



February 2022



President's Message



Good Health is Good Business!

The pandemic has forced health onto the agenda as a business imperative for business leaders and employers around the world and it is no different here locally in Austin, TX. Companies are having to address health and safety risks never before known or experienced, as health regulations and market conditions continue to shift. We have heard from our members that seeking to get back to "normal" is a top priority! At TexHealth, we are aligned with that desire and have set the pace for the 2022 year, and driving our work is this -

Keeping a focus on health benefits can deliver lasting economic benefits!

Investing in more and better health benefits can boost a businesses' economic viability and increase productive capacity now, when we need it most.

The TexHealth Central Texas team has been monitoring, adjusting, and aligning our offerings to meet current conditions and to best serve our members - employers and agent partners. Here's what's on our industry docket for February 2022:

It's about the POP! – There have been some changes in the law as it relates to the Premium Only Plan (POP) that are due to the COVID-19 pandemic. The TexHealth Central Texas legal team is reviewing the impact of these changes and will provide language and recommendations that will be incorporated in last years' POP plans and this years' POP plan offerings! To date, the total number of POP plans that the TexHealth team supports is


15, and growing! We are also exploring performing the annual nondiscrimination test for current TexHealth POP plan clients, but more to come on this.

Inflation Adjustment for 2022 – Have you heard? - the 2022 Federal Poverty Level (FPL) went up. For TexHealth Central Texas members this is significant – many more employees will be eligible for TexHealth support this year! Instead of the \$51,520 being the TexHealth eligibility limit, the new limit effective January 15, 2022, is \$54,360 (400% of FPL). If you have any current employees who are now eligible, let's get them covered! Please have them complete an application online at www.texhealthct.org and connect with our team. Remember that there is a 3-month waiting period for new employees, but we will work with you to ensure they have access as soon as possible!

"The Great Resignation" - Anthony Klotz, an organizational psychologist and professor at Texas A&M University, coined the phrase during an interview with Bloomberg to describe the wave of people quitting their jobs due to the ongoing coronavirus pandemic, which led many to re-think where, how and why they work. In November, a record 4.5 million workers left their jobs, according to the Labor Department's latest Job Openings and Labor Turnover report – and this impact has been felt by our member employers and the local health insurance system! At TexHealth, we are at 85% of capacity due to the "Great Resignation" which means there is room for more people to join! It's the equivalent of about 100 open slots. Spread the word, "Help is here!" for those who cannot afford to join a health plan.

Good Health is quite literally everybody's business and good business at that. So remember, that the TexHealth Central Texas team is your Partner in Health and Business – now let's get to work!

James I. Rodriguez, FACHE
President & CEO
TexHealth Central Texas



TexHealth
CENTRAL TEXAS

Great employers give their employees more take home pay with pre-tax payroll deductions

“But employers risk substantial penalties and back taxes if they don’t have a Section 125 Premium Only Plan in place. TexHealth can help with that.”

**To get your Section 125 Premium Only Plan.
Phone: 512.524.2618
Email: jrodriguez@texhealthct.org**

Wellness Checkup

#OurHearts

eat healthier together

Get heart healthy for life by following the Dietary Approaches to Stop Hypertension (DASH) eating plan. It requires no special foods, provides daily and weekly nutritional goals, and can help lower high blood pressure.

Support your loved ones in their effort to stick to DASH by doing the following together:

- Pick out recipes to try.
- Make a grocery list.
- Cook heart-healthy versions of family favorites.
- Enjoy the meals you've prepared.

nhlbi.nih.gov/DASH

#OurHearts

are healthier together






National Heart, Lung, and Blood Institute



Reduce Stress for a Healthier Heart

by The National Heart, Lung, & Blood Institute

Whether it's from everyday deadlines, financial struggles, or the COVID-19 pandemic, stress shows up often in life. And your body reacts to it: your heart rate increases, your blood vessels narrow—and over time, these little blows can add up and do damage to your health, particularly your heart. With chronic stress, you're more likely to have high blood pressure, heart disease, diabetes, obesity, and poor sleep. Even other parts of your body – from your lungs to your gut – can take a hit.

But while you can't always limit the amount of stress in your life, you can work on changing how you respond to it. Just like the automatic “fight or flight” response that kicks in when you're scared – your muscles tense, heart rate increases, and brain becomes more alert – your body also has a built-in, healthy relaxation response. When that's triggered, the opposite happens: your breathing and heart rate slow down, and your blood pressure decreases.

Luckily, with practice, you can learn to trigger that response. Try these techniques on your own or find a teacher or class to help you get started. Don't get discouraged if you don't get the hang of it quickly. And if one approach doesn't work for you, try something new. You can learn to de-stress in lots of other ways.

Meditation. One of the most studied approaches for managing stress, this involves developing your ability to stay focused on the present, instead of worrying about the past or future. Find a quiet location with as few distractions as possible. Get comfortable by either sitting, lying or walking. Focus your attention on a specific word or set of words, an object or your breathing. And let distractions, including thoughts, come and go without judgment.

Progressive muscle relaxation. To feel the effect, first tense your muscles for a few seconds, then relax them. Start by tensing and relaxing your toes, then your calves and on up to your face. Do one muscle group at a time.

Deep breathing. Take in a slow, deep breath, let your stomach or chest expand and then exhale slowly. Repeat a few times. Many people don't breathe deeply, but it is relaxing and something you can do anytime, anywhere.

Guided imagery. This involves a series of steps that include relaxing and visualizing the details of a calm, peaceful setting, such as a garden.

Getting your mind and body to a place of calm doesn't always mean being still, however. Other healthy ways to manage stress include taking a yoga or tai chi class, talking to a professional counselor, joining a stress management program or an art class, or meeting up with friends for a brisk walk. Being in nature can be very soothing for some people.

Combining de-stressors like these with other healthy habits can go a long way toward strengthening your heart. Eat more veggies, fruits and whole grains, and less sodium, sugar and saturated fats, for example. Move your body more – like through dancing and walking meetings. Find exercises you actually love and do them regularly. Get enough good, quality sleep. And **develop a strong social support system.** Then rethink some of the familiar ways you may be coping with stress, such as drinking alcohol frequently, using drugs and other substances, smoking or overeating. They can actually worsen your stress – and your health.

Taking care of your heart health is a lifelong journey, but at a time when the risk of severe illness from COVID-19 remains higher in people with poor cardiovascular health, learning new ways to make your heart strong has become even more important.

You can learn more about heart health from the National Heart, Lung, and Blood Institute by visiting www.nhlbi.nih.gov. If you need help finding additional resources to help you cope with stress, talk to a healthcare provider. Seek urgent care if you can't cope at all or have suicidal thoughts. Resources are also available at nimh.nih.gov/health/find-help.

What's Going On In Health Care?



Scientists Are Developing a New mRNA Vaccine That Could Protect Against Skin Cancer

Scientists at the Oregon State University College of Pharmacy may have just developed a vaccine that could help protect against sun-induced skin cancer, the most common cancer in the United States according to the CDC. The vaccine would be a messenger RNA one such as the Moderna and Pfizer vaccines used for COVID-19. The researcher further suggested that people at increased risk of skin cancer could be vaccinated once a year for added sun protection.

[Read more at Interesting_Engineering](#)



Swiss Startup Scewo Digitizes Wheelchair Technology

Scewo, a medtech company from Switzerland, has launched a pioneering technology for wheelchair users that has recently been approved as a medical aid in Germany.

According to a report from EU Startups the power wheelchair is the first of its kind that can climb stairs while using only two wheels. It has digital steering functions and will be further developed towards autonomous driving in the future. The sensor technology measures the environment and enables users to move smoothly over uneven surfaces. The corresponding app allows smartphone users to steer the wheelchair not only across stairs but also directly into their car boot.

[Read more at MobiHealth](#)



Antibiotic Resistance: How Can AI Tackle The Superbug Threat?

Bacterial resistance is something that occurs naturally, but widespread antibiotic misuse has propelled antimicrobial resistance to major global health threat status. Every year at least 700,000 people are killed by drug-resistant superbugs.

Researchers across the globe are employing artificial intelligence (AI) in new and innovative ways to combat the growing threat of antibiotic resistance, and some are seeing promising results.

[Read more at Pharmaceutical Technology](#)

Recipe Corner



Lemony Garlic Chicken and Orzo Soup

This nourishing soup is perfect for a cold and rainy February night. Hearty and full of nutrients, just add a crusty bread for a comforting meal. Add in more garlic and herbs for extra immune and inflammatory support.

Total time: 45 min

Yield: 6 servings

Ingredients

- 2 chicken breasts (about 1 pound)
- kosher salt and black pepper
- 1/4 cup extra virgin olive oil
- 8-12 large cloves of garlic, smashed (use to your taste)
- 6 carrots, chopped
- 1 tablespoon chopped fresh sage

- 1 tablespoon fresh thyme leaves
- kosher salt and pepper
- 8 cups low sodium chicken broth
- 1 bay leaf
- 1 parmesan rind, plus grated parmesan, for serving
- 1 pinch crushed red pepper flakes
- 1 bunch Tuscan kale, roughly chopped
- 1 tablespoon fresh chopped dill, plus more for serving
- juice of 2 lemons (or to taste)
- 1 pound orzo pasta

Directions

1. Season the chicken all over with salt and pepper.
2. Heat the olive oil in a large pot over high heat. When the oil shimmers, add the chicken and sear until golden brown on both sides, about 5 minutes per side. Reduce the heat to low, add the smashed garlic cloves and cook another 3-5 minutes, until golden. Add the carrots, sage, thyme, and a pinch each of salt and pepper. Cook another 5 minutes. Add the broth, parmesan rind, and a pinch of red pepper flakes. Simmer over medium heat for 15-20 minutes or up to 4-6 hours over low heat.
3. Remove the chicken and shred. Stir the kale, dill, and lemon juice into the soup, cooking another 5 minutes. Remove the parmesan rind and bay leaf. Stir back in the shredded chicken. Taste and season with salt and pepper.
4. Bring a large pot of salted water to a boil. Cook the pasta according to packaged directions, until al dente. Drain.
5. Divide the orzo among bowls and pour the soup over top. Top each bowl with fresh dill and a squeeze of lemon, if desired.

[Read more at Half Baked Harvest](#)

More About TexHealth Central Texas

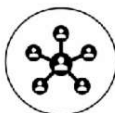


GROW YOUR BOOK OF BUSINESS

USE US TO OPEN DOORS!

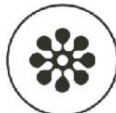
ABOUT US

TexHealth is a community-based nonprofit organization located in Central Texas. Our purpose is to support small businesses in their recruitment, retention and cost-reduction efforts by helping their employees pay for health insurance. **We work almost exclusively through our agent partners!**



EMPLOYER - AGENT RELATIONS

We will enhance your employer - agent relationships. Our support of employee access to healthcare, solidifies and maximizes these connections.



SERVICE & ADVICE

We support a wide range of health insurance coverage from many group plan options and/or carrier that best fits your client's needs.



FUNDING SOURCES

Our funding comes from non-tax State revenues and uses no tax dollars to support agents, small businesses and employees.

HOW IT WORKS!

TexHealth is able to provide premium assistance to employees earning 400% of Federal Poverty Level or less (**\$51,520/Year**). The **premium assistance** is equal to **one-third of the total premium up to \$110 per month**. (Any insurer!) As an agent, the **TexHealth subsidy provided to client employees, allows the business to pay the minimum of 50% of the premium and stabilizes your book of business!**

GET IN TOUCH: ● 1-512 524 2618 ● jrodriguez@texhealthct.org ● <https://texhealthct.org>

Health, Business & Community

TexHealth Central Texas is a community-based nonprofit organization located in Austin, Texas. We have always been dedicated to **making it possible for**

TexHealth Testimonials

“Without TexHealth I wouldn’t be able to have health insurance. With it, I’m able to keep me and my kids up to date on meds and well checks.”
-Employee

small businesses in central Texas to afford health benefits for their employees.

While our mission serves small businesses and their employees, it has ultimately **helped with improved health outcomes for the employees**, which has been one of our ultimate goals.

To further help us accomplish our mission, **our affiliates are fully licensed to offer health insurance plans from the open market, as well as the Marketplace Exchange**, to Businesses, Individuals and their Families.

“The service that TexHealth provides is vital to my small business. Not only did affordable health care allow my husband and I to realize our dreams of starting a family, but it helps my small business to thrive. I am able to offer benefits to my employees that they wouldn’t otherwise be able to afford and assists me in recruiting and maintaining amazing staff. It helps level the playing field for small business with big corporate businesses. Austin prides itself on supporting small business and I think TexHealth is the definition of small business support. I just really can’t say enough about what they mean to me and my family.” - Employer



ATTRACT & RETAIN SMALL BUSINESS EMPLOYEES
TAKE CARE OF YOUR EMPLOYEES & KEEP YOUR COST LOW!

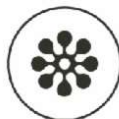
ABOUT US

TexHealth is a community-based nonprofit organization located in Central Texas. Our purpose is to support small businesses in their recruitment, retention and cost-reduction efforts by helping their employees pay for health insurance. **We can work with your agent or directly with you!**



NO COST TO YOU

We will help you navigate our Affordable Premium Program to offer an attractive employee benefit package at no-cost to you!



SERVICE & ADVICE

We support a wide range of health insurance coverage from many group plan options and/or carrier that best fits your company's needs



MARKETING & RESEARCH

Our team will increase the probability that the decisions you make regarding your employee benefit package will help attain your small business objectives

HOW IT WORKS!

TexHealth is able to provide premium assistance to employees earning 400% of Federal Poverty Level or less (**\$51,520/Year**). The **premium assistance** is equal to **one-third of the total premium up to \$110 per month**. (Any insurer!) As an employer, the **TexHealth subsidy may provide your employees with a 66% savings and you only pay the minimum of 50% of the premium!**

GET IN TOUCH: ● 1-512 524 2618 ● jrodriguez@texhealthct.org ● <https://texhealthct.org>

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