



HR *insider*

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Important Action Reminders

New Deadline for Sending Medicare Part D Notices

Employers that sponsor health coverage are required to update their notice of creditable or non-creditable coverage and provide these to your plan participants by **October 15, 2011**.

The Patient Protection and Affordable Care Act (PPACA) amended the Social Security Act to move the Medicare Part D enrollment period from November 15 through December 31 to October 15 through December 7.

For updated notices or further assistance to understand if your plan is creditable, please contact your account manager. Updated notices are also available on the CMS website at www.cms.gov.

Maryland Job Applicant Fairness Act

The Maryland Job Applicant Fairness Act prohibits employers from using an applicant's or employee's credit report or credit history in determining whether to:

- Deny employment;
- Terminate an employee;
- Determine compensation, terms, conditions or privileges of employment.

There are some exceptions to the rule:

- Employers that are required to obtain an applicant's or employee's credit report under federal or state law.
- Financial institutions that are federally insured or approved by the Maryland Commissioner of Financial Regulation.
- Employers that are registered as investment advisors with the U.S. Securities and Exchange Commission.
- Substantial job-related bona fide purpose such as:
 - o Managerial (direction or control)
 - o Access to personal information (customers, employees, employer, etc.)
 - o Fiduciary responsibility and authority
 - o Access to expense account or corporate credit card

The new law will go into effect on **October 1, 2011**. Employers found to have violations can be fined up to \$500 for the first violation, and up to \$2,500 for each repeat violation.

Small Business Tax Credit

If you have up to 25 employees, pay average annual wages below \$50,000, and provide health insurance, you may qualify for a small business tax credit of up to 35% (up to 25% for non-profits) to offset the cost of your insurance. This will bring down the cost of providing insurance.

In order to take advantage of these tax credits, you must file by a certain date as follows:

- **September 15**. Corporations that file on a calendar year basis and requested an extension to file to September 15 can calculate the small employer health care credit on Form 8941 and claim it as part of the general business credit on Form 3800, which they would include with their corporate income tax return.
- **October 17**. Sole proprietors who file Form 1040 and partners and S-corporation shareholders who report their income on Form 1040 have until October 17 to complete their returns. They would also use Form 8941 to calculate the small employer health care credit and claim it as a general business credit on Form 3800, reflected on line 53 of Form 1040.

Additional information about eligibility requirements and calculating the credit can be found at <http://www.irs.gov/newsroom/article/0,,id=223666,00.html>.

Important Action Reminders, cont'd

CareFirst Update: Primary Care Medical Home (PCMH)

Your covered employees will be receiving information in the near future about a new CareFirst initiative known as the Primary Care Medical Home (PCMH). We are providing this update to prepare you for questions resulting from communications your covered employees will receive about this initiative and to update you on expected impact to your business.

What is the PCMH?

A hot topic of the recently released health care reform legislation, this comprehensive program focuses on better health through improved communications between members and their primary care providers (PCPs). The PCP will have access to more patient information and will be better able to manage members' health risks while encouraging them to maintain better health and ultimately produce better outcomes. This approach is aimed at not only benefiting members through improved coordination of care, but also provides value to the employer by increased productivity and reduced absenteeism that could ultimately help reduce health care costs over time.

This program is entirely voluntary for members and their PCPs. It does not reduce employee benefits, nor does it affect the rules of the contracted coverage plan with CareFirst. And, employers do not need to authorize participation on behalf of their employees. To participate in the program, members must sign a form that allows CareFirst to share the member's claim history and medical information electronically with other health care professionals who are participating in the member's care.

Additional details and communications coming soon.

On-the-Job Training (OJT) Federal Regulation

Did you know employers can use their own county's employment resources for hiring, recruiting, screening, testing, and also for certain hiring subsidies? The On-the-Job Training (OJT) Federal Regulation Requirements under Workforce Investment Act (WIA) provides subsidies to employers through applicable county resources when hiring an unemployed individual and then providing training to the individual on the job. Its goal is to encourage employers to hire unemployed individuals who have most of the skills needed for a specific job, while providing affordable training on the job for those areas where skills may be lacking.

For more information, contact your county economic development agency for this and other hiring, training, and screening resources.

Need More Information?

To access previously released information visit our website:

<http://www.workforcetactix.com/human-resources-professional-services>.

To discuss, contact your account manager or the Human Resources Professional department at compliance@workforcetactix.com.

Additional questions or concerns?? Contact your WorkforceTactix Account Manager or WorkforceTactix Compliance Officer; compliance@workforcetactix.com.

