



2 Healthcare Reform Updates – Small Business Focus

The new year brings with it the first of many health care reform initiatives that may affect your business. Wellness credits and tax credits are two welcome changes for small business owners.

The Iowa Association of Business & Industry has already established itself as an expert resource for business information, and healthcare reform is no exception. The following articles were provided via ABI's membership newsletter. Read on for complete details about the 2 healthcare reform changes that may have a positive impact on your small business.

1: Grants for Workplace Wellness Programs

by Brook Rosenberg

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Wellness is an element of the recently enacted national health care reform, including a provision to provide grants to small companies to help them provide workplace wellness programs. Below are the criteria for the wellness programs grants. The healthcare law change in regard to preventive services (still to be defined) will be covered at 100% without any co-pay or out of pocket cost to the employees. I believe this presents both risks and opportunities.

The risk of course is the potential costs. The opportunity, in my view, is a built in wellness program based on employees and family members obtaining all routine/preventive services. This can lead to major undiscovered medical issues, very treatable preventive services and the ability for employers to design internal wellness programs with easy to achieve outcomes.

The Patient Protection and Affordable Care Act (PPACA) creates a grant program to assist small businesses in providing comprehensive workplace wellness programs. Grants will be awarded to eligible employers to provide their employees with access to new workplace wellness initiatives. The grants will be awarded beginning in 2011 with \$200 million appropriated for a five-year period. An eligible employer is an employer that:

- Employs fewer than 100 employees who work 25 hours or more per week, and
- Did not have a workplace wellness program as of March 23, 2010 (date of PPACA's enactment).

The PPACA requires the Secretary of Health and Human Services to develop program criteria that are based on research and best practices. A comprehensive workplace wellness program must be made available to all employees and include:

- Health awareness initiatives (including health education, preventive screenings, and health risk assessments)
- Efforts to maximize employee engagement (including mechanisms to encourage employee participation)
- Initiatives to change unhealthy behaviors and lifestyle choices (including counseling, seminars, online programs, and self-help materials)
- Supportive environment efforts (including workplace policies to encourage healthy lifestyles, healthy eating, increased physical activity, and improved mental health)

Employers may submit applications that include a proposal for a program that meets the criteria and requirements as described in the PPACA and developed by the Secretary.

For more articles, tools, and guidance on this wellness program and healthcare reform in general, please let us know and we would be delighted to help.

Source:

www.iowaabi.org/documents/filelibrary/Ahrold_Fay_Rosenburg_July_8_31A12AC47064B.pdf

2: Healthcare Reform: Small Business Tax Credits

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To read this article, including the step-by-step chart to determine whether your business qualifies for the Small Business Tax Credit in 2011, click the following link:

www.iowaabi.org/documents/filelibrary/health_care_reform_reference_center/Dec_452BA76049045.pdf

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