



HEALTH MATTERS



A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN

Apr 30 Balance	\$177,679		Dec 31, 2011 Balance	\$748,080
Total Revenues	\$890,976		Jan-May Revenues	\$4,603,536
Employer Premiums	716,957		Jan-May Expenses	\$5,263,596
Employee Premiums	159,528		May 31, 2012 Balance	\$88,020
Other Revenues	14,491			
Total Expenses	\$980,635		YTD Gain/(Loss)	(\$660,060)
Week 1 Claims	278,981			
Week 2 Claims	182,186			
Week 3 Claims	223,810			
Week 4 Claims	204,653			
Fixed Costs—Premiums	69,629			
Fixed Costs--Fees	21,376			
Monthly Gain/(Loss)	(89,659)			
May 31 Balance	\$88,020			

Health Care Reform Moves Forward

As you may already know, this morning the United States Supreme Court released its ruling on the 2010 Affordable Health Care Act (sometimes known as Obamacare or simply health care reform). The 5-4 decision upheld the most significant parts of the law. Writing for the majority, Chief Justice John Roberts noted that the justices "possess neither the expertise nor the prerogative to make policy judgments. Those decisions are entrusted to our Nation's elected leaders." Clearly, the political debate is not over.

You may hear that the decision hinged on Congress's power to levy taxes. The taxes in contention are taxes on individuals who choose not to have health insurance as required by the law. These are not taxes that would be levied on employees who have coverage under the City's plan, a spouse's plan or any other plan.

What does this decision mean for our plan? It means that we go ahead with changes that have already been planned. As you may know, some portions of the law have already been implemented, including coverage for dependents up to age 26, elimination of lifetime coverage limits and removal of restrictions on pre-existing conditions for children under age 19 (this will extend to participants of all ages in January 2014). Some other changes have been administrative in nature, or have not impacted us because our plan was already doing more than required by the law.

We will keep you updated as further changes occur, whether they are required by the Affordable Care Act or whether they stem from internal policy decisions.

Celebrate Safely

Fireworks are always a safety concern on July 4. This year, we have the added issues of heat and drought. Please review the City's ordinance and recommendations regarding fireworks, as stated in a recent press release.

Per Carmel City Ordinance: Fireworks can be used only between 5 p.m. and midnight on June 29 & 30, July 1 - 3, and July 5 - 9. Hours are extended on July 4th so that fireworks can be used between 10 a.m. and midnight on that date only.

There is an increased danger of fire this year due to the lack of rain, so extra precautions are necessary to ensure that cigarettes, cookouts or fireworks do not cause grass or vegetation fires. We are asking families not to take any chances with consumer fireworks. While controlled displays use professionally-trained people, and include steps to prevent fires and personal injury, personal fireworks do pose a danger. The Carmel Fire Department urges citizens to please act responsibly and not take unnecessary risks.

Fireworks will be displayed on Independence Day as the finale to the two-day CarmelFest celebration taking place on July 3rd and 4th, organized by the Rotary Club of Carmel. Event organizers have gone to great lengths to set off the fireworks from a location that best addresses the need for viewing access, safety and traffic control.

As in years past, the Carmel Fire Department will have fire trucks strategically placed during the display so firefighters can react quickly in the event of an emergency. They will also have firefighters on the ground and on rooftops to watch for any firework debris that might not extinguish before falling to the ground. The Monon Greenway has the only vegetation in the immediate area. Due to its narrow design, it is relatively easy to control any debris landing there. There is a specially equipped all-terrain vehicle on hand to quickly respond to any emergency along the greenway.

We urge everyone to attend the CarmelFest fireworks display, where safety and fun come together.