



Jon A. Cyganiak, CLU
President

The World Health Organization (WHO) recently released a list of their top health concerns for the upcoming decade. In light of the recent coronavirus we need to be more vigilant than ever about recognizing, and addressing, health issues worldwide. But the responsibility doesn't merely lie with healthcare providers. Governments and local communities worldwide bear their share of responsibilities.

Some of the WHO's noted concerns are:

Healthcare amid conflict and crisis – health workers responding to medical needs in areas of conflict being attacked.

Equitable healthcare access – all socio-economic areas need to have adequate access to medicine and health providers.

Controlling infectious diseases – increased global funding and to treat communicable disease is important, but even more so is funding for preparedness and prevention.

Unhealthy diets and tobacco – poor diet, obesity and unhealthy habits are easily remedied, but to date it is responsible for one-third of current global disease.

Anti-vaxxer and new technology – mistrust of doctors and misinformation contribute to the spread of infectious diseases, including some that have been previously eradicated.

Antimicrobial resistance – bacteria and parasites are becoming resistant to common therapies.

These are world issues, not merely national concerns. However, we need to be good world citizens and take these concerns seriously. We need to do our part to make our world a better, and safer, place.

Source: <https://edition.cnn.com/2020/01/14/health/who-health-challenges-decade-climate-crisis-bn/index.html>

Thanks for continuing to read CPI Lights!

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



PREVENTION IS WORTH A POUND OF CURE

The coronavirus, or 2019-nCoV, has been confirmed in Wisconsin. As with most flu viruses there is no vaccine to prevent it. However, you can greatly minimize your risk of getting, or spreading, any germs, bacteria and other viruses that are found everywhere by practicing these good hygiene tips.

- Wash your hands often with soap and water for at least 20 seconds, especially after going to the bathroom; before eating; and after blowing your nose, coughing, or sneezing.
- If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol. Always wash hands with soap and water if hands are visibly dirty.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Avoid close contact with people who are sick.
- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe.

INSIDE:

- 2 2019 Budget Deal and the ACA
- 3 Managing Dental Emergencies
- 4 Prescription Cost Savers
- 5 The Q & A Corner

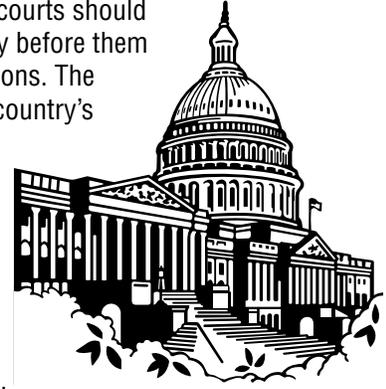
FEDERAL

Legislation to reduce surprise medical billing is back on track. A bipartisan bill was drafted in the House Ways & Means Committee at the beginning of February. The Consumer Protections Against Surprise Medical Bills Act of 2020 aims to end balance billing and implement consumer protections. The bill looks to use independent arbitration to help keep the dispute resolution process neutral. Both the Senate and House health committees applaud and support the measure.

The Supreme Court will discuss its option to take up the case dealing with the Affordable Care Act and whether to overturn it.

GOP-led states feel that the lower courts should finish the reviews that are currently before them before SCOTUS renders any decisions. The Democratic-led states believe the country's highest court should make a final decision once and for all regarding the legitimacy of Obamacare.

If the Supreme Court were to take up the case this term a ruling would be issued by this June, well before the upcoming elections.



2019 BUDGET DEAL REMOVES ACA TAXES, EXTENDS PCORI FEE



Jon I. Cyganiak
Agent/Vice President
CYGANIAK PLANNING INC

On December 20th, 2019, the [Further Consolidated Appropriations Act, 2020](#) was passed by Congress and signed by President Trump. This bill included many items related to healthcare. It repeals significant taxes including:

Cadillac Tax: Full and permanent repeal of the 40% Cadillac Tax on high cost employer-provided health coverage, originally enacted

as part of the ACA, effective Jan. 1, 2020.

Medical Device Tax: Repeal of the 2.3% tax on the sales of medical devices enacted as part of the ACA, effective Jan. 1, 2020.

Health Insurance Tax: Permanent repeal of the ACA tax on fully insured plans beginning Jan. 1, 2021.

However, the recently signed budget deal extends the PCORI fee. The Patient-Centered Outcomes Research Institute (PCORI) fee was established as part of the Affordable Care Act (ACA) to fund research by a nonprofit institute into the effectiveness, efficiency, and quality of health care. The goal is that the results of this research will lead to lower costs in delivering health care and lower premiums for health care coverage. This tax was first applicable in 2013 and the final tax filings were scheduled for 2020. Under the ACA provision, PCORI fees were first collected in 2013 and were originally scheduled to be collected for plan years ending before October 1, 2019.

The recent budget act reinstates the PCORI provision for 10 more years and continues the fee requirements through plan years ending before October

1, 2029. Appropriations for research are extended through the government's 2029 fiscal year.

PCORI fees are paid by insurance carriers and employer sponsors of self-funded plans (which include HRAs). Below identifies who is responsible for filing the Form 720 and paying the fee:

Plan Description	Employer Responsibility	Insurer Responsibility	Counts Based On
Medical Plans:			
Employers with fully-insured medical plan	No	Yes	Employees + Dependents
Employers with self-funded medical plan	Yes	No	Employees + Dependents
Employers with HRAs:			
• Limited HRA (Excepted Benefit)	No	No	Not Required
• Integrated with fully-insured medical plan	Yes	No	Employees Only
• Integrated with self-funded medical plan (same plan year, same plan sponsor)	Yes*	No	*Employer only needs to count each employee once between the medical plan and HRA. Count must include dependents.
Employers with Health FSAs:			
• Excepted Health FSA	No	No	Not Required
• Non-Excepted Health FSA	Yes	No	Employees Only

For plan years ending January 2019-September 2019 the fee amount is \$2.45 with filing due date being 7/31/2020. Future year fees have yet to be determined. IRS Form 720 is used to pay this fee annually in July and generally is not updated until May for the 2nd quarter payment.

Source: United Healthcare, Employee Benefits Cooperative

IN THE SPOTLIGHT

A WHO'S WHO IN SUCCESSFUL BUSINESS

Cyganiak 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.

Congratulations to the **Milwaukee Admirals** who are celebrating their 50th season. A semi pro team named after original owner Erwin Merar's brand of refrigerators evolved into a first-class minor league operation and became a premier training ground for NHL talent. From their humble beginnings at Wilson Park to their years at the Mecca Arena to the Bradley Center and back to their current home, the Panther Arena, the fans have made the Admirals one of Milwaukee's most popular sports teams. For more information on the Admirals visit <http://www.milwaukeeadmirals.com>.

Graphicolor Printing, Inc., a New Berlin-area based full-service commercial printer, has doubled their wide-format

revenue with its line-up of Acuity digital inkjet presses from Fujifilm. The commercial printer opened 20 years ago working with a popular movie theater chain and two well-known grocery store chains. Today they are able to offer their clients a variety of options in point-of-purchase, backlits, displays, posters and in-store signage.

Local company **Foamation Cheesehead Factory** has been featured in online news over the past few months.

The Chicago Tribune reported on the company's purchase of additional space next to its current Walker's Point facility to increase their venue rental services. In addition to creating the iconic cheesehead products Foamation Cheesehead Factory offers rental spaces for small parties and other events, and will host the Democratic National Convention this July.

CBS 58 featured their newly created Cheesehead Hat Bobblehead series for the National Bobblehead Hall of Fame and Museum. The bobbleheads, featuring Brewer Christian Yelich, Bernie Brewer and the Bucks mascot Bango, were released on Jan 7, 2020 which is National Bobblehead Day.

TIPS FOR MANAGING DENTAL EMERGENCIES

There are all types of emergencies in life. Here are a few that can be easily managed as long as you use common sense and see your dentist.

Toothaches – Never put any pain killers on the gum because it can burn the gum tissue. Clean your mouth out by rinsing thoroughly with warm water. Gently floss around the tooth to remove any food particles that may be caught there. If your tooth continues to hurt, you should call your dentist.

Broken Tooth – If your tooth breaks, the first thing you should do is contact your dentist immediately. You should also clean your mouth out by rinsing thoroughly with warm water. Apply a cold compress to the area to minimize swelling.

Possible Broken Jaw – If you think that your jaw might be broken, apply a cold compress to the area to minimize any swelling. You will need to see your dentist immediately or go the emergency room of a nearby hospital.

Knocked Out Tooth – If your tooth has been knocked out, rinse the tooth off very gently to make sure it is clean. Do not scrub the tooth or remove any tissue that is attached to it. Be sure to place a towel or wash clothe in the sink so it doesn't

go down the drain. If you can, gently place the tooth back into the socket. If this is not possible, place the tooth in a small container or cup of milk. You will need to go to the dentist immediately.

Bitten Tongue or Lip – If you have bitten your tongue or lip, gently wipe the area clean with a cloth. Apply a cold compress to the area to minimize any swelling. If the bleeding won't stop, you should go to the emergency room.

Something Caught Between Your Teeth – Gently insert a piece of dental floss or flosser. Be careful not to cut the gum tissue. If you are unable to remove the object, contact your dentist. Never use a sharp object to try and remove something that is stuck between your teeth.



Source: Ameritas Group

Phone (262)783.6161 Fax (262)783.5956

PRESCRIPTION COST SAVERS



Steve Flewellen
Agent
CYGANIAK PLANNING INC

Do you know if you are getting the best price for your prescription drugs? Do you know how to check?

There are three verified websites that are proven to help you get the best price on your prescription medications: GoodRx, RXSaver, and SingleCare. Each allows you to review drug costs before you go to the pharmacy, at the doctor's office or even while you are at your pharmacy. Once you have the best price, print the coupon or show it on your smart phone as you check out.

- Visit the site or download the app
- No enrollment or Registration is required
- Savings as much as 80% and helps you find FREE and \$4 generics
- Most major pharmacies accept these programs

- None will combine with your insurance, so if the price under one of these programs is better it will not accrue to your out of pocket
- Each site or app can provide a different cost for the same medication, dosage and pharmacy
- GoodRx & Rx Saver have premium programs that may save even more

I personally have been recommending GoodRx for years and it works. However, I have seen that randomly these other two sites can beat GoodRx. So that means for anyone taking medications it may be worth taking a look at each site to find the best savings.

You can find more detail on each of their sites:

GoodRx: www.goodrx.com

RXSaver: <https://rxsaver.retailmenot.com>

SingleCare: www.singlecare.com

Source: www.clark.com

THE ACA EMPLOYER COVERAGE REPORTING UPDATES

The ACA added two major employer coverage reporting provisions to the Internal Revenue Code (IRC): IRC Section 6055 and IRC Section 6056:

IRC Section 6055 requires a health insurer to provide coverage statements that the insureds can use to show the IRS that they've met the individual shared responsibility requirements. Insurers meet the Section 6055 coverage reporting requirements with IRS Form 1095-B.

IRC Section 6056 requires an ALE (Applicable Large Employer) to provide coverage statements that show whether it's met the ACA employer shared responsibility standards. Employers meet the Section 6056 coverage reporting requirements with IRS Form 1095-C.

Self-insured employers usually meet the Section 6055 requirements along with the Section 6056 requirements by sending out 1095-C forms.

A self-insured employer of less than 50 FTE's (Full Time Equivalents) that sends out 1095-B forms to the insureds is supposed to send copies of those forms, along with a 1094-B cover sheet form, to the IRS.

Similarly, an ALE that sends out 1095-C forms is supposed to send

copies of those forms, along with a 1094-C cover sheet form, to the IRS.

For 2019 reporting, the IRS says it will:

- Push back the deadline for the 1095-C forms going out to the insureds to March 2, 2020, from January 31, 2020.
- Keep the regular deadlines for filing 1094-B, 1095-B, 1094-C and 1095-C forms with the IRS in place but continue a policy of providing automatic deadline extensions.
- Continue to require senders of 1094-B, 1095-B, 1094-C and 1095-C forms to file those forms with the IRS.
- Continue to require employers to send out most of the 1095-C forms they had to send out for 2018.
- Continue to go easy on insurers or employers that try to get the information about the insureds right but make some mistakes.

But IRS officials say they will provide coverage information filers with relief for mistakes only if those filers have made a "good-faith effort to comply with the regulations."

A copy of IRS Notice 2019-63 is available [here](#).

Source: *Think Advisor*



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: Are there any specific rules or requirements regarding former employees paying their COBRA premiums electronically?

Answer: COBRA qualified beneficiaries generally pay COBRA premiums with a regular check, using first-class mail. This is not the only method of payment or means of delivery that a plan can require.

COBRA regulations don't specifically address forms of payment and sometimes additional guidance is given through court cases.

The employer can choose to allow electronic funds transfer (EFT) or credit card but can't charge more than a 2%

administrative fee in addition to the 100% health plan premium for any processing fees. The employer is not required to offer electronic funds transfer or credit card payment.

If the employer decides to limit the forms of payment, the employer has to be sure that employees have the capability to pay in the method the employer has prescribed. The employer might need to allow more than one method of payment, in that situation.

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.



MEDICARE 2020 CHANGES

Each year Medicare makes adjustments to in-plan costs and the associated premiums/surcharges for those benefits.

In 2020 the annual Part B deductible will increase slightly to \$198 while the Part A Inpatient Hospital deductible jumps to \$1408. The daily copays for inpatient stays beyond the 60th day, skilled nursing home stays, and lifetime reserve days also increase slightly.

Those with higher incomes have varying surcharges to their Part B and Part D premiums. In 2020 the income thresholds will increase by \$2000 in the bottom 5 brackets. Incomes are based on 2018 tax returns.

Part B premiums, including IRMMA surcharges are less than 2019 rates.

- \$144/month: less than or equal to \$87,000 (single)/ less than or equal to \$174,000 (married)
- \$202.40/month: \$87,001-\$109,000 (single)/ \$174,001-\$218,000 (married)
- \$289.20/month: \$109,001-\$136,000 (single) /\$218,001-\$272,000 (married)
- \$376.00/month: \$136,001-\$163,000 (single)/ \$272,001-\$326,000 (married)

- \$462.70/month: \$163,001-\$500,000 (single)/ \$326,001-\$750,000 (married)
- \$491.60/month: more than \$500,000 (single)/ more than \$750,000 (married)

Part D fees are slightly higher in 2020 compared to 2019.

- Plan premium: less than or equal to \$87,000 (single)/ less than or equal to \$174,000 (married)
- \$12.20 + plan premium: \$87,001-\$109,000 (single)/ \$174,001-\$218,000 (married)
- \$31.50 + plan premium: \$109,001-\$136,000 (single)/ \$218,001-\$272,000 (married)
- \$50.70 + plan premium: \$136,001-\$163,000 (single)/ \$272,001-\$326,000 (married)
- \$70.00 + plan premium: \$163,001-\$500,000 (single)/\$326,001-\$750,000 (married)
- \$76.40 + plan premium: more than \$500,000 (single)/more than \$750,000 (married)