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Are You Ready to Report?

The IRS recently released the draft forms and instructions for 2017's ACA reporting. While similar to the forms of 2016, this year's requirements appear to no longer fall under the "good faith compliance efforts," and companies should be prepared to complete all requirements completely and accurately.

For employers with 50 or more full-time employees, reporting is required on the health plans made available to ensure that ACA regulations are fulfilled:

- **Individuals receive the mandated minimum essential coverage**
- **Those that request premium tax credits are eligible for them**
- **ALEs (applicable large employers) satisfy their shared responsibility requirements**

With reporting deadlines for the 2017 calendar year fast approaching (February 28, 2018, or April 2, 2018, if filing electronically), ensure all the necessary information is in order so you're ready to report.

Source: United Benefit Advisors, United Benefits Advisors Insight and Analysis Blog, October 5, 2017



Tough Talk: Opioids in America

With drug overdoses as the leading cause of death for Americans under 50 and opioid use on the verge of being declared a "national emergency," the country is finally coming to grips with the true scope of the opioid epidemic. From what's causing this crisis to what areas of the nation have been hit the hardest, Americans—especially those within the healthcare sector—are seeking answers to the tough questions on what can be done about the recent rise of opioid addiction.

One way to help quell the overuse of opioids is to utilize a partner with PBM capabilities to ensure appropriate pain medication management, such as that offered through TPSC.

Source: The New York Times, "Short Answers to Hard Questions about the Opioid Crisis," August 10, 2017