein. You're barely getting things like calcium. You're not getting any Omega 3 fatty acids. When you juice a fruit or a vegetable, you completely get rid of all the fiber. Fiber has many health benefits. It helps to lower our blood pressure, it's great for our heart health.

*Fiber helps to keep you feel full after you eat, and not to mention the fact that the average American is eating about 14 grams of fiber a day and the recommendation is 30. The other issue with juicing, especially some of these juices that are more fruit-based, is that you're getting rid of a lot of the nutrition that is in the peel and the skin, and you're leaving behind all that concentrated sugar. People don't understand that your body is constantly detoxing. The kidneys and liver are two organs that are in charge of detoxing the body. You don't need to do anything else in terms of drinking any*



*juice to help the body detox.*

As a matter of fact, the only real time you should ever "detox" yourself is if you've been poisoned, in which case you should be heading over to the emergency room instead of the local Pressed Juicery. Despite multiple reports and scientific research debunking the myth of juicing (see sources below), many swear by its nebulous claims of "feeling" healthier and losing weight as proof that it works. While it's hard to refute the assertion of someone feeling better (which is difficult to prove as a scientific unit of measurement), the losing weight part is dangerous, especially when combined with a juice fast. Juice fasts are often punctuated by long

stretches of subsisting only on juices, which lack the fiber, protein, fat, and carbohydrates that your body needs to function at full strength. There is also the risk of an electrolyte imbalance that can cause severe organ damage as well as wreaking havoc on your metabolism. This isn't even mentioning the fact that when juices replace meals, it changes the gut flora and pH levels of your intestine and stomach.

Our body is a complex machine that is designed to perform high level functions involuntarily. It has built in systems to regulate itself, and although it might be beneficial to supplement your diet with a juice here or there, switching to a juice cleanse diet for convenience is absolutely short sighted and will only lead to long term damage. Instead, opt for shakes that blend in whole fruits, nuts, and other protein sources so you have a readily available source of nutrition that doesn't skimp out on the full scale of a balanced diet.

Sources:

<http://www.businessinsider.com/nutritionist-explains-why-juice-cleanses-dont-work-2017-3>  
[https://www.nytimes.com/2016/04/21/health/juice-cleanse-toxin-misconception.html?\\_r=0](https://www.nytimes.com/2016/04/21/health/juice-cleanse-toxin-misconception.html?_r=0)  
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### National Autism Awareness Month — April!

Autism spectrum disorder (ASD) is a complex developmental disability; signs typically appear during early childhood and affect a person's ability to communicate, and interact with others. ASD is defined by a certain set of behaviors and is a "spectrum condition" that affects individuals differently and to varying degrees. There is no known single cause of autism, but increased awareness and early diagnosis/intervention and access to appropriate services/supports lead to significantly improved outcomes.

Source: <http://www.autism-society.org/what-is/>

## 5 WAYS TO SPRING CLEAN YOUR HEALTH



### 1. CHOOSE IN-SEASON, LOCAL PRODUCE

Seasonal produce offers more flavor as well as price savings, says Keri Gans, RD, a New York-based nutritionist and author of *The Small Change Diet*. Local produce supports farmers and also spares the

environment by eliminating long-distance delivery systems. And spring is the perfect time to take advantage of your neighborhood's bounty.

### 2. SCHEDULE SCREENINGS AND DOCTORS APPOINTMENTS

Plan ahead to keep track of wellness appointments during the year. "There is no test that a woman needs annually if they are of average risk for any of the diseases usually screened," says Robert Blackman, MD, an internist with Healthcare Partners Medical Group in Los Angeles. Talk with your doctor for a plan that suits your needs. In general, plan on a colonoscopy around age 50, a bone mineral density screening after menopause, a PAP test every three years, mammograms every two years, and dental exams every year. You can easily keep track of which appointments you need when by downloading these free checklists.

### 3. LEARN HOW TO DE-STRESS INSTANTLY

Resolve to finally learn how to handle your stress this spring. If you can't spare a block of time every day to meditate, squeeze in a few minutes each hour to experience the same benefits, says Heidi Hanna, PhD, author of *The Sharp Solution: A Brain-Based Approach for Optimal Performance*. Sit in a comfortable position

and close your eyes. Focus on pulling the air down into your belly. Breathe in for a count of five, hold the breath for a moment, and then slowly release. Continue for three to five minutes.

### 4. SMARTEN UP YOUR TV TIME

You know that zoning out on the couch every night watching reality TV isn't doing your body any favors...but sometimes a person needs their TV. The solution? Sneak in some brain-boosting options. "Watch shows that stimulate thoughtful conversation (like PBS, the Discovery Channel or ones that focus on hobbies you find interesting), and discuss the topics to boost engagement and creative thinking," says Hanna. A consistent weekly viewing party can provide steady social time, causing a boost in brain-building chemicals such as dopamine and oxytocin.

### 5. ALLERGY-PROOF YOUR HOUSE

Okay, so this one is cleaning-related—but it's definitely worth it. You can help put the kibosh on spring allergies by washing all linens and blankets. Why? The greatest number of dust mites live in the bedroom, according to the American College of Allergy Asthma and Immunology (ACAAI). "All smooth surfaces, including ceiling fan blades and window coverings should be wiped with a cloth," says James Sublett, MD, president-elect of the ACAAI. If you have forced air heating and air conditioning (HVAC), also replace your furnace filters. For more ways to keep your home sneeze-free, see Allergy-Proof Your Home.

Source: <http://www.prevention.com/health/healthy-living/12-spring-updates-for-your-health-routine/slide/8>

## FOODS THAT ARE BETTER ORGANIC

### Beef

You've probably read plenty of stories about the risks of eating chicken. But the most important protein to buy organic may well be beef. "Research suggests a strong connection between some of the hormones given to cattle and cancer in humans, particularly breast cancer," says Samuel Epstein, MD, professor emeritus of environmental and occupational medicine at the University of Illinois at Chicago School of Public Health.

### Strawberries

Strawberries may be a superfood—but they pose a potential risk unless you go organic. In addition to having up to 13 pesticides detected on the fruit, according to an Environmental Working Group (EWG) analysis, conventional

"strawberries have a large surface area and all those tiny bumps, which makes the pesticides hard to wash off, so you're ingesting more of those chemicals," explains Marion Nestle, PhD, a professor of nutrition and public health at New York University and author of *What to Eat*.

To read the full article visit: <http://www.health.com/health/gallery/0,,20471167,00.html/view-all#food-storage-containers-0>

