



## October is Breast Cancer Awareness Month



This month has been designated as an international health campaign to raise awareness of Breast Cancer and raise funds for research into its cause, prevention diagnosis, treatment and cure. This month also reminds women to be aware and remember that early detection is important.

There are various factors that affect your risk of getting breast cancer. In fact, the causes of breast cancer are not fully known. However, researchers have identified many risk factors associated with a person's chances of getting the disease. A risk factor does not cause the disease but may put you at a higher risk. Some risk factors include: being a woman, getting older, a family history of breast or ovarian cancer, and never having children, to name a few.

Some ways to offset these risk factors is to make healthy lifestyle choices. A few examples of healthy lifestyle choices are to maintain a healthy weight, add exercise to your routine, limit alcohol intake, limit postmenopausal hormones and breastfeed if you can. Physical activity not only burns calories but helps lower your risk of breast cancer.

Breast self-awareness is also extremely important. It is important to know your own risk factors. Make sure you get screened on a regular basis. There are two types of breast cancer screening tests. The first is a Mammogram. A Mammogram is recommended for women age 40 and older once a year. The other screening test is a clinical breast exam which is recommended for women age 20-39 at least every three years. ([www.komen.org](http://www.komen.org))

Montana Chamber Choices is a big supporter of prevention practices. That is why we offer many preventive benefits to our members. Chamber Choices provides 100% of the allowable fee on preventive screens such as mammograms and colonoscopies. So be aware this month and go and get your screening!

**October is an important month to be aware of what is going on with Health Care Reform and the ACA (Affordable Care Act). Please refer to the details below.**

Health Care Reform (aka the Affordable Care Act) includes a mandate that most employers will find they need to comply with: The **Notice of Exchange** requirement. This Notice must be given to ALL of your current employees no later than October 1<sup>st</sup> and will need to be given to new hires within 14 days of employment. \* *On September 11, 2013 the DOL announced that it will not penalize employers that do not provide this notice. However, for legal reasons, we suggest the notice should be sent.*

The Notice informs employees that the Health Insurance Marketplace (Exchange) is another option for health coverage and that it will go live on October 1<sup>st</sup> for effective dates as early as January 1<sup>st</sup>. Here are some facts about the Marketplace:

- It is a **website** where citizens can go to purchase health coverage;
- You will see familiar carriers on Montana's Marketplace: Blue Cross, Pacific Source, and a new company called Montana Health CO-OP;
- It is the ONLY place where an 'eligible' person can receive an immediate tax credit to reduce their health insurance premium each month,
  - An 'eligible' person is defined as someone who does NOT have affordable/minimum value coverage available to them through their employer or their spouse's employer, and whose household income is at or below 400% of the federal poverty level. For more information on this notice please go to the Department of Labor website at <http://www.dol.gov/ebsa/newsroom/tr13-02.html>.