By Fred Michmershuizen, Online Editor

As lawmakers in Washington hash out the details of proposed reform to the nation’s health care system, a number of dental associations — including the American Dental Association (ADA), the Academy of General Dentistry (AGD) and others — are crying foul over a key sticking point: a proposed tax on employer-sponsored health coverage.

The provision, as written, is “the opposite of health care reform,” said ADA President Ron Tankersley, DDS. “It would compel many employers to drop critical dental and other coverage to avoid the tax. It dismantles exactly the type of preventive, primary care that everyone agrees this country needs more of.”

Democrats from the House and Senate have been in discussions to resolve numerous differences in the health care reform bills passed by the two chambers to expand coverage to millions of Americans who lack any coverage and to rein in the costs of health care.

Under the Senate’s version of the bill, the federal government would impose a 40 percent tax on the value of employer-sponsored health coverage that exceeds $8,500 a year for individuals and $23,000 for families.

The Senate bill would make certain allowances for plans covering retirees 55 and older and workers in high-risk occupations. The Congress, the tax would raise $149 billion over 10 years. The House version of the bill would not tax health benefits.

President Barack Obama, who has indicated that he intends to sign the bill, is pushing for Congress to reconcile the bills so he can sign the legislation into law before his State of the Union address on Jan. 27.

But the proposed tax has unleashed a fury of opposition. Many argue that to avoid the tax, many employers would simply drop supplemental dental and vision coverage for their employees.

In addition to the ADA and AGD, a number of other dental associations are also opposed to the tax. They include the American College of Prosthodontists, the American Academy of Pediatric Dentistry, the American Association of Oral and Maxillofacial Surgeons, the American Association of Orthodontists and the Hispanic Dental Association.

All of these associations sent a joint letter to Congress asking leaders of the House and Senate to eliminate or substantially modify the excise tax on health benefits, including flexible spending accounts (FSAs), to ensure the final health care reform legislation does not adversely impact key and important goals of health reform, like primary and prevention-oriented care.

“Many employer-sponsored plans exceed or will exceed the PPACA excise tax threshold simply because the plans include many older workers or retirees with higher cost health care needs, or are concentrated in locations with high health costs,” the letter states.

“For example, the standard option BCBS Federal Employees Health Benefit plan, a basic plan that covers 3.8 million Americans today, will exceed the PPACA excise threshold in the first year of the tax (2013) for single coverage and in the third year of the tax (2016) for family coverage.”

“The letter continues, “As a result, the excise tax could lead many employers to reduce benefits by eliminating limited service supplemental dental and vision coverage for their employees.”

“Cuts in these crucial benefits will lead to a decline in access to necessary care. Patients rely on the preventive services covered by the dental, vision and limited service supplemental plans to prevent infections, slow the progress of chronic disease and facilitate early treatment of preventable conditions.”

The coalition is proposing alternatives to the tax, including the following:

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WASHINGTON - Long suspected of causing brain tumors, mobile phones are now being eyed as key allies in the fight against Alzheimer's disease, US researchers said in a study.

Researchers at the University of South Florida (USF) found, to their surprise, that 96 mice they zapped twice daily for an hour each time with electromagnetic waves similar to those generated by US mobile (cellular) phones benefited from the exposure.

Older mice saw deposits of beta-amyloid -- a protein fragment that accumulates in the brain of Alzheimer's sufferers to form the disease's signature plaques -- wiped out and their memories improved after long-term exposure to mobile phones, the study published in the Journal of Alzheimer's Disease showed.

Young adult mice with no apparent signs of memory impairment were protected against Alzheimer's disease after several months' exposure to the phone waves, and the memories of normal mice with no genetic predisposition for Alzheimer's disease were boosted after exposure to the electromagnetic waves.

No one was more surprised by the results than the researchers themselves, who had embarked on the tests several years ago, convinced they would show "that the electromagnetic fields from a cell phone would be deleterious to Alzheimer's mice," lead author Gary Arendash, a USF professor, told AFP.

"When we got our initial results showing a beneficial effect, I thought, 'Give it a few more months and it will get bad for them.' "It never got bad. We just kept getting these beneficial effects in both the Alzheimer's and normal mice," Arendash said. It took several months of exposure before the benefits were seen in mice, and that would be the equivalent of many years in humans, Arendash said. But William Thies, chief medical and scientific officer of the Alzheimer's Association, the study was "very preliminary" and warned against self-medicating by over-using a cell phone.

"No one should feel they are being protected from Alzheimer's dementia, cognitive decline by using their cell phones based on this study," Thies said in a statement. The study "needs to be replicated in animals before we begin to even consider trying it in people, as animal models of Alzheimer's and people with the disease are very different," he said.

Arenbach called the Alzheimer's Association reaction disappointing and "so negative about a new research area of neuroscience that could offer real benefits against the disease in the future -- especially since a new therapeutic approach is desperately needed and long overdue."

"If we can determine the best set of electromagnetic parameters to effectively prevent beta-amyloid aggregation and remove pre-existing beta amyloid deposits from the brain, this technology could be quickly translated to human benefit against Alzheimer's disease," said USF professor Chuanhai Cao. Around 56 million people will be living with dementia this year, according to international umbrella group Alzheimer's Disease International.

Mobile phones may halt, reverse Alzheimer's: study

Raising the threshold and indexing the threshold to medical inflation.

Replacing the single family coverage thresholds with a per-covered-person threshold, a fairer approach to plan cost allocation.

Many House Democrats are opposed to any health care benefits tax, and at least 190 representatives signed a letter opposing such a tax.

"The view of many progressives is that the tax is unacceptable," Rep. Jerrold Nadler, Democrat of New York, told The New York Times. "It would affect a lot of middle-income people."

"The health care reform debate has never centered on dental, vision and other supplemental benefits," said James A. Klein, president of the American Benefits Council.

"Those valuable benefits have only been included in the calculation of the excise tax to raise revenue. Several modifications are needed to improve the excise tax provisions, including not applying the tax to these important supplemental benefits."

"For millions of patients and consumers, most of whom are middle-and low-income working Americans, the excise tax is unfair and punitive, leading to reduced health care services," said Louise Novotny, research director at Communications Workers of America.
ADA, other groups petition against FTC ‘red flags’ rule

by Fred Michmershuizen, DTA

Following a recent federal court decision, the American Dental Association (ADA) has joined with three other national organizations representing professional health care providers calling on the Federal Trade Commission (FTC) to exclude health professionals from controversial new regulations intended to combat identity theft.

A letter sent to FTC Chairman Jon Leibowitz by leaders of the ADA, the American Medical Association (AMA), the American Osteopathic Association (AOA) and the American Veterinary Medical Association (AVMA) is the latest challenge to the so-called “red flags” rule.

According to the associations, the FTC’s interpretation of the regulation imposes an unjustified, unfunded mandate on health professionals for detecting and responding to identity theft.

“Congress did not intend the original red flags legislation to apply to small businesses, but rather it was intended to encourage large businesses like banks, credit firms and national retailers to implement best practices to protect customers’ from identity theft,” said ADA President Ronald Tankersley, DDS.

In their petition, the organizations asked the FTC to make it clear that the rule will not apply to their members given the result of recent litigation brought by the American Bar Association against the FTC. In that case, the U.S. District Court for the District of Columbia ruled that lawyers should be excluded from the requirements imposed by the red flags rule.

The court decision follows widespread criticism that the FTC’s overly broad interpretation of the Fair and Accurate Credit Transactions Act of 2003 (FACT) led the commission to create a rule that oversteps its authority. In response to these concerns, the FTC postponed the rule’s effective date to June 1, but it has never changed the position that the rule will apply to health professionals.

“The court ruling sends a clear signal that the FTC needs to re-evaluate the broad application of the red flags rule,” said AMA President J. James Rohack, M.D. “Our four organizations firmly believe that applying the rule to health professionals, but not to lawyers, would be unfair.”

“The burdens of complying with this rule outweigh the benefits,” said AVMA President Larry R. Corry, D.V.M. “The FTC’s interpretation of the FACT Act should be redefined to exclude health professionals.”