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Affordable Care Act Open Enrollment November 1 —January 31, 2016

A LAST REMINDER:

The Open Enrollment Period is the only time a person may enroll in a health plan unless they have a "qualifying life event."

If you are in need of insurance or are thinking of changing the insurance you now carry, this is the time. If you want your insurance to start on January 1st, we need to see you on or before December 15th. Client First, Inc. will be happy to help you by presenting various plans. We do our homework and look at different plans and companies that will best fit your situation. We will be able to also discuss subsidies and cost sharing to see if you qualify.

Call Debbie at 843.449.1997 today, answer a few questions (so we can get started on our homework) and make an appointment during the open enrollment dates. Call TODAY!

Employers Did You Know?

How Must an Employee Be Trained in HIPAA? by Daniel Walker, Demand Media

HIPAA stands for the Health Insurance Portability and Accountability Act of 1996, which governs the privacy of an individual's medical records. Employees of businesses that may come into contact with records covered by HIPAA are required to undergo training on how to handle those records, and they can be held accountable for violations of the act.

Who is affected? Training in HIPAA is mandatory for any employee that has access to patient data. This can include, but is not limited to, physicians, psychologists, researchers, dentists, nurses, opticians, insurance specialists, human resources officers and all employees who have access or manage personal data.

What Information is covered? Protected health information, referred to as PHI, is considered any information that can be used to identify a patient, a patient's past, present or potential future status, or health services or treatments received. It can include a person's name, address, Social Security number, demographic identifiers or a medical record. All communications, whether verbal, written or electronic, are covered.

Disclosure? Employees need to be trained to know that they can release a patient's information in four instances: for medical treatment and care, to allow for payment of services, for operational needs (including education and reviews) and if a patient requests the information.

Patient Authorization? Use of PHI, other than for reasons provided for under Section 3, requires that the patient provide permission. Patients can refuse to give authorization or can limit the amount of information released or to whom. For instance, religious affiliation can be released to clergy if the patient authorizes it. PHI can be provided without authorization in judicial proceedings and for law enforcement purposes.

Penalties? Employees should be trained that there are significant penalties that they can be subject to for violating HIPAA. Violations of patient privacy is a federal crime punishable by up to \$100 per each inadvertent offense--up to \$25,000 in a year (for each requirement violated). Knowingly obtaining or disclosing PHI can result in a one-year prison sentence and \$50,000 fine. Larger fines and jail time can be handed out for larger offenses. According to the Indian Health Service, there are fines of "up to \$250,000 and 10 years imprisonment if done with intent to sell, transfer, or use for commercial advantage, personal gain or malicious harm." This is a federal crime, enforced by the U.S. Department of Justice.

Other Enrollment Dates

Medicare Advantage Plans

October 15 to
December 7, 2015

Stand Alone Prescription Drug Plans

October 15 to
December 7, 2015

Client First can help with these enrollments also!!

He is coming....He is coming...He is coming...

Who? For some it is Santa Claus with his bright red suit, pot belly, pure white beard, a sleigh and some reindeer. He is bringing gifts to all who have been nice and coal to those who have been naughty. For others the He is Jesus Christ...he came as a babe to save me and you from the pit of death...bringing gifts of joy to all those who believe and to those who don't believe there will be an eternal gift...a not so nice gift.

Don't get me wrong I love the tree, decorations, parties, and gifts of Christmas but I just love more the fellowship of family and friends, the acknowledgement of CHRIST'S birth, lighting the candles at church for advent and the singing of carols of praises. So enjoy both...remembering that indeed **Jesus is the Reason for the Season.**

I found some great ideas to keep CHRIST in CHRISTmas and I thought I would share them here. Hope you can enjoy some of them with your family.

Set aside a special time to read the Christmas story in Luke 1:5-56 through 2:1-20

Set up a Nativity scene in your home together...you can even wrap Jesus up and open Him as the first gift of Christmas morning.

Go and pick out a CHRISTmas ornament as a family or couple or with your children...doing it together...and make it a tradition each year. As your children get older they remember Christmas' past and when they have a family of their own...give them their ornaments so that they can start the tradition in their home.

Plan a project of good will this Christmas...give to Toys for Tots; serve a meal at a community shelter; help someone in your neighborhood accomplish a task or make them a meal.

Bake cookies as a family...wrap them and deliver them to those in the neighborhood who may not be able to bake....remember to wish them a Merry CHRISTmas.

Have a birthday cake for Jesus or go all out and make it a birthday party!

Fill your home with Christ-Centered Christmas Music; watch good wholesome Christmas movies; read Christmas stories all month at bedtime...have fun!



What is a Flexible Spending Account (FSA)?

An arrangement that is set up through your employer to pay for many of your out-of-pocket medical expenses with tax-free dollars. These expenses include insurance copayments and deductibles, and qualified prescription drugs, insulin and medical devices. You decide how much of your pre-tax wages you want taken out of your paycheck and put into an FSA. You don't have to pay taxes on this money. Your employer's plan sets a limit on the amount you can put into an FSA each year. There is no carry-over of FSA funds (you use it or lose it). This means that FSA funds you don't spend by the end of the plan year can't be used for expenses in the next year. An exception is if your employer's FSA plan permits you to use unused FSA funds for expenses incurred during a grace period of up to 2.5 months after the end of the FSA plan year. (Note: Flexible Spending Accounts are sometimes called Flexible Spending Arrangements.)

Client First, Inc. of South Carolina e-Newsletter

Community is very important to all of us at Client First. To that end we will be featuring one of the local charities that we support in each e-newsletter. We hope that by doing so you will learn more about what our community is doing and what you can do to help.

Welcome to **A Father's Place!**



"A Father's Place offers education and services uniquely tailored for fathers trying to rebuild their lives and their families. We are devoted to helping men heal broken spirits and family relations, practice healthy parenting and gain productive stable employment. For we know that when fathers succeed in their fathering role, their children thrive."

Conway Office: 809 Wright Blvd. (Hwy 378) Phone: (843) 488-2923

Georgetown Office: 107 Screven Street Phone: (843) 436-0209

Myrtle Beach Office: Historic Colored School Museum & Education Center 900 Dunbar Street Phone: (843) 918-4904

The Executive Director may be contacted by phone at **(843) 488-2923** or at ExecutiveDirector@afathersplace.org

You may donate online at: <https://11941.thankyou4caring.org/fatherhoodgiving>

Some upcoming Grand Strand Events

Nights of 1000 Candles
Dec 4-6, 11-13, 18-20
3-10pm Brookgreen Gardens
843.235.6000

Rivertown Christmas
Dec 17 6-8pm
Downtown Conway
843.248.1740

Beach Ball Classic
Dec 26—31 Noon—10pm
Myrtle Beach Convention Ctr.
843.231.7913

Meet One of Our Staff



Patti Angulo, Customer Service Representative:

Patti is the newest member of the team coming on board in June of this year. She has been working on the social media side of Client First. A new website, Facebook page, Twitter, Goggle Plus, Newsletter, Blog and various other promotional activities have kept her quite busy.

Patti was born in Wilmington, Delaware and married her high school sweetheart. Jeff and Patti moved to the beach 22 years ago and have lived on their sailboat for the last 10 years. They have four children and 6 grandchildren. Her enjoyment comes from seeing and being with her grandchildren.

Check our her blog each month on the website or facebook. If you would like a copy of this newsletter each month just drop her an email at patti@clientfirstinc.com

Try this recipe and enjoy!!

Caramel-chocolate mousse cake

Author: Daniel Punchin Prep time: 5 hours Cook time: 20 mins Total time: 5 hours 20 mins Serves: 6-8

Ingredients

BISCUIT:

5 eggs 1 ½ cups sugar Dash of salt 2 cups all-purpose flour
1 teaspoon baking powder ½ cup cocoa ½ cup ground almonds

FRUIT:

2 tablespoons butter ¼ cup brown sugar
2 bananas, peeled and sliced ¼ cup Rum

MOUSSE:

1 ½ cups sugar ½ cup butter 1 cup heavy cream
5 oz. bittersweet chocolate, chopped 3 cups heavy cream, lightly whipped (the cream has to be very cold when you whip it. When it's ready it should look like thick yogurt)

DECORATION:

Strawberries Raspberries Blueberries Mint leaves Red ribbon



Instructions

BISCUIT:

Heat oven to 350°F

In the mixer, whip eggs and sugar at high speed until they double in volume.

Add and fold the flour, salt, baking powder, cocoa and almonds. Spread in a baking sheet covered with parchment paper.

Bake for 8 – 10 minutes. Take out of the oven and cool in a rack.

FRUIT:

In a saucepan, heat the butter over medium heat, until melted, and add the brown sugar.

Add banana slices, and cook until lightly golden. Add the Rum, stir, turn off the heat, and cool.

MOUSSE:

In a heavy saucepan, heat the sugar without stirring, over medium-high heat, until melted and lightly golden. Add butter and 1 cup heavy cream. Be careful because it can boil over. Turn off the heat.

Add the chocolate and let rest for 10 minutes. Stir very gently until completely combined.

Add and fold the lightly whipped cream. Keep in the fridge.

TO ASSEMBLE:

Line the bottom and sides of a 9 inch round pan or ring with the biscuit. Add the cooked bananas.

Add the mousse. **Freeze for 3 -4 hours.**

Unmold over a nice plate, and garnish with red fruits (strawberries, raspberries) Wrap a festive red ribbon around the cake.

CONTACT INFORMATION

Mailing Address: PO Box 16499 Surfside Beach, SC 29587

Physical Address: 1500 Highway 17 Bus N The Courtyard Suite 208
Surfside Beach, SC 29575

Phone: 843.449.1997

Fax: 843.449.1994

Web: www.clientfirstinc.com

Wanda Soto: Agent

wanda@clientfirstinc.com

Debbie Humason: Administration

debra@clientfirstinc.com

Patti Angulo: Customer Service

patti@clientfirstinc.com



**Merry Christmas
from Our Family to Yours**