

# NOVEMBER 2015

## INSIGHT



The Law Offices of  
Jay B. Umansky, P. C.

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Over the years our firm has periodically sent out a newsletter to advise our clients and friends about recent changes, trends and happenings in the healthcare field. We are pleased to share the November issue of our newsletter with you. Each month we will do our best to share with you "insight" that we find helpful in our practice and that should be helpful for you in yours.

Our new **website is now live!** We worked hard to provide a user friendly site that is both informative and mobile device compatible. [Visit Our Updated Website](#). In addition to our new website, we are now live on **Facebook**. Be sure to "**like**" our new [Facebook Page](#) and **follow us** so that we can provide real-time updates and information to you. We also created pages on [Twitter](#) and on [LinkedIn](#) so that we can provide updates and information on all of the relevant social media platforms.

For more than thirty years our healthcare clients have relied on our office to assist in the handling of complicated insurance, **third party liability, workers compensation and difficult self-pay claims**. We are here to help with your business office and stand ready to meet with you and your staff to get this project moving.

Please give us a call to review just how we might be able to be of service.

Sincerely,  
Jay B. Umansky  
The Law Offices of Jay B. Umansky PC  
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# NEWS WORTHY NOTES AND OPINIONS

## Midwest employers are actually spending less on health benefits

J.K. Wall

Indianapolis Business Journal

Posted November 19, 2015

When it comes to health benefits, employers have long been guilty of double-speak.

They constantly-and correctly-bellyache about the rising costs of health insurance. Yet they keep pouring more money into health benefits for employees?

Why?

Because they are critical to recruiting and retaining good workers. And spending more on health benefits triggers one of the most generous tax breaks in the entire U.S. tax code-which has been in place since 1954.

But it looks like, at least in the Midwest, employers are actually starting to spend less on health benefits.

**[READ FULL ARTICLE](#)**

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## Missouri Rural Health Care Summit proceedings show innovation for rural healthcare

The Missouri Times.

JEFFERSON CITY, Mo. - The proceedings from a collaborative conference show a focus on innovation as a way to improve and continue rural health care. The

conference, which took place on Sept. 19, had a diverse crowd of service providers from health care, insurance, and medical professional associations.

The three-part review presents an optimistic multi-faceted outlook of services and innovations to improve quality and efficiency in hospitals, private practices, and beyond.

"[T]he health care industry is undergoing a significant transformation that is creating unprecedented opportunities for rural communities to develop health care systems that meet their local needs," reads the report. "Rural health care stakeholders who want to retain and maximize value in this new landscape must understand - and plan for - how to make the transition to a sustainable, high-performing rural health delivery system that is designed to improve the community's health."

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## EDITORIAL: The Sickening toll of Obamacare

Coming higher premiums don't necessarily translate to better health.

By The Washington Times, Monday, November 9, 2015

Obamacare was supposed to provide more Americans with more affordable health care. The result would be fewer Americans suffering budget-breaking medical expenses and more Americans living a healthy life. Three years later, more Americans are paying more - in many cases a lot more - for health insurance. Some are dying earlier than they should. The Obamacare bandwagon took a wrong left turn on the road to the promised land.

The Affordable Care Act open enrollment period started Nov. 1, and many Americans have come down with a bad case of sticker shock. Premiums for the middle-tier "silver" plans will rise by an average of 7.5 percent, according to calculations by The Wall Street Journal. A survey by the Kaiser Family Foundation finds that premiums in Alaska, Minnesota and Tennessee, for example, will jump by a third. Rates in Arizona, Nebraska and North Carolina, for other examples, will climb at least 20 percent, and by 10 percent in Iowa, Louisiana and South Carolina. In selling his health-care con, President Obama promised that the average family would save \$2,500 a year on their premiums. So much for "affordable."

Perhaps it's affordable if you're a member of Congress or work at the White House. Even bailing out is hardly a viable option now. Starting next year, the penalty, which goes by the euphemism "individual shared responsibility payment," for having no health insurance will reach \$695 per adult, or 2.5 percent of household income, whichever is higher. Some daring folks are trying to save money by buying a plan and figuring to drop it a few months shy of year's end. If they make it to Jan. 1 without illness or injury, they will have saved enough to pay for part of the next year's Obamacare without incurring the fine.

[READ FULL ARTICLE](#)

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## EMPLOYEE SPOTLIGHT !!



### **Allison Zeilman**

**Joined JBU Law:** November, 2015

### **Favorite Hobbies:**

Softball, Soccer and spending time with my two sons.

**Quote:** "It is our choices that show us what we truly are far

more than our abilities."

-Albus Dumbledore

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