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Jon A. Cyganiak, CLU
President

As our country emerges from the uncertainty created by the pandemic the past 16 months many Americans are re-evaluating what is important to them. They have experienced struggles in jobs, health, and family. Americans want to feel secure and be prepared. There is a need to feel in control again.

By offering benefits that emphasize saving and wealth accumulation employees can take back control of their financial futures. Offering benefits such as retirement plans and HSA qualified health insurance provide a means for employees to save, for both their retirement and qualified medical expenses. Benefits like disability insurance and life insurance provide asset protection. In the event of job loss, due to illness or injury, there is peace-of-mind knowing an income stream is available.

By emphasizing the importance of accumulating savings—for retirement, for emergencies, and to cover unexpected bills—employers can help their employees, and themselves, regain control of their finances.

Thanks for continuing to read CPILights!

As always, if you would like to submit an idea or comment in writing you can reach me at Jcyganiaksr@cyganiakplanning.com

Regards,

Jon A. Cyganiak, CLU
President



WISCONSIN IS A HEALTHY STATE!!

According to a survey of 500 American communities, by U.S. News and World Report and the Aetna Foundation, one Wisconsin community placed in the Top 20. Factors including population health, equity, education, economy, housing, food & nutrition, environment, public safety, community vitality and infrastructure were evaluated. Here is how Wisconsin rated.

- Ozaukee County – No. 19
- St. Croix County – No. 62
- Waukesha County – No. 70
- Washington County No. 71
- Door County – No. 147
- Green County – No. 148
- Dane County – No. 201
- Iowa County – No. 207
- Calumet County – No. 209
- Outagamie County – No 255

In a related survey WalletHub compiled a list of most/least stressed cities in America. 180 U.S. cities were evaluated on work stress, financial stress, family stress and health and safety stress. Two Wisconsin cities were evaluated:

- No. 27 – Milwaukee
- No. 180 – Madison

Stress isn't always a bad thing. Acute stress can keep us active and alert. Once stress becomes unmanageable and turns chronic it can lead to health problems and loss of productivity.

Sources:
<https://www.iheart.com/content/2021-06-30-can-you-guess-the-healthiest-places-to-live-in-wisconsin/>
<https://fm106.iheart.com/content/2021-07-13-guess-which-wisconsin-cities-are-the-most-least-stressed-in-the-us/>

Managing Editor: Laura Bagin

NO SURPRISE BILLING ACT

FINAL RULES EFFECTIVE JAN. 1, 2022 | PART 1 – WHAT ARE PROTECTED SERVICES?



Jon I. Cyganiak
Agent/Vice President
CYGANIAK PLANNING INC

The Department of Labor issued interim final rules regarding the prohibition of surprise medical billing that was contained in the Consolidated Appropriations Act 2021 (CAA). These rules will take effect for plan years beginning on or after January 1, 2022.

A surprise bill is an unexpected bill from a health care provider or facility that occurs when a covered person receives medical services from a provider or facility that, usually unknown to that person, does not participate in their medical plan. Under the new rules, these surprise bills are no longer permitted for emergency services, services provided at an in-network facility by an out-of-network provider unless consent has been provided, and air ambulance services (the “protected services”).

What does this mean for participants?

Plan participants can still be billed for protected services, but their cost sharing responsibilities (i.e., copayments, coinsurance, and deductibles) will apply as if the protected services were provided in-network. Health plans will be required to pay any balance to the out-of-network facilities directly.

Additionally, these rules require that health plans:

- Cover emergency services without requiring prior authorization.
- Provide an explanation of benefits showing that participant cost-sharing for protected services was based on in-network rates.
- Count any amounts participants pay towards protected services provided out-of-network towards their in-network deductibles and out-of-pocket limits.
- Make a notice that explains the surprise billing rules publicly available. The regulations include a template for this notice, which must be posted on the plan’s public website and be included with each explanation of benefits for protected services.

How is emergency care defined?

Emergency care is defined broadly for purposes of these rules. Specifically, emergency services include:

- An appropriate medical screening to determine if an emergency medical condition exists; and
- Further medical examination and treatment to stabilize the individual.

These services also expressly include:

- Pre-stabilization services provided after the patient is moved out of the emergency department and admitted to the hospital; and
- Post-stabilization services, unless:
 - o The attending emergency physician or treating provider determines the patient can travel using nonmedical or nonemergency medical transportation, and the patient can travel to an available participating provider or facility located within a reasonable travel distance taking into account the patient’s medical condition; The provider or facility satisfies the notice and consent criteria (described below);
 - o The patient (or their authorized representative) is in a condition to provide informed consent under applicable state law; and
 - o Any other requirements or prohibitions that exist under applicable state law are met.

The new rules also limit a plan’s ability to deny emergency claims. Specifically, they provide that plans may not automatically deny emergency claims based on a list of final diagnosis codes. Instead, plans must review claims on a case-by-case basis to determine if the “prudent layperson” standard has been met before denying an emergency services claim. Under this standard, a claim for emergency services must be covered if treatment is sought due to:

“A medical condition [including mental health or substance use disorders] of sufficient severity (including severe pain) such that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in a condition...(1) placing the health of the individual (or with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy, (2) serious impairment of bodily functions, or (3) serious dysfunction of any bodily organ or part.

Also notable for these purposes, plans are prohibited from:

- Restricting coverage based on the time elapsed from the onset of symptoms until when care is sought; and
- Denying coverage for qualifying emergency services based on other general plan exclusions.

In the November Issue of CPI Lights we will review how the insurance carriers will be required to pay medical providers for these protected services.

Source: <https://nahucompliance.com/2021/07/06/national-prohibition-on-surprise-billing-effective-starting-january-1/>

In the SPOTLIGHT A WHO'S WHO IN SUCCESSFUL BUSINESS

Cygniak Planning, Inc. would like to recognize the physical growth, as well as the accomplishments of our clients. If you are expanding your human resources or your facility, please let us know. If you are participating in some community outreach or volunteer effort or have recently been recognized with an award, please contact your agent (262-783-6161) and we will share your achievements with our readers.

Seidel Tanning Corp. is proud to have an Olympian in their midst. **Molly Seidel**, daughter of Fritz and Anne Seidel, took the Bronze Medal for the USA at the Tokyo 2020 Olympics in the Women's Marathon. She ran a time of 2:27:46. Molly placed second, receiving a silver medal at the 2020 U.S. Olympic Team Trials. She is the youngest American woman, at 27, to make an Olympic marathon team since 1992. Molly has been competing in distance running since her high school years and won four NCAA titles in 2015-2016. This is her first Olympic experience.

Hanna Podbielski, a member of **The University Club of Milwaukee's** housekeeping and housemen staff, recently competed at the North American Sport Taekwondo Association's (NASTA) national tournament in Hutchinson, Kansas. She placed first in the nation in sparring, winning all her fights in the first round. Hanna also received a spot on the NASTA/USA National Taekwondo Team. She is a 4th degree black belt and has been training for over 14 years. Hanna was coached by her father, Jeff Podbielski, the head of the human resource department and controller of The University Club of Milwaukee, who is a 1st degree black belt in Hapkido. Hanna hopes to continue to compete on the national level and represent NASTA and the USA through her place on the national team.

Congratulations to **Bonafide Safe and Lock, Inc.** celebrating 50 years of service to the community. As part of their celebration, they will be having a silent auction to raise money for their employees' favorite charity.

A Wisconsin State Fair mainstay has come to an end. After 49 years **Rupena's Fine Food** will sell its pavilion on the Central Mall. The epic decision was hard but in the end they found a kindred soul in Hackbarth Hospitality Group that runs the Camp Bar franchise. Rupena's will refocus their energy to remodel their grocery store and create more great experiences year round.

The Milwaukee Journal Sentinel revealed the 2021 Top Choice Awards winners and finalists recently. The Readers' Choice survey, in its seventh year, encourages the public to vote for their favorite businesses in the Greater Milwaukee Area and surrounding communities. Categories include Shopping, Dining, Automotive, Health & Beauty, Services, Entertainment & Leisure, In the Community, and Home, Home Services & Finance.

CONGRATULATIONS TO THE WINNERS & FINALISTS!!

WINNERS:

Alpine Lanes & Avalanche Grill - Bowling Alley
Dave's Garage, Inc. - Auto Mechanic/Body Shop
Discount Liquor - Liquor Store/Wine Retail
Dorshak Tree Specialists - Tree Service
Rupena's Fine Foods - Caterer
Scrub-A-Dub Car Wash & Oil Change - Car Wash

FINALISTS:

Cannon & Dunphuy, SC - Lawyer/Law Firm
Roskopf's RV - RV Dealers
Rupena's Fine Foods - Deli, Chili, & Brats/Hot Dogs/Sausages
Schnorenberg's Flooring - Flooring/Carpet Installation
Shallow Jewelers - Jewelry
Tom A. Stamas, DDS Cosmetic & Sedation Dentistry - Dentistry
Weather Tight Corp. - Window Replacement Company
Weissgerber's Golden Mast Inn - Outdoor

★ ★ ★ ★ ★ LEGISLATIVE UPDATES ★ ★ ★ ★

FEDERAL

There are many dates coming up that employers and individuals need to be aware of. Some will keep employers in compliance with ACA, and others are important dates to be aware of if you intend to make changes to any type of individual plan.

The **COBRA premiums subsidy** from the American Rescue Plan Act of 2021 expires on September 30, 2021.

Creditable Coverage Notification Deadline October 15, 2021: employers are required to notify all employees group plan prescription drug Medicare Creditable Coverage status.

Annual Enrollment - Medicare October 15 - December 7: Medicare beneficiaries may change PDP or MA/PD for 2022. Members may

also change from Original Medicare to MA/PD or MA/PD to Original Medicare. All effective dates will be January 1, 2022.

Open Enrollment - Individual Plans/FFM November 1 - December 15: Individuals can enroll in or change their health insurance plan for January 1, 2022. If you have a current plan and make no changes you will be auto renewed for 2022 plan year.



THE Q & A CORNER



Aaron Bielawski
Agent
CYGANIAK PLANNING INC

The Cyganiak Planning Q & A Corner takes questions that our agents and sales/service associates were asked and provides detailed guidance to help you understand and resolve similar scenarios at your workplace, should they ever arise.



QUESTION: We have an employee that would like to participate in the medical plan. However, the employee would like to pay 100% of their full premium (the company usually pays 50% of the premium) effectively so that they can negotiate a higher rate of direct pay with us. Is there a way they can do this?

ANSWER: The employer (staffing firm) must follow the benefit eligibility and premium payment rules as outlined in their plan documents (generally, their Summary Plan Description). If the SPD indicates that the company will pay 50% of the medical benefit premium, that is not negotiable. That plan design is to be applied consistently to all benefit eligible employees.

Employers should be reminded that group health insurance plans sponsored by private-sector employers – whether insured or self-funded – are subject to the Employee Retirement Income Security Act (ERISA) and other federal benefit laws. One of ERISA’s requirements is that the plan must be administered in accordance with its written plan documents. Therefore, eligibility, waiting periods, and cost sharing are not negotiable with employees. Employers who fail to comply with their health insurance plan documents are violating ERISA and other benefit related laws and may be subject to penalties for noncompliance.

Disclaimer: Guidance provided above is opinion gathered from Cyganiak Planning Inc.’s Human Resources Advocacy Firm based on their research of specified topics and cannot be considered as legal opinion or legal fact. Please consult with your legal counsel for any specific and final guidance in any situation pertaining to your own company.

LIFE INSURANCE BY THE NUMBERS



September is Life Insurance Awareness month. Here are some important statistics about life insurance, who owns it and why.

- 57%** of American adults have some type of life insurance.
- 56%** of women own life insurance compared to **62%** of men.
- 3 in 10** Americans get their coverage from work.
- 91%** of Americans own life insurance to cover funeral and final expenses.
- 63%** believe life insurance is too expensive to own.

HEALTH INSURANCE #1 For Employee Attraction

Finding good employees has been a challenge for business owners in this current environment. According to a recent report from the US Department of Labor there were 9.2 million job openings the end of May.

Companies are doing everything they can think of to attract workers. Perks like signing bonuses, gym memberships, and work for home opportunities are common. While on the surface these seem like they would entice employees, but what people want are the old-fashioned employee benefits.

According to a survey done by DirectlyApply, a job site for prospective workers, health insurance, dental insurance, and paid vacation rank at the top of employees needs when considering a job offer. DirectlyApply asked 6,000 people to rank 11 potential job benefits. The top for most coveted benefits are:

- Health Insurance – 17.5%**
- Paid Vacation – 15.7%**
- Dental Insurance – 15%**
- 401k Pension – 14%**
- Vision Insurance – 11.9%**
- Life Insurance – 10.4%**

Ranking at the bottom of the list were gym memberships, signing bonuses, childcare and working from home.

Source: [businesswire.com:https://www.businesswire.com/news/home/20210728005528/en/](https://www.businesswire.com/news/home/20210728005528/en/)

COLLEGE CONSIDERATIONS



Eric Pierson
Sales Associate
CYGANIAK PLANNING INC

Kids are going off to college again shortly. What they do when they need medical care will be all up to them. Parents typically cover their adult children on their health insurance and can do so until age 26. They generally make sure their dependent has an ID card, is familiar with the insurance network, and helps them find care when they are out-of-town or at school. Those are

all good things, but there are other things to consider when your child becomes an adult.

When your child reaches the age of majority (18 in Wisconsin) they are considered an adult and are protected by privacy laws as well as legally able to make decisions on their own. Parents should have a durable power of attorney, a medical power of attorney, and a HIPAA release for each adult child. It will undoubtedly be a difficult conversation to have, but an important one should a medical emergency occur. Once they are the age of majority hospital staff, in most cases, are not legally allowed to share information with parents or

take direction from them without being able to show they have the authority. This is especially important if the child is not able to communicate due to their accident or illness.

A signed Health Insurance Portability and Accountability Act form gives medical professionals permission to share information about their client. A medical power of attorney (or health-care proxy) allows someone else to make care decisions when the person is incapable of doing it themselves. These items can help make certain stressful situations much easier to navigate.

You may also want to consider these for spouses or for parents to give an adult child authority. No one wants to use these, but they are invaluable documents if the need arises.

**Sources – Article “Docs to prepare for the college bound by Liz Sinner, Article “Once a child is 18, he “Is legally a stranger to his parents” by Jane Wolk Estate Planning Attorney*



SIMPLE WAYS TO MOTIVATE YOURSELF

The summer doldrums are a real thing. And many people are feeling lackluster and unmotivated at this point of the year, and it isn't necessarily from pandemic stress.

Many employees are quite productive working from home. But they have gone from being uber-productive balancing work life and homelife to slowing down because of summer slump. Here are some suggestions from Anita Kanti, executive leadership coach at Anita K Solutions, on how to regain your summer motivation.

Take 10 minutes of “you” time. Put that new breathing or meditation app to use. Go for a short walk or simply stop and smell the roses. Do something for a few minutes to give your brain a break.

Keep track of your passions. Listing things you are passionate about can help keep you inspired. If you have more than one try ranking them in order of importance and make a commitment to one.

Listen to a Productivity Playlist. Music helps relax you mentally. Eighty-five percent of employees say that listening to music improved their well-being and productivity during COVID, according to a survey by Sound United.



Change your location. Working from home or an office can be isolating. Try moving to another room to change things up. You may see new faces that will inspire.

Alternate your work schedule. It may be as drastic as swapping mornings for afternoons or simply starting an hour earlier/later.

Look forward to moments as rewards. It's still summertime. The days are long and we have time after work to go out and play. Having something fun to look forward to at the end of your day helps increase motivation and focus.

Enhance your workspace. Adding color, a trinket, or your favorite piece of memorabilia can brighten your space. These are reminders to your brain and help creativity.

Chase down your neighborhood ice cream truck. It's important to take a brief break periodically and enjoy something special or get a special snack.

Trying some or all of these may just be the spark you need to get those creative juices flowing again.

Source: <https://www.benefitnews.com/list/how-employees-can-keep-themselves-motivated-through-the-summer>