

## LEVERAGING INTRINSIC BASED MOTIVATION THROUGH HEALTH COACHING

**September 6, 2013**  
**Doubletree Hotel**  
**11:15 am - 1:00 pm**

- What is intrinsic based motivation?
- Why should benefit providers incorporate intrinsic based motivation programs?
- How do they differ from other coaching programs?
- How do these programs work to create lasting behavior change?

**Wendy Baush** is our speaker. Wendy is Product Development Manager for HealthyFit. HealthyFit is an innovative lifestyle wellness program designed to guide an individual through the process of creating a healthier, happier, more mindful and productive version of the individual. Her previous experience includes Wellness Education Manager for Carondelet Health, as well as Health Promotion Manager for Health Fitness Corporation. She also spent time as the Program Coordinator for Childhood Obesity at Children's Mercy Hospital. Her degree is from Missouri Western State University.



This program has been approved for one hour of Kansas continuing education credit and Missouri is pending. The registration fees are \$35 for members and \$45 for nonmembers.

- Go to [www.ebpa-kc.org](http://www.ebpa-kc.org) to register

## PRESIDENT'S MESSAGE

Hello,

I hope each of you is enjoying your summer.

The June seminar was very successful. We had 190 members register for the seminar and 173 attend. The evaluation's that were turned in by members at the end of the seminar rated the speakers good to excellent in both content and delivery. Several of your comments indicated you considered this to be one of the better seminars that had been offered in the past couple of years. A special thanks to Denise Lambert and Andie Dowell for making this year's seminar a success.

I also want to thank Sandy Sabanske for all of the work and effort she puts into every luncheon and seminar EBPA hosts. Her dedication to this organization has helped it to grow. As of today's date we have 469 members.

Early July offered another surprise regarding the Affordable Care Act. Late in the day on July 2nd the US Treasury Department announced on a blog that they would be delaying, until 2015, the Employer Shared Responsibility Penalty and Reporting Requirements. According to the blog, the delay is to provide the Treasury Department more time to create a more efficient system and the required reports. This law includes two new reporting requirements that were to take effect in 2014.

Employers employing 50 or more full-time equivalent employees are required to offer their employees working 30 or more hours a week, health

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The *EBPA Newsletter* is published quarterly by the Greater Kansas City Employee Benefit Professionals Association, a Non-Profit Organization, P.O. Box 40071, Overland Park, Kansas 66204-0971 (913) 381-4458, fax (913) 381-9308. Newsletter items should be submitted to the editor, James Winne, Tria Health, 7101 College Blvd, Overland Park, KS 66210, 913-262-2187, jwinne@triahealth.com.

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## President's Message

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coverage that meets minimum value standards at an affordable rate, or risk paying an excise tax. The government was to use the reports to determine whether an employer would be subject to the excise tax. Because the reports are not available, the government indicated they would not be able to assess the excise tax for 2014.

Our next luncheon will be September 6th at the Doubletree in Overland Park, Kansas. We look forward to seeing you.

*- Judy Wood, President*

## Volunteer!

We are in the process of putting together the 2014 board of directors for EPBA. Please consider volunteering. Contact Judy Wood, President (jwood@cbiz.com) or Andie Dowell, Vice President (adowell@phpkc.com) to discuss your interest and the positions available, namely Social Chair (Golf Tournament), Seminar Chair, and Legislative Chair.

## Check Your CE Credits

EBPA files all credits for meetings electronically with the states of Kansas and Missouri. You are able to check the credits that have been filed on your behalf by going to:

**Kansas:**

<http://www.ksinsurance.org/industry/agent/conted.htm>

**Missouri:**

[http://insurance.mo.gov/agents/ce/ce\\_res.php](http://insurance.mo.gov/agents/ce/ce_res.php)

*You must be a member of EBPA in order to receive the CE credits from a meeting. An evaluation form must be completed and turned in at each meeting, as well as the sign-in sheet completed.*

## Mark Your Calendar for Our Next Meeting

**December 5, 2013**

Reception with  
CE program  
Milburn Country Club  
Overland Park, KS



Greater Kansas City  
Employee Benefit Professionals Association

## Legislative Report: Employer Shared Responsibility Delayed

by Kristin Grace, Legislative Chair

Shortly before the July 4<sup>th</sup> holiday, the Treasury Department announced in a blog that certain reporting requirements will be delayed, and therefore the imposition of the employer shared responsibility tax would be delayed until 2015. In the blog, the government promised guidance; this came in the form of IRS Notice 2013-45, issued on July 9, 2013.

As background, employers employing 50 or more full-time equivalent employees are required to offer their employees working 30 or more hours a week, health coverage that meets minimum value standards at an affordable rate, or risk paying an excise tax. The excise tax would be triggered when an employee qualifies for government assistance to pay for health coverage purchased through the marketplace (exchange), and he/she had not been offered adequate coverage at an affordable rate by the employer. Individuals potentially eligible for government assistance are those who fall between 100% and 400% of the federal poverty level.

The law includes two new reporting requirements that were to take effect in 2014. IRC Section 6055 imposes a reporting requirement upon insurers, self-funded health plans, and other entities providing minimum essential coverage. IRC Section 6056 imposes a reporting requirement upon large employers (those with 50 or more full-time employees) to disclose certain plan information for purposes of the shared responsibility excise tax. These reports have not been developed. The government has indicated that it wants to work with stakeholders in the development of these reporting requirements.

The government will use these reports to determine whether an employer might be subject to the excise tax. The government will review the information contained in these forms and compare it to individuals who have been granted premium assistance. The government would then provide

this information to the reporting employer who would have an opportunity to respond, proving or disproving that the affected individual was offered adequate coverage at an affordable rate. Because these reports are not available yet, the government indicated that it will not be able to assess the excise tax for 2014.

Due to the delay in the employer mandate, this has caused confusion as to whether other aspects of the ACA are delayed as well – including the individual shared responsibility. At this point, all systems are ‘GO’ for all aspects of the ACA, with the exception of the IRC Sections 6055 and 6056 reporting requirements described above. And, there will be no risk of the employer shared responsibility tax penalties imposed for the 2014 year. Beginning in 2014, all individuals residing in the U.S. must maintain a minimum level of coverage, or risk a shared responsibility payment. Large employers (those employing 50 or more full-time employees) are encouraged to:

1. Develop systems to ensure smooth reporting as soon as guidance is issued; and
2. Continue offering and consider expanding access to their plans.

Because the individual shared responsibility requirement remains in effect, employees will

still be eager to have information about available employer coverage.

As a reminder, under the ACA, the following requirements will still be imposed on group health plans for plan years beginning on or after January 1, 2014:

- ☐ Applicable to all group health plans, including grandfathered and non-grandfathered plans:
  1. Ban on preexisting condition exclusion limitations on anyone;
  2. Extension of dependent coverage until age 26;

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### Legislative Report

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- 3. Full implementation of ban on annual or lifetime limits for essential health services;
- 4. Increased limit in outcome-based incentives/disincentives in wellness programs from 20 to 30%; or, up to 50% for tobacco free programs; and
- 5. Ban on waiting periods exceeding 90 days.

In addition, non-grandfathered health plans are subject to these ACA Provisions:

- 1. Fair health insurance premiums;
- 2. Guaranteed availability of coverage;

- 3. Guaranteed renewability of coverage;
- 4. Ban on discrimination against health care providers (“any willing provider” type laws);
- 5. Inclusion of essential benefit coverage, providing a specified actuarial value, and cost-sharing limitations by insurers in small group and individual markets, and large group markets via State marketplaces. The cost-sharing limitations, specifically out-of-pocket limits, apply to both insured and self-funded plans offered through or outside marketplace; and
- 6. Coverage for individuals participating in approved clinical trials.

### Notice of CEU Procedures

Participants must sign in at the registration desk **AND** submit a completed evaluation form in order to receive CEU credits. Documents will not be accepted by mail. *CEU credit is available to 2013 EBPA members only.*

#### EBPA September 6, 2013 Reservation

Company \_\_\_\_\_

Name(s) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Phone \_\_\_\_\_ E-mail \_\_\_\_\_

To pay by credit card: \_\_Mastercard\_\_ Visa\_\_ Amex No. \_\_\_\_\_

Expiration date: \_\_\_\_\_ Signature of cardholder \_\_\_\_\_

Registration fee: Prior to Sept 4: \$35 for members, \$45 for nonmembers, add \$5 after Sept 4  
Payment must be received in advance of the meeting.

**Cancellations must be received 48 hours in advance of seminar.**

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