



# SWIAHU

SW Indiana Association of Health Underwriters

OCTOBER 2006

Vol. IX Number 3

## OUR NEXT MEETING ...

**11:30 a.m.**

**Thursday**

**October 12, 2006**

**Kipplees' Party House**

*Understanding CDHC, Federal Regulation & Government Policy: How they are intertwined and the expected effect over the next decade*

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## Marlene H. Bowen, LUTCF, RHU

Marlene H. Bowen, began her career in the insurance industry in 1987. Her company, Mehringer & Associates, was established in 1989 and specializes in Employee Benefit Regulation Compliance. Mehringer & Associates offers fee-based consulting services in the areas of ERISA, HIPAA, COBRA, SOX and OSHA throughout Indiana and Kentucky.

Marlene has developed and presented educational programs which qualify for Continuing Education credit for agents, attorneys, CPAs, CFPs and HR Managers since 2001. Marlene also presents company in-house training on COBRA, HIPAA, OSHA, and many Soft Skills topics.



# Cypress

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## STUDIES RELEASED OF INTEREST TO NAHU MEMBERS

Several studies of interest to NAHU members and our legislative agenda were released this week. America's Health Insurance Plans (AHIP) issued a comprehensive report on the small group health insurance market, including data on premium rates, plan choices and benefit packages based on a survey of its membership. Furthermore, the U.S. Government Accountability Office (GAO) issued a report on HSAs, documenting early enrollee experiences. Finally, the National Committee for Quality Assurance (NCQA) released their annual report on health care quality that indicates that enormous differences persist between the performance of the health care system as a whole and the top accountable health plans. NCQA estimates that if the entire health care system performed at the level of the top plans, between 37,600 and 81,000 lives would be saved each year. These quality gaps also lead to over \$10 billion in lost productivity and almost 65 million avoidable sick days.

*For more information, go to [www.nahu.org](http://www.nahu.org)*

## Upcoming Events...

October 12, 2006

Marlene H. Bowen  
*Understanding CDHC*

November 9, 2006

Carol Cutter  
*IN DOI*

December 14, 2006

Christmas Party



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**LEGISLATIVELY SPEAKING...**

Congress plans to recess for the mid-term elections by the end of this week, but they have undertaken quite a bit of health care-related business leading up to the adjournment. This week both the House and Senate took positive action on Health Savings Accounts (HSAs).

On Tuesday, September 26, 2006, the Senate Finance Committee held a hearing titled "Health Savings Accounts - The Experience So Far." NAHU member, Eric Beittel, of Pennsylvania was invited by the committee to speak about his family's personal experience as HSA owners, and NAHU provided a written statement to the committee on behalf of the entire association.

On Wednesday, September 27, 2006 the House Ways and Means Committee marked-up H.R. 6134, an HSA improvement measure authored by Representatives Eric Cantor (R-VA) and Paul Ryan (R-WI). The Committee approved the measure by a vote of 24 to 14, and it would do the following:

- >Allow a one-time tax-free transfer of unused amounts in a Flexible Spending Account (FSA) and Health Reimbursement Arrangements (HRA) into an HSA account.
- >Allow adjustments to the HSA deductible requirements and contribution limits for employees who enroll at different times during the calendar year.
- >Require the Department of Treasury to provide indexing of contribution amounts, out-of-pocket limits And deductibles earlier in the calendar year.
- >Simplify the annual contribution limits on HSAs.
- >Allow employers to make higher contributions for lower paid employees.
- >Allow taxpayers to make a one-time distribution from an IRA to an HSA so HSA funds are immediately available to meet family health needs.

NAHU is extremely supportive of this legislation and provided the committee with a statement of support for the record. We urge action on this measure by both the House and the Senate during the remainder of the 109th Congress.

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