

# What Should You Tell Employees about Health Care Reform?

March 4, 2010

As President Obama makes his final push for a health care overhaul, what should you tell employees about possible health care reform?

Based on the provisions currently in the House and Senate bills, you may want to draft emails or memos that explain:

- **The outlook for legislation to pass.** Keep employees up to date on the latest news as soon as you have it.
- **How your organization's benefits might change,** including possible scenarios.
- **Where to find trustworthy online resources.** There is a plethora of misinformation about health care reform. For example, some of those opposed to major reform like to conjure up images of rationed care and continue to perpetuate the myth that the House's legislation ensures that illegal immigrants will be covered under government-run health care programs. Help employees educate themselves about the facts of health care reform by listing trustworthy online resources, such as the side-by-side comparison of the proposals in Congress provided by the Kaiser Family Foundation at [www.kff.org/healthreform/sidebyside.cfm](http://www.kff.org/healthreform/sidebyside.cfm).
- **The resources available through your organization** to help employees stay healthy and hold down their health care costs, such as preventive care benefits, health care flexible spending accounts, and wellness programs.

This may be the right time to leverage social media to get messages out quickly and cheaply and to find out what's on employees' minds. For example, you could set up a blog focused on health care reform, a discussion board, or any other two-way channel.

Even if you plan to take a "wait and see" approach as legislation is debated, don't forget that communicating to employees that their current benefits are not changing in the short-term can be surprisingly reassuring.

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## What Final Health Care Reform Legislation May Include

### Here are a few of the provisions that may be included in final legislation:

- An extension of COBRA to allow former employees to stay on your organization's health plan until 2013 or 2014 when the major components of health reform take effect.
- A stopgap measure that allows dependent children up to age 26 or 27 to stay on their parents' health plans. (Some variation of this provision is already approved in many states. If this affects you, have you updated your enrollment/summary plan description materials to reflect this change?).
- A prohibition against lifetime coverage limits could take effect immediately.
- Automatic enrollment in long-term disability insurance also could occur right away if included in the final legislation.
- A 40% excise tax on the amount of employer-sponsored health plan that exceeds \$8,500 for individuals and \$23,000 for families (which may not affect your organization right away, but in future years as health care costs increase).

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