SBAP Resource Alert #52 - Wednesday 8-21-2013

THIS WEEK:

- Reminders: Exchange Name Launch: NY State of Health; Contract Period Ending
- Resources: Wall Street Journal Chart on Health Insurance Options; IRS Publishes Fact Sheets on the Premium Tax Credit; Map of Health Plans Offered in New York State of Health
- Newsreel: Paying for Obamacare: Some feel singled out; Hospitals May Absorb Risk of Insurers’ Debtor Patients; Today’s Discussion: How Will the Health-Care Law Affect Small Businesses?; With A Nod To Billy Joel, N.Y. Brands Obamacare Marketplace; Will the Health-Care Law Help Small Businesses?

Reminders

Exchange Name Launch: New York State of Health
For those of you who were not able to watch the announcement live yesterday, the Exchange has unveiled its new name: New York State of Health. Along with the name, New York State of Health unveiled its new website, nystateofhealth.ny.gov. Check out the website and the new video.

Contract Period Ending
For our Exchange groups, your contract ends tomorrow, August 22, 2013, which means you must meet all your deliverables prior to that date and upload all your case information as we will be beginning Quality Assurance. Attached, please finding the closing procedures from our Finance Department. Please read through the manual carefully and let me know if you have any questions.

Resources

Wall Street Journal Chart on Health Insurance Options
The Wall Street Journal published an infographic about what health insurance products are being offered by what types of companies. The amount of information in this chart is impressive and the statistic in the bottom-right hand was a very interesting point about the willingness of small business to pay the entire premium. The infographic is available here.

Map of Health Plans Offered in New York State of Health
Along with their new website, New York State of Health published this map of the plans being offered by county. When you click on any of the counties on the map, a slide appears showing all the carriers who are offering health insurance in that county for individuals and for small businesses. The map is available here.

IRS Publishes Fact Sheets on the Premium Tax Credit
The IRS released a 4-page fact sheet about the premium tax credits that are not very interesting formatting-wise but are really information dense. They express some information, especially regarding middle class and eligible families, in a way that makes the credits more concrete. The fact sheets are available here.
Newsreel

**With A Nod To Billy Joel, N.Y. Brands Obamacare Marketplace**
Here is an article about the launch of the Exchange’s new name and website. It interviews both state officials and the head of the PR team that chose the name and gets into their reasoning for the name and new brand.

**Will the Health-Care Law Help Small Businesses?**
The Wall Street Journal published this article about the impact of the ACA on small businesses on Monday. The article is styled like a debate with the pro-ACA author going first and allowing for a response from the anti-ACA author. These types of articles are very useful to pull talking points from as we see what types of arguments sound best when used by the authors.

**Today’s Discussion: How Will the Health-Care Law Affect Small Businesses?**
In the wake of the above article, there was a lot of reader interest. The Wall Street Journal asked their small business experts to weigh-in and their responses are found in the column beneath the article. Of specific interest is the response from the Massachusetts business owner and how her perspective has changed in response to the Massachusetts healthcare reform.

**Hospitals May Absorb Risk of Insurers’ Debtor Patients**
Here is an interesting article from Bloomberg about the 90-day grace period that insurers must wait before dropping someone from coverage. During that time, the first 30 days are at the insurers risk and the last 60 days are to be covered by hospitals. Hospitals are now balking at this provision as they fear doctors will flee exchange plans.

**Paying for Obamacare: Some feel singled out**
This article from USA Today does an interesting job of rounding up a lot of the tax changes in the ACA we do not hear much about. This does not impact many of our business owners but it could and it is something we need to know about. This article is a good primer so that we can speak intelligently about it should we meet an owner it does affect.