



## ***Men's Health: Tips For a Healthy Lifestyle***

The leading cause of death for males in the United States is heart disease—followed closely by cancer. Adhering to a healthy lifestyle can help you avoid becoming part of a statistic.

### **Watch What You Eat**

What you eat and drink can make a significant difference in your overall health. Eating five or more servings of fruits and vegetables a day, little saturated fat and no trans fats can improve your health and reduce your risk of developing heart disease and other chronic diseases.

### **Know Your Risks**

Your genetics, environment and lifestyle all contribute to your health. These factors may put you at an increased risk for developing certain diseases or conditions.

Since you can't change some of those factors (like your genes), focus on addressing any behaviors you do have control over, such as your diet, activity level and smoking. Make as many changes as you can to improve your well-being.

### **Get Moving**

Nearly 80 percent of Americans do not get enough physical activity. For adults, 30 minutes of moderate physical activity per day is recommended. Being active does not take a lot of time or money, but it does require a commitment. Start slowly, work up to a satisfactory level, and do not overdo it. Develop a workout routine or try something different every day. Find fun ways to stay in shape and feel good, such as gardening, swimming, walking the dog or jogging.

### **Manage Your Stress**

Perhaps now more than ever before, job stress poses a threat to the health of workers and, in turn, to the health of organizations. Balancing obligations to your employer and your family can be challenging.

Protect your mental health by engaging in activities that decrease your stress, such as enjoying your favorite hobby, exercising, reading or spending time with friends or family. Managing your stress can help keep you stay healthy.

### **Get Routine Exams**

Based on your age, health history, lifestyle and other important factors, you and your doctor can determine how often you need to be screened for certain diseases. These include high blood pressure, high cholesterol, diabetes, sexually transmitted diseases and cancers of the skin, prostate and colon. When problems are found early, your chances for treatment and survival are greater, so getting routine checkups could help save your life.

By following the tips in this article, you can start living a healthier lifestyle today



## ***Potential Zika Spread Mapped by NASA***

NASA Scientist have created a map showing the U.S. locations with the highest potential for the spread of the Zika virus. This information will be used to better target future search-and-destroy missions for the female *Aedes aegypti*—the mosquito responsible for the spread of the virus.

Researchers focused on 50 cities within or near the current *Aedes aegypti* population, applying factors such as temperature, rainfall amounts, poverty levels and whether people in those cities have traveled to Zika-affected areas. They then took things a step further and analyzed the chance of the mosquito surviving in those locations during each month of the year. In the wintertime, colder temperatures and a lack of moisture lessen the likelihood of mosquito eggs hatching.

While results of the study matched researchers' expectations, they were surprised as to just how far north the virus can spread in the summer months.

According to the study, all 50 cities studied exhibit the potential for at least low-to-moderate *Aedes aegypti* abundance. And most eastern cities are suitable for moderate-to-high *Aedes aegypti* abundance

The cities with the highest potential risk include:

**Miami, Orlando, Tampa, Jacksonville**  
and Tallahassee in Florida;  
**Savannah, Georgia; Charleston, South**  
**Carolina; Mobile, Alabama;**  
and **New Orleans.**

The cities with moderate risk are cities along the eastern coastline, such as

**New York, Philadelphia**  
and the **District of Columbia,**  
and then across the country to  
**Kansas City, Oklahoma City**  
and **Houston.**



## *ACA's Affordability Contribution Percentage Increases for 2017*

On April 12, 2016, the Internal Revenue Service (IRS) released [new guidance](#) on the percentages used to determine what is considered "affordable" health coverage.

Under the Affordable Care Act (ACA), the affordability of an employer's plan may be assessed for the employer shared responsibility penalty, the individual mandate and the premium tax credit. The affordability test varies for each provision.

For plan years beginning in 2017, the ACA's affordability contribution percentages will be adjusted to the following percentages:

- **9.69 percent** under the employer shared responsibility rules (up from 9.66 percent in 2016). The shared responsibility rules, or pay or play rules, require applicable large employers (those that employ 50 full-time employees or full-time equivalents) to offer coverage that does not exceed 9.69 percent of an employee's household income for the year.
- **9.69 percent** under the premium tax credit eligibility rules (up from 9.66 percent in 2016). If employees' required contributions exceed 9.69 percent, those employees could be eligible for a premium tax credit through the Marketplace.
- **8.16 percent** under an exemption from the individual mandate (up from 8.13 percent in 2016). Individuals that lack access to affordable, minimum value coverage are exempt from the individual mandate.

Failing to meet any of these requirements could trigger significant financial penalties for your business. Remember that these percentages only apply to self-only coverage, and do not include any additional costs for family coverage.

If you offer multiple health coverage options, the affordability test applies to the lowest-cost option that also satisfies the minimum value requirement set by the ACA.

These new percentages are effective for taxable years and plan years beginning after Dec. 31, 2016.

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## *Updated HIPAA Self-Audit Tools*

The Department of Health and Human Services' (HHS) Office for Civil Rights (OCR) released an updated audit protocol that health plan sponsors and business associates can use to prepare for Phase 2 of the HIPAA audit program.

The OCR audit protocol is organized around modules, each representing separate elements of privacy, security and breach notification. The protocol identifies approximately 180 areas for potential audit inquiry.

The updated OCR audit protocol identifies "key activities" (HIPAA standards) and provides information on the legal requirements for each standard, as well as potential audit inquiries related to the HIPAA requirements. More information about the audit protocol can be found [here](#).

HIPAA's Security Risk Assessment (SRA) Tool can also be used to perform and document an organization's security risk analysis. The SRA Tool can be downloaded [here](#).

Even if your organization is not selected for a Phase 2 audit, it is important to self-audit your business to ensure compliance, since the OCR will likely continue its enforcement efforts after Phase 2 audits are complete.

### ***DID YOU KNOW?***

This spring, Exchanges will begin notifying employers that they may be subject to ACA penalties if any of their employees are deemed eligible for health insurance subsidies through an Exchange. Employers who receive these notices will have 90 days to file an appeal if they feel the eligibility determination was made in error.

Information on how to file an appeal request in the federally-facilitated Exchanges, as well as some state-based Exchanges, is available at [www.healthcare.gov](http://www.healthcare.gov). Exchanges may require appeals to be filed on paper only, as the requirement for Exchanges to accept appeals online has been delayed.

