

Council Prospector

ISSUE 2 | 2013

Nuggets From Alaska SHRM

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SOCIETY FOR HUMAN
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Inside:

- AK SHRM State Council Visits
- What Obamacare Really Means to Your Business?

OFFICIAL PUBLICATION OF THE ALASKA SHRM STATE COUNCIL

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AK SHRM State Council Visits Capitol Hill

By Nancy Miller, SHRM



I had the pleasure to attend the SHRM 2013 Employment Law and Legislative Conference March 10 - 13, 2013 held at the Hyatt Regency on Capitol Hill, Washington D.C. As the Legislative Director I was very proud to once again represent the Alaska SHRM State Council at this very exciting annual event. It was especially pertinent to our state because the A-Team is coming to Alaska this year!

The bulk of the conference was the State Council Legislative Directives on Monday for a half day session. We spent time reviewing important issues affecting the Human Resource profession. We also received information and resources to assist us in our State Council positions. Remarkable discussions were held regarding various legislative discussion topics

PHOTOGRAPH BY ALASKA SHRM

What Obamacare Really Means to Your Business?



The U.S. Supreme court upheld Obama's Affordable Health Care Act (more commonly known as Obamacare) on June 28, 2012 in a 5-4 decision. Many business people hoped the Supreme Court would strike down Obamacare, turning it from an urgent problem into a nonissue. That hope is now gone.

If you are a small business owner with more than 50 employees and you haven't decided what you are going to do about Obamacare, now is the time to figure out your strategy.

What Obamacare Means Today

Some aspects of Obamacare are good. Nobody likes a when insurance companies refuse to insure someone because of a pre-existing condition or not offering policy caps in place. Getting a checkup without a copay and being able to cover a child up to the age of 26, are also benefits. These aspects of the law are unlikely to go away.

In addition, the new law forces insurance companies to be more transparent than has been required previously; they have to explain why

premiums are going up, and they can be held from participating in the state exchange, if states find that they are raising premiums arbitrarily. Additionally, insurance companies can't have too high an overhead. If they spend less than 80 percent of the premium on actually providing medical care, they will now have to refund that money.

At the same time, some states are cooperating and some states are not. The Washington, Colorado, the District of Columbia, Oregon, and New York Public Policy Institute's Michael P. Adams looked off the

Monday opening general session with a presentation titled "The Washington Challenge: The 11th Congress, the District of Columbia Administration, and New HR Public Policy Issues." Other top-line business operators

included Patient Price winning author Dan Muehlen, CNN's Candy Crowley and National Public Radio's Nina Totenberg.

The two days of concurrent sessions covered a wide range of important issues affecting the HR community. Topics included Supreme Court updates, Budgeting in the Workplace, Workplace Harassment, Hiring and Retention, and their current applicability to our industry

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ISSUE 2 | 2013 | COUNCIL PROSPECTOR



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Many US and European salesmen have accidentally insulted would-be customers in the Middle East simply by sitting incorrectly. When they cross their legs, they point the sole of their foot at their intended customer. As readers of this column know, displaying the sole of your foot is considered an insult in much of the Middle East and in the Muslim world.

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The mission of the Alaska State Council is to be a strategic partner with individuals, businesses, community organizations, SHRM and NHRMA in order to encourage the advancement and knowledge of dedicated human resources professionals by providing communication and professional development resources throughout Alaska.



Alaska SHRM State Council **message**

Patty Hickok, SPHR, GPHR

Letter from the President



As I start the second year as Director of the Alaska SHRM State Council, I cannot stop to marvel at all the things that we accomplish in our state. When I go to the Lower 48, people ask, "So...what do people do in Alaska," and I jokingly say, "We volunteer!" -and although I joke about it, I strongly believe that is very true. I see it in the work that our student chapters do, our chapters across the state and of course the State Council.

We have now completed the first quarter of 2013, and I can tell you that your board is on a roll! We had a strategic meeting in early February. The first news of the year is that we have finally received our 501(c)6 tax-exempt status from the IRS! We are excited to have this milestone checked off!

We then started a partnership with Junior Achievement and Central Middle School in Anchorage, where we taught the Skills for

Success series. You will see some pictures and comments from the participants later on in this newsletter. College Relations has been busy with the great news that we have reinstated the UAA Student Chapter.

We also held the "HR Academy" in partnership with the Northwest Human Resources Management Association (NHRMA), a 3-day event where participants earned 19.5 HRCI credits!!

We have more things in the works. This year, Alaska is a “target” state for the implementation of SHRM’s A-Team initiative. We are excited about that opportunity and hope you all will sign up to be a part of this important advocacy effort.

We have already held 3 webinars, where participation continues to grow. It is enlightening to see participants from all over the state, and every so often a guest from the Lower 48! Our topics are well received and the ratings for the programs and speakers are a good testament to that. We love having the opportunity to provide these pre-approved for HRCI credit and complimentary programs to our Alaska members and the HR community in general. Stay tuned for the upcoming Fall programs!

We encourage you to contact us with any questions or suggestions, as we are here to serve YOU. Thank you for the opportunity to serve you one more year! We will make you proud! *



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To kick off the conference, the State Council Legislative Directors met on Sunday for a half day session. We spent time reviewing important issues affecting the Human Resource profession. We also received information and resources to assist us in our State Council positions. Roundtable discussions were held regarding various legislative director topics

such as organizing a legislative event, communication with our members and advice on interacting with the media. Dinner followed at the beautifully restored Sixth Engine Restaurant. SHRM dignitaries in attendance included Immediate Past Chair, Jose A. Berrios and SHRM President and CEO, Hank Jackson. Both acknowledged the importance of our volunteer work and expressed their appreciation of all volunteer efforts by SHRM members throughout the country.

SHRM's Michael P. Aitken kicked off the Monday opening general session with a presentation titled "The Washington Outlook: The 113th Congress, the Second-Term Obama Administration, and New HR Public Policy Issues." Other first class keynote speakers

included Pulitzer Prize winning author Jon Meacham, CNN's Candy Crowley and National Public Radio's Nina Totenberg.

The two days of concurrent sessions covered a wide range of important issues affecting the HR community. Topics included Supreme Court updates, Bullying in the Workplace, Workplace Whistle Blowing and Retaliation just to name a few. I was once again impressed with the high quality of sessions and their current applicability to our industry.

SHRM made sure our evenings were filled with exciting events as well. Networking opportunities included a spectacular evening at the Smithsonian National Museum of American History. It was such a thrill to be



On Wednesday, we were able to exercise our lobbying skills with a visit to Capitol Hill. I think this is one of my favorite events during this conference! The morning began with breakfast in the Kennedy Caucus Room in the Russell Senate Office Building. I then joined approximately 200 of my fellow HR colleagues with our visits to advocate on the impact of tax reform and deficit reduction on employee benefits and creating the immigration system of the future. I met with staff members at the offices of Senator Murkowski, Senator Begich and Congressman Young. I was very impressed with their staff's knowledge and professionalism relating to our issues.

The wonders of Washington D.C. never cease to amaze me! I could feel the energy and excitement of Washington D.C. where history comes to life. It is no wonder that this year's conference was filled to capacity. I am very excited to represent the Alaska SHRM State Council again this year as the Legislative Director! I would like to invite all of you to learn more about the SHRM's Advocacy efforts and the "A-Team" by visiting www.shrm.org/advocacy. Join the "A-Team" and make a difference! *

able to explore all of the exhibits including Dorothy's ruby slippers, the first lady gowns and the Star Spangled Banner at your leisure without the crowds! The next evening the SHRM A-Team hosted a fun filled "Action" networking event! The evening included good food, amazing networking opportunities with fellow HR professionals and fun games and prizes.

ALASKA SHRM STATE COUNCIL WEBINAR SERIES 2013

Coming Up!

September 20	Current Trends in Background Checks
October 18	Alaska Employer's Guide to Healthcare Reform - it is almost 2014!

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JUNIOR ACHIEVEMENT at CENTRAL MIDDLE SCHOOL

This year, the Alaska SHRM State Council partnered with Junior Achievement to teach the Skills for Success series to 8th grade students in Mr. Clark's class.



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Junior Achievement empowers young people to own their economic success. The program we taught, Skills for Success, delivered work-readiness skills with the use of experiential learning to inspire students to dream big and reach their potential.

A group of volunteers from the Alaska SHRM State Council board team-tagged to teach 7 lessons over a 2-week period. The students were awesome! They were respectful, engaged, and their responses to our questions were amazing!

In their own words, this is a small sample of what the students said about the experience:

What I learned this week was that when giving a resume they look for trained experienced people and that you should always be nice in a workplace because you never know when you are going to need help. Also that when at a workplace, good communication and partnership will help get tasks done. *Noah*

This week I learned how to cooperate. To be courteous and friendly, show respect for other's ideas, opinions and contributions. Also, how to resolve conflict and negotiate. *Chloe*

I learned about how to submit my applications to my employer and how to present my application in a professional manner. *Aidan*

I learned that you need certain skills to have the job. You need to be able to have a good attitude and be able to communicate with your other coworkers. You need to get things done on time and show up for work on time. Have a job that you really like, not a job that you don't like. *Sheldon*

**The students were awesome!
They were respectful, engaged,
and their responses to our
questions were amazing!**

It's important to work with others and get along with the people you work with. *Tye*

As volunteers, we were inspired by this fantastic opportunity that Mr. Bret Clark from Central Middle School provided us. It is great to be able to teach these skills at an early age through the partnership between the business community, educators and volunteers. Junior Achievement is a worthy program that inspires students to develop competitive skills and confidence. Their success bolsters the local workforce and contributes to economic growth. We cannot wait to do it again and we hope you all will join us! *

UAA (STUDENT CHAPTER) IS BACK!!



Dr. Rambow wears many hats. He is a Professor at Wayland Baptist University in both the undergraduate and graduate programs, he is the Faculty Advisor for the Wayland Baptist University Student Chapter and he serves as the College Relations Director for the Alaska SHRM State Council, among other things. One of the goals he set last year was to get other students engaged and to reactivate the UAA Student Chapter, a chapter that was extremely active in years past and that went dormant for the past few years.

In partnership with Dean Rashmi Prasaad (UAA College of Business and Public Policy) he scheduled an orientation meeting for interested students. The attendance surpassed our expectations, as not only did we have many interested students, we also had two faculty cheerleaders in the audience. After giving an overview of what the student chapter was, guest speakers provided testimonials of how the involvement in the student chapter has provided essential skills related to planning, budgeting, development, succession plan-

ning and leadership, among others and how those skills have shaped their professional careers. Guest speakers included Wayland Baptist University President, Brittney Sogge, Alaska SHRM State Council Director Patty Hickok, Wayland Baptist University (WBU) Professor and former WBU student chapter member Everett Johnson.

By the end of the Q&A part of the meeting, it was time to ask the question – how many of you are interested in joining? And it was enlightening to see 12 hands go up. A huge thank you goes to Dr. Frank Jeffries for volunteering to serve as the interim Faculty Advisor.

The job is not all done. The club will need our help with guest speakers, mentoring, advice and guidance. This is a great testimony to the perseverance of Dr. Rambow, the collaboration of the two universities, the important role of volunteers – all for the benefit of the student members, the HR professionals of the future! *



This time we really have tidbits for you:

- Many US and European salesmen have accidentally insulted would-be customers in the Middle East simply by sitting incorrectly. When they cross their legs, they point the sole of their foot at their intended customer. As readers of this column know, displaying the sole of your foot is considered an insult in much of the Middle East and in the Muslim world.
- In France a bouquet should have an odd number of flowers, but never seven or thirteen.
- The lack of punctuality is a fact of life in Brazil. Become accustomed to waiting for your Brazilian counterpart. Make appointments at least two weeks in advance.
- The traditional greeting between Saudi men: grasp right hands, place left hands on the other's right shoulder and exchange kisses on each cheek.
- In North America and Northern Europe, businesspeople usually stand close enough to shake hands, about 2 1/2 to three feet apart. In parts of Southern Europe and most of Latin America, the distance tends to be closer. In the Middle East, it is closer yet, sometimes under one foot

What Obamacare Really Means to Your Business?



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If you are a small business owner with more than 50 employees and you haven't decided what you are going to do about Obamacare, now is the time to figure out your strategy.

What Obamacare Means Today

Some aspects of Obamacare are good. Nobody likes it when insurance companies refuse to insure someone because of a preexisting condition or put lifetime policy caps in place. Getting a checkup without a copay, and being able to cover a child up to the age of 26, are also benefits. These aspects of the law are unlikely to go away.

In addition, the new laws force insurance companies to be more transparent than has been required previously: they have to explain why

premiums are going up, and they can be barred from participating in the state exchanges if states find that they are raising premiums arbitrarily. Additionally, insurance companies can't have too high an overhead. If they spend less than 80 percent of the premiums on actually providing medical care, they will now have to refund that money.

At the same time, some states are cooperating and some states are exploring perceived wiggle room to see just where they can get away with business as usual. It's anyone's guess what the final law is going to look like.

The big problem is the cost. You already know that U.S. healthcare is expensive. The motivation behind healthcare reform is the promise of lower premiums down the road as the U.S. healthcare system becomes more efficient. Unfortunately, we are a long way from that point.

- Many experts are worried that short-term costs will increase and that those costs will be passed on to consumers who can ill afford them

Obamacare | *continued on page 12*

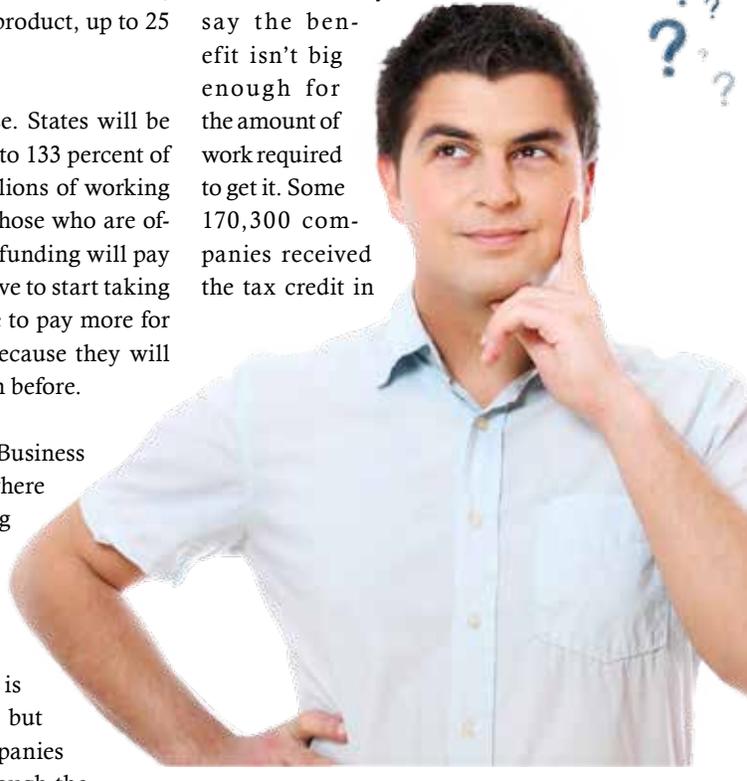
- The Congressional Budget Office estimates that government spending on health care will increase from the current rate, which is 17 percent of the gross domestic product, up to 25 percent in 2037.
- State Medicaid costs are going to increase. States will be required to cover everyone who makes up to 133 percent of the federal poverty level. That means millions of working families are going to be eligible, not just those who are officially defined as poor. Although federal funding will pay for this expansion until 2017, states will have to start taking over after that point. States will also have to pay more for doctors and more for medical facilities because they will have to deal with many more patients than before.
- By 2014, states will have to set up Small Business Health Options Programs, or exchanges, where small businesses can create purchasing pools. A larger pool of people, obviously, has an advantage over a smaller group when it comes to buying insurance. The size of the businesses that can join will vary from state to state. A small business is definitely not more than 100 employees, but states can also limit the pool size to companies that have no more than 50 employees through the end of 2016. If a company outgrows the size limits, it will be grandfathered in. The advantage of bargaining for insurance as part of a larger pool should cause premiums to decrease.
- Taxes are going to go up for those who are wealthy. In January 2013, there will be a Medicare surcharge of 0.9 percent for individuals who earn more than \$200,000 per year; for families, the magic number is \$250,000. There is also a 3.8 percent tax, aimed at wealthy citizens, that will tax “un-earned income.”

Getting good professional advice – in the form of an insurance agent – is key when it comes to deciding how to navigate the changes to come. The best strategy for you is going to depend, to some extent, on whether you already offer insurance to your employees. Here are some important points to consider and discuss.

The Tax Credit

If you have a small enough business, Obamacare still might not affect you negatively. For example, very small businesses won't be penalized if they don't provide insurance, and the federal government has been offering a tax credit to the very smallest businesses. As you would expect, smaller businesses are eligible for bigger tax credits.

Many companies that qualify for this tax credit benefit have not taken advantage of it, even though it has been available since 2010. They say the benefit isn't big enough for the amount of work required to get it. Some 170,300 companies received the tax credit in



2010, although somewhere between 1.4 million and 4 million companies were actually eligible. It will be interesting to see whether interest from companies increases over time, or if the federal government will sweeten the deal to increase participation.

Skipping Insurance

McKinsey & Co. estimated in June 2011 that 30 percent of employers are going to get rid of their employee health plans after 2014. In addition, the survey found that some 85 percent of employees would prefer to keep the job and lose the insurance than switch jobs in order to get insurance.

You have to admit, choosing not to provide insurance is both bold and simple: All you have to do is pay the penalty. If you can afford it and your employees are unlikely to go elsewhere, then the bottom-line truth — at least in terms of plain dollars — may be that paying fines might be cheaper than paying for insurance. If you couple that approach by paying your employees the money that was previously going for insurance, they'll see a wage increase, too. Isn't that a win-win for everyone?

Not completely. Employees still have to get insurance. If they don't, they face a fine, too, and it will get bigger as time goes by: in 2014, it



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is a modest \$95 or 1 percent of their income. In 2015, it is \$325 or 2 percent of their income. And there's a big difference between what pre-tax and post-tax dollars can buy. When you buy insurance on a company level, being able to use pre-tax dollars effectively creates a nice discount for your employees.

What happens if employees, faced with reality instead of an abstract decision, decide they really are better off changing jobs? You can't control what other companies are going to do, but if you don't offer insurance, and your employees can get it somewhere else, are you really sure they won't take the opportunity?

Not buying insurance for your employees is like playing chicken. It may be a gutsy approach, but being gutsy is not the same thing as being wise. You don't know what is going to happen in the future, but deliberately offering a deal that is second-best means you may well lose your best employees to better opportunities.

Going Out of Business

Another alternative is to let the business go. If you don't have a small business, no one can force you to buy insurance for your employees. However, this is a short-term and short-sighted decision. Owning your own business has always been one of the best ways to build wealth. Unless you want to retire anyway, a better alternative would be to

figure out how to stay in business and take care of your employees at the same time.

How Insurance Companies Are Responding

According to a Bloomberg Government Analysis, insurance companies have been keeping a close eye on all these changes, and it shows in their business strategy. Since Obamacare was passed into law, private insurance companies have become increasingly involved in public health insurance programs. This is despite Republican predictions from Rick Santorum and Michele Bachman that government would take over the insurance industry. The truth is that the insurance industry is still thriving. Coverage is stable, there hasn't been any substantial acceleration with respect to cost growth, and profits are stable.

Increasingly, insurance companies are putting their money into managed-care programs for Medicare and Medicaid, with revenue from these programs accounting for more than 40 percent of what they make. At the same time, commercial business revenue is now less than half. The Bloomberg analysis was based on the financial filings for the five largest publicly traded companies and one nonprofit: Aetna, Blue Cross-Blue Shield (the nonprofit), Cigna, Humana, UnitedHealth Group, and WellPoint. These six insurance companies cover one out of every three people who have insurance.

Clearly, these companies expect Obamacare to be fully implemented, and they are preparing their business plans accordingly. They were not waiting for the Supreme Court to vote; they've been busy for years with new plans.

Insurance companies cater to their customers just like any other business. Since Obamacare will require that you look for insurance solutions, insurance companies will be eager to provide them.

Change is unsettling. However, the more knowledge that you are able to acquire, the better your decisions will be. *



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- Current local data on:
 - ◆ base salaries ◆ salary ranges ◆ benefit policies
 - ◆ bonuses ◆ salary adjustment trends ... and more!
 - ◆ total cash ◆ cost containment measures
- Detailed report, plus interactive, web-based results.

Survey Schedule:

Data Collection Begins: May 15
 Effective Date of Data: June 1
 Early Submission Due Date: June 28
 Results Publication Date: August 29

Survey Price: (BEST VALUE)
 Save up to \$500 off non-participant price

\$495 First Time Participant
 \$695 Participant
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For more information, and to sign-up, visit: www.salarysurveys.milliman.com

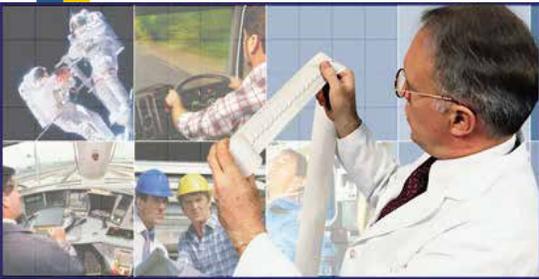


Larry Daniels, Principal & Survey Director (206) 504-5543 larry.daniels@milliman.com

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