



JDI Prospective

Preparing you for the road ahead.

"You will either step forward in growth or you will step back into safety."

— **Abraham Maslow**
American Psychologist



Happy Halloween!

Expected Slowdown in Cost of Healthcare for 2009

Marking the 6th consecutive year of slowing price rises, the 2009 Segal Health Plan Cost Trend Survey forecasts continued declines in health care cost trends for 2009. Most trend rates are projected to be lower in 2009 than in 2008, but cost trends for all medical plan types are higher than inflation.

U.S. health care costs are expected to increase on average 10.6 percent over the next 12 months, according to an annual study by Aon Consulting Worldwide. This represents the lowest increase since the study began in 2001, with cost rises remaining in double-digits but slightly lower than one year ago.

The survey of more than 70 leading health care insurers, representing more than 100 million insured individuals, forecasts that from September 2008 through September 2009:

- For health maintenance organizations (HMOs), costs are projected to increase by 10.6 percent (down from 10.9 percent one year earlier).
- For point of service (POS) plans, costs are projected to increase 10.5 percent (down from 10.8 percent),
- For preferred provider organization (PPO plans), costs are projected to increase 10.7 percent (down from 11.2 percent).

- For consumer-directed health (CDH) plans, costs are projected to increase 10.5 percent (down from 10.7 percent).

The survey reports the expected increase in employer-provided health plan claims cost before any plan changes, based on the opinions of health plan actuaries.

Stephen Miller is an online editor/manager for SHRM.

CA Tobacco Control Program Reduces Health Care Costs

Tobacco control programs can reduce smoking, and when successful, they reduce personal health care costs, according to a study released on August 25, 2008 in the open-access journal PLoS Medicine.

The study specifically tracks the California Tobacco Control Program, established in 1989 with the goal of changing social norms surrounding tobacco use.

In California, 3.6 billion fewer packs of cigarettes were sold during the 5 year course of the program. The tobacco industry did not gain an estimated \$9.2 billion U.S. in pre-tax cigarette sales as a result this study. (<http://www.medicalnewstoday.com/articles/119014.php>)



Senate Passes ADA Amendments Unanimously

The measure, according to a SHRM Government Affairs Department analysis:

- Clarifies the current requirement that impairment must substantially limit a major life activity, such as work, to be considered a disability.
- Prohibits consideration of mitigating measures in determining whether a person has a disability, with the exception of ordinary eyeglasses and contact lenses.
- Expands the definition of disability.
- Retains the current law standard that the burden

of proof remains with the employee for showing that he or she is a qualified employee with a disability.

The Senate bill would make it easier for people with disabilities to be covered by the ADA because the expanded definition covers many more major life activities and includes a new category of major bodily functions.

Expanding the definition of disability would not apply to an impairment expected to last less than six months, and employers would not be required to provide a reasonable accommodation to individu-

als regarded as disabled in that situation. The bill does provide that a person is regarded as having a disability if the employee established that he or she has been discriminated against because of an actual or perceived mental or physical impairment, according to Michael Layman, SHRM's labor and employment manager.

The bill is expected to be voted on next week in the House and should "be on the way to the White House potentially within the [next] week," Layman said. -

(Kathy Gurchiek, associate editor for HR News.)

Any Way You Slice It-Pineapple Soothes Joints

Enjoy some pineapple, whether part of an icy drink, a fruit salad, or a barbecue kabob.

Pineapple contains an anti-inflammatory enzyme called bromelain. New research shows that bromelain soothes your cells by reducing the migration of white blood cells to sites of inflammation -- like sunburned skin, injured muscles, and arthritic joints.



If you're not a pineapple fan, you can get bromelain straight from a supplement. It might even be the preferred method, since you don't get tons of bromelain from fresh pineapple. **YOU Docs** Mehmet Oz, MD, and Michael Roizen, MD, recommend about 100 milligrams of bromelain a day for sore joints. Ask your doctor if this dose is safe for you.

(www.realage.com)

Stress & Muscle Mass

Whether you use dumbbells, resistance bands, or your own body weight to build muscle (think push-ups), you're one step ahead of the stress game.

Having a lean body mass (more muscle, less fat) helps your body normalize blood pressure more quickly after a mentally stressful event, because a fit body does a better job of ridding itself of sodium. And that takes a big load off of your heart and arteries when you're under the gun.

People with decent muscle mass have an easier time recovering from mental stress.

(www.realage.com)

Health Tips

Dip Your Bread

Use olive oil in place of butter. It's healthier and may also help you eat less. In one study, dip-pers ate a total of 52 fewer calories on average than those who used butter.

Drink, Drink, Drink

Dehydration can slow your metabolism by 3 percent. At a weight of 150 pounds, that would be about 45 fewer calories burned a day -- which could mean 5 extra pounds a year.

Skip "Light" Foods

The weight of food -- not just the fat and calories -- is what fills you up. Eat less and still feel satisfied with low-calorie heavy-weights such as:

oranges, strawberries, grapefruit, cantaloupe, cooked spinach, collard greens, and broccoli. (aolhealth.com)

October 2008

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13 Columbus Day	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31 Halloween	

Title II of HIPAA (Part 2 of 2)

Title II contains HIPAA's most influential rules and regulations. All of Title II's various areas are designed to protect individuals' privacy in regards to their sensitive health care information.

Privacy Rule: The Privacy Rule guarantees the protection and privacy of all of an individual's identifiable health care information, regardless of how it is transmitted. A series of security standards accompany the rule to explain how health care providers must implement their security systems.

Transactions and Code Sets Rule: This rule is intended to streamline transactions processes among health care institutions in order to ensure that no gaps that could weaken security are present in the various system. The rule applies to all possible forms of transactions, including those made electronically, over the phone and at a pharmacy. There are several specific regulations within the rule, all of which are described in detail at the [U.S.](#)

[Department of Health & Human Services' Web site.](#)

Security Rule: The Security Rule addresses administrative, physical and technical safeguards in regards to health care information that is transmitted electronically. Health care industry associates must ensure that their electronic systems are fully protected from infiltration and must train their staff accordingly.

Unique Identifiers Rule: Before HIPAA, health care professionals used a variety of means to identify themselves when contacting each other. This system was disorganized, inefficient and prone to security breaches. The Unique Identifiers Rule established the employer's tax identification number as the standard for electronic communications. In addition, all health care professionals must now have an NPI (National Provider ID) that they use when filing claims electronically to insurance companies. An individual's NPI remains the same regardless of whether he or she changes employers. (Lea Hartog, 4/24/08, HR World)

Jordan Dynamics, Inc
Golden Bear Plaza
11770 US Highway
One
Suite E-308
North Palm Beach,
FL 33408
Phone: 561-694-2505
Fax: 561-694-2138
www.jordandynamics
.com



CONTACT US:

NORTH PALM BEACH:

Golden Bear Plaza
11770 US Hwy 1
Suite E-308
North Palm Beach, FL 33408
Phone: 561-694-2505
Fax: 561-694-2138



Preparing you
for the road ahead.

LOCAL JDI NUMBERS:

Toll Free: 800-832-1018
Miami: 305-917-1195
Ft Lauderdale: 954-524-4896
Palm Beach: 561-694-2505
Treasure Coast:: 772-323-2310

Visit our website at:

WWW.JORDANDYNAMICS.COM