

Affordable Care Act is Still the Law of the Land

On May 4th, the House of Representatives passed the American Health Care Act (AHCA). The AHCA is being touted as the long awaited replacement for the Affordable Care Act (aka Obamacare). After it passed there was a great deal of celebrating by the President and the members of the House who championed the bill. So much, in fact, that you would think that it was all a done deal. This is not the case. There are still several steps that need to be taken before the Affordable Care Act is repealed and the AHCA becomes its replacement.



Healthcare Insider Secrets: A New Law Gives Texans a Way to Challenge Unexpected Medical Bills

A new law gives Texans a chance at mediation for unexpected bills over out-of-network specialists or procedures. In our last issue we told you about "Balance Billing" and how it should be avoided at all costs. As a reminder, balance billing occurs when an out-of-network provider (often a specialist or lab technician) is brought in on your medical care. North Richland Hills state Senator Kelly Hancock's Senate Bill 507 now gives you a way to challenge balance billing through mediation.

Under the new law, victims of surprise medical bills over \$500 (including bills from free-standing emergency rooms) are allowed to seek mediation through the Texas Department of Insurance. Additionally, providers must explain to their members how to apply for mediation.

Mediation is not a guarantee that these surprise bills will go away, but it can make a big difference. According to the Department of Insurance website, Texans saved \$490,518 in 2015 by filing for mediation.

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Getting this bill passed in the House is just the first step on its long journey to becoming a law. After a bill is passed in the House it goes to the Senate. Once there, the Senate has the power to make changes to it. These could be anything from minor little tweaks to a complete overhaul. For procedural reasons the bill will keep the same name and number, but the Senate has already stated that they will not be voting on the House bill as it was written. Instead they will write their own bill and attempt to incorporate elements from the AHCA.

While the House moved very quickly to get their version of the AHCA through committees and brought to a vote, the Senate is much more methodical and moves at a much slower pace. Currently, the bill is in committee and as of this writing, there is no estimate on when the bill will be completed and brought to a vote. Some Senators have said it will be a matter of weeks. Others say it will be months.

Even after the Senate passes their version of the bill, the AHCA still won't be ready to be signed into law. Because this is considered a budget bill it's exempt from the filibuster and can be passed with a simple majority, but that also means that any changes made (even the simplest of things like moving a comma) put it back in the house for a process called reconciliation. In a nutshell, this means the House has to vote on whether they accept the changes to the bill made by the Senate. If the bill passes reconciliation, it can move

forward and make its way to the President's desk. If it doesn't pass reconciliation, it goes back to the Senate for another try.

After all this is done and dusted, the AHCA still has one more hurdle to jump before it can be signed into law. It has to get approval from the President. If the final bill isn't what he expects he has the power to veto it and process would start all over again.

It took nearly 10 months between when the Affordable Care Act was introduced until it became. The AHCA has the added challenge of trying to keep the popular elements of the Affordable Care Act, but changing it enough to appease its critics. Also, once the law is passed, it will take time for new policies and procedures to be developed to accommodate changes to the current system. While it is technically possible that the AHCA will become a law that's enacted before open enrollment begins for 2018, at this point doesn't seem very probable.

So what does this mean for the future of health insurance? In all honestly, at this point nobody is really sure. However, one thing you can be sure of is that Insurance Benefits Team is staying on top of it all. As soon as we have definitive information we'll be the first to let you know. And if you have questions please don't hesitate to give us a call.



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Our Balloon Artists Are Certifiable!

Affairs Afloat is proud to announce that two more of our balloon artists have become certified by earning their Associate Balloon Artist (ABA) certification.

Congratulations to Anglea Adkins and Jaime Molina!





Jaime joined the team in January 2017 and showed an immediate aptitude for working with balloons. He picked up the fundamentals of building arrangements with lightning speed and continually wanted to learn how to do more. He's met each balloon design challenge head-on, eagerly looking forward to the next one. It's not surprise that when the opportunity came to test for his ABA he jumped at the chance.



Anglea has been a member of the Mirus3 family for several years, working extensively with all three companies. She transitioned to focusing primarily in the balloon building late in 2016, and since then has become a key point of contact for our balloon clients, taking the lead on several of our builds this year. While she'll probably be the first to admit she didn't "love balloons" at first, she's definitely grown to love them over the year. The dedication and devotion it takes to earn this certification is proof of that fact.

What does it mean to become certified?

While technically anyone can call themselves a "balloon artist", earning certification at the ABA or CBA level is a much bigger achievement. A great deal of educational training is involved, along with a series of written, oral, and practical exams. Those who've earned certification have proven themselves knowledgeable on industry standards, current balloon décor techniques, ethical business practices, and superior customer service. Certified balloon artists don't just create décor – they create an experience.

Encouraging and supporting our balloon artists to reach these levels of professional excellence is just one more way Affairs Afloat Balloons is working to blow you away!



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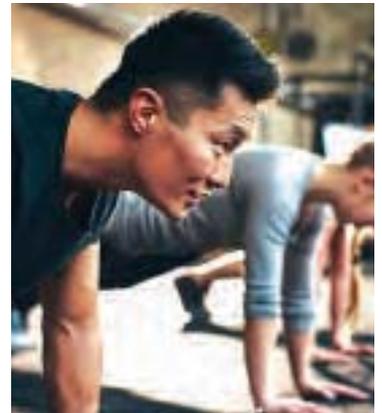
Healthy Lifestyle Secrets Instructors to Attend Dallas MANIA

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This August the instructors for Healthy Lifestyle Secrets will attend Dallas MANIA®. For those who aren't familiar with MANIA®, it's a three-day Health and Fitness Education Conference, running 17 sessions every hour and featuring world-renowned Educators leading more than 250 sessions. It's an event where professionals in the health, nutrition, and fitness industry go to be inspired, recharged and learn!

In addition to learning about the newest research in nutrition and topping off their information on getting the right calories in – our instructors will also be picking up the latest information on fitness and exercise, so they can help guide you in the best ways to get the calories out.

Our hope in attending is that we'll be able to add even more useful information to the Healthy Lifestyle Secrets core program, as well as discover new material that can be used for additional CE classes.



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