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By LARRY PHILLIPS and ROBERT PIERCE

- Leader & Times

Last week brought more news about disgruntled national companies moving to drop health care benefits because of ObamaCare.

The Huffington Post reported Monrovia, Calif.-based Trader Joe's will be cutting part-time employees from its health plan and is directing them instead to seek coverage on health insurance exchanges next year. The Huff cited a confidential memo from the grocer's chief executive.

"In a memo to staff dated Aug. 30, CEO Dan Bane said the company will cut part timers a check for \$500 in January and help guide them to new plans available under the Affordable Care Act. The company will continue to offer health coverage to workers who put in 30 hours or more."



Earlier that same week, IBM and Time Warner Inc. said they were moving retirees out of company-sponsored health plans, instead giving them money to buy coverage on the exchanges.

With the recent additions of Delta, Kroger, UPS and Xerox, announcing similar cut backs in health care coverage, many companies and organizations seem to be running into trouble with ObamaCare.

This leaves the American people wondering how its going to affect their hometowns – the schools, city and county governments and hospitals. These entities will likewise fall under the directives of ObamaCare due to the fact they employ 50 or more full-time staffers.

Seward County is no different.

County staff has been dealing with the complexity of health care reform since 2010, the year the Patient Protection and Affordable Care Act, commonly known as ObamaCare, was signed into law by the president whose name the law bears.

County administrator April Warden said this has involved a lot of information, some of which is vague, some of which is incorrect, but most of all, she said it can be overwhelming.

Warden said changes have been going into effect for the county since 2011.

“Our health plan coverage had to be extended to the children of employees until the child reaches age 26,” she said. “Employees can enroll their adult children who are under age 26 even if those children do not meet the IRS definition of a dependent and even if the children have other jobs, are married or do not reside with the employee.”

Warden said the only exception to this rule is children who are eligible to enroll in coverage under another employer’s health plan.

Also in 2011, the county had to remove its lifetime limit on the amount that will be paid during

the life of a covered individual. Warden said the limit had be removed for what she called “essential benefits.”

“Essential benefits are those for ambulatory care, emergency services, hospitalization, maternity and newborn care, mental health and substance abuse disorder services (including behavioral health treatment), prescription drugs, rehabilitative service and devices, laboratory services, preventive and wellness services, chronic disease management and pediatric services,” she said.

Warden said the definition of essential services will not be left up to the insurer or self-insured group health plan, but instead will be prescribed by Health and Human Services based on the scope of benefits provided by a typical employer plan.

The administrator said new health care reform has affected Seward County most by the vast amount of paperwork involved.



“We were required to provide a new summary of benefits and coverage which had strict guidelines as to how the information was to be presented in the summary of benefits,” she said. “It had to be in a uniform format that did not exceed four pages using uniform technology.”

Warden said the county continually has notices that must go out to its employees through payroll stuffers and other means.

She added Obamacare is so complex that employers have turned to brokers for support in understanding and complying with its requirements. She did say, though, the county itself has not hired a broker or a consultant.

“We have continued providing health benefits in the same manner as in the past,” she said.

So what does the future hold for Seward County when it comes to the effects ObamaCare will have on the government entity? Warden said she does not have an answer at this point.

“We will continue our current approach, but realize change in the future years is not out of the question,” she said.

Some people have asked if the mandate delay of ObamaCare has had an effect on Seward County. Warden said the answer to that question is “no.”

“Many provisions of the law were unaffected by the delay and we will continue to implement and comply with the law,” she said.

Warden said she believes what is known is that the costs of the law are substantial and difficult to absorb.

“We continue to face those challenges and, unfortunately, do not have all the answers at this time,” she said.

Because it already offers health insurance to its employees, Seward County has retained its grandfathered status, and Warden explained what has to happen in order for that to continue.

“We cannot change the co-insurance percentage employees pay or increase deductibles or other plan design elements beyond a certain percentage,” she said.

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Warden said while Seward County is not always able to offer competitive compensation in comparison to the private sector and other public entities, she does feel the county has offered a competitive benefits package to attract the right employees.

“We have tried to provide good communication and educate the employees about any changes coming and to remind them about the value of their health benefits and the fact that we provide those benefits because we value them,” she said.

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