

Healthcare Cases To Watch In Trump's Second Term

When Republican President-elect Donald Trump takes office for the second time next year, he will inherit a slew of lawsuits challenging the Biden administration's healthcare policies. The cases will give him an immediate opportunity to change course, before any new rules or legislation are passed, and could offer an early look at his administration's approach. Here are some of the cases to watch.

ABORTION

Many of the most closely watched lawsuits have centered on abortion rights in the wake of the U.S. Supreme Court's 2022 ruling allowing states to ban abortion. Trump shied away from offering specific policies on abortion during his campaign, but his administration will need to take positions in several pending cases.

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Medicare \$2,000 Prescription Drug Cap Starts Jan. 1

Medicare's \$2,000 prescription drug cap will take effect at the start of the new year.

Why it matters: The yearly limit on out-of-pocket payments, under the Inflation Reduction Act, is expected to lower millions of seniors' medical costs. It will have a particularly significant impact for patients taking expensive drugs to treat cancer and other serious conditions.

By the numbers: Overall, 3.2 million Americans are expected to save money on prescription medications in 2025, increasing to 4.1 million by 2029, per AARP projections.

Those figures vary by state. In Texas, 9% of beneficiaries are expected to hit the cap in 2025. That figure is as high as 18% in Alaska, per AARP.

Nearly half of the Medicare enrollees expected to benefit from the spending limit are between 75 and 84 years old. About 1.5 million Medicare beneficiaries spent more than \$2,000 on prescriptions in 2021, per KFF. Around 5 million exceeded \$2,000 during at least one year between 2012-2021.

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4 Ways To Use AI In Employee Benefits, Plus 3 Drawbacks

AI can potentially help streamline employee benefits administration, including guiding employees through complex programs. However, using AI for benefits can also potentially lead to issues such as compromised employee privacy and integration problems.

AI can help answer employee questions about benefits and align benefits programs with employee demand. But human HR employees must still assist with certain benefits questions, such as leave management for an employee who is experiencing a family emergency and might require a personalized and compassionate response.

Learn more about some use cases for AI in employee benefits administration as well as potential drawbacks.

1. Answering employee questions

Implementing a chatbot to respond to workers' questions about their benefits can save time for HR employees.

Using AI for benefits administration can make employees more self-sufficient because they won't have to reach out to HR staff with all their questions, said Eric St-Jean, an HR technology consultant at CleaHRStrat Consulting Inc., an HR consulting company located in Ottawa.

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New Laws Effective January 1st, 2025

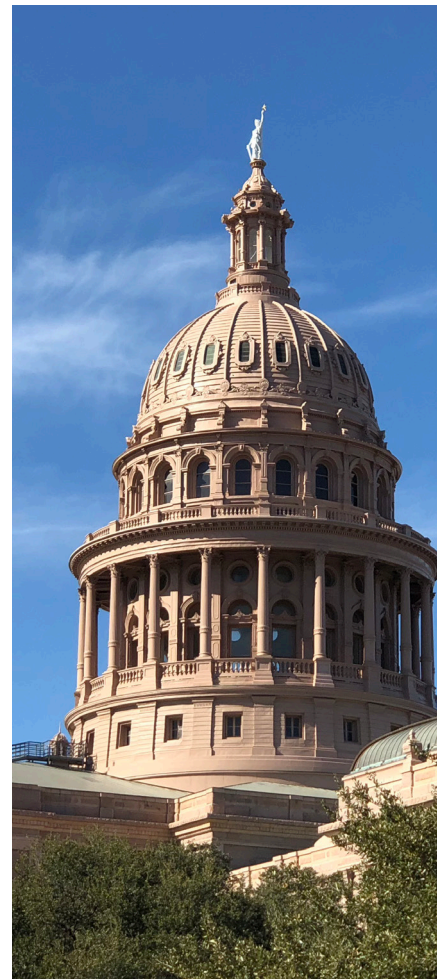
Vehicle Safety Inspections Reports No Longer Required
House Bill 3297 eliminates requirements for annual inspections during the vehicle registration process for non-commercial drivers. The Dept. of Public Safety posted a reminder about the upcoming changes.

Note that emissions testing may still be required by local ordinances for vehicles in densely populated counties like Travis, Harris, and Dallas County. Be sure to check your county's website to see if this remains a requirement in your area.

Property Tax Relief Act
Senate Bill 2 from the 2nd Called Session is referred to as the Property Tax Relief Act. Read the bill summary to learn how this law affects property taxes in Texas.

Many sections in Senate Bill 2 have already gone into effect, but Article 4 takes effect on January 1st. This part of the bill provides "circuit breaker" limitations on increases to the appraised value of real property not covered by a homestead exemption.

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