

US delays deadline for finalising Obamacare health plans

REUTERS, Washington

The Obama administration has delayed a step crucial to the launch of the new healthcare law, the signing of final agreements with insurance plans to be sold on federal health insurance exchanges starting October 1.

The US Department of Health and Human Services (HHS) notified insurance companies on Tuesday that it would not sign final agreements with the plans between September 5 and 9, as originally anticipated, but would wait until mid-September instead, according to insurance industry sources.

Nevertheless, Joanne Peters, a spokeswoman for HHS, said the department remains "on track to open" the marketplaces on time on October 1.

The reason for the hold-up was unclear. Sources attributed it to technology problems involving the display of insurance products within the federal information

technology system.

Peters said only that the government was responding to "feedback" from the companies, "providing additional flexibility and time to handle technical requests."

Coming at a time when state and federal officials are still working to overcome challenges to the information technology systems necessary to make the exchanges work, some experts say that even a small delay could jeopardize the start of the six-month open enrollment period.

U.S. officials have said repeatedly that the marketplaces, which are the centerpiece of President Barack Obama's signature healthcare reform law, would begin on time.

But the October 1 deadline has already begun to falter at the state level, with Oregon announcing plans to scale back the launch of its own marketplace and California saying it would consider a similar move.

Tuesday's notification by the

Centers for Medicare and Medicaid Services, the HHS agency spearheading marketplace development, affects insurance plans that would be sold in federal exchanges that the administration is setting up in 34 of the 50 US states. The remaining 16 states, including Oregon and California, are setting up their own marketplaces.

"It makes me wonder if open enrollment can start on October 1," said a former administration official who worked to implement Obama's healthcare reform.

"But having everything ready on October 1 is not a critical issue. What matters to people is January 1, which is when the coverage is supposed to start. If that were delayed, it would be a substantive setback."

Obama's Patient Protection and Affordable Care Act is expected to extend federally subsidized health coverage to an estimated 7 million uninsured Americans in 2014 through the marketplaces.

But insurance plans must be qualified to meet specific standards if they are to be sold on the exchanges. And each insurer must sign a contract with the federal government.

The new timetable for qualified plan agreements is the latest in a series of delays for Obamacare.

The most significant came in early July when the White House and the Treasury Department announced a one-year delay in a major Obamacare provision that would have required employers with at least 50 full-time workers to provide health insurance or pay a penalty beginning in 2014.

Legal and political opposition from Republicans and their conservative allies have already fragmented Obamacare's original vision.

Only about half the states have opted to expand Medicaid program for the poor to uninsured families living below the poverty level, and Republicans in Congress have denied nearly \$1 billion in

new implementation funding this year alone.

The Government Accountability Office cautioned in June that the law known as Obamacare could miss the October 1 enrollment deadline because of missed deadlines and delays in several areas including the certification of health plans for sale on the exchanges.

Another US watchdog, the HHS Office of the Inspector General, warned earlier this month that the government was months behind testing data security for the federal data hub that represents the information technology backbone of the new marketplaces.

The state of Oregon has already scaled back the October 1 debut of its own healthcare exchange by preventing state residents from signing up for coverage on their own until mid-October. California said last week that it, too, would consider a soft launch of its exchange if tests show it is not ready to accommodate wide public access.



Md Nader Khan, chairman of Prime Bank, inaugurates the Prime Bank Auditorium at Jessore Press Club on Monday. Md Ehsan Khasru, managing director, was also present.

Myanmar approves telecoms bill

AFP, Yangon

Myanmar's parliament has passed a telecoms bill paving the way for licensed international firms to operate, state media said Wednesday, in the latest move to open the potentially lucrative mobile market.

The former junta-run nation last month awarded telecom licences to Norway's Telenor and Qatari firm Ooredoo as it tries to raise telephone coverage from less than 10 percent currently to 80 percent by 2016.

The state-run New Light of Myanmar newspaper said the bill had been approved by parliament.

MP Phone Myint Aung said the move would mean "international operators can launch their operations. They are waiting for this bill."

The bill still requires the signature of President Thein Sein to come into effect.

"We have not yet had an opportunity to review the legislation but look forward to the final approval of the Telecommunications Law and to also reviewing the implementing regulations," Telenor said in a statement.

"A clear and stable regulatory and legislative framework that ensures predictability and a level and transparent playing field is important for a long-term investor such as Telenor."

Telenor added that it was still finalising the terms and conditions of the licence.

The bid process has been closely watched as a bellwether of economic reforms aimed at driving rapid foreign investment in the nation, which has seen sweeping changes since a quasi-civilian government replaced the military regime in 2011.

Ooredoo, formerly known as Qatar Telecom, this month pledged to introduce "affordable" phone services to Myanmar next year as it pumps \$15 billion into the country as part of its 15-year 3G licence.

Few can currently afford mobile phones and SIM card fees, which in the past cost about \$200, although the government is trying to make prices more affordable.

In April state-owned giant Myanmar Post and Telecommunication announced it would start selling SIM cards for less than \$2, and the authorities have begun selling them on a lottery basis.



Aktar Hussain, chairman of Rangs Group of Companies, attends the launch of the latest Sony LCD TV Bravia, for the first time in Bangladesh, at Ruposhi Bangla hotel in Dhaka on Monday. Sachimi Hussain, vice chairperson, was also present.



Badiur Rahman, chairman of Al-Arafah Islami Bank, attends a day-long business development seminar for the managers of the bank at the Institution of Diploma Engineers in Dhaka yesterday. Habibur Rahman, managing director, was also present.

EU finalises China solar panel subsidy probe

AFP, Brussels

The European Commission concluded Wednesday an anti-subsidy probe into imports of Chinese solar panels which a top EU energy group said showed Beijing made "massive illegal" payments to its companies.

The Commission declined to confirm the details, saying only that it had informed interested parties -- including China -- of its findings and they could now comment on them.

"The Commission will ... consider these comments and determine what definitive action should be taken in the investigations," EU trade spokesman John Clancy told AFP.

Final remedies will go for approval to EU leaders by the end of the year.

Clancy stressed that the anti-subsidy probe was entirely separate from an anti-

dumping investigation which led to punitive levies on imports of Chinese solar panels in June and which was settled in late July.

"Let me clarify that the disclosed findings in the anti-subsidy case do not undermine the amicable solution with China ... in the context of the anti-dumping proceeding," he said.

The Commission previously said that in light of the anti-dumping accord, it would not impose punitive duties in the anti-subsidy case but that it would continue the probe through to a solution.

EU ProSun, the main solar panel manufacturers' lobby group, said the Commission's anti-subsidy report showed that Chinese producers got government subsidies -- from cheap raw materials to electricity and funding -- of up to 11.5 percent of their sales.

US pending home sales drop in July

AFP, Washington

US pending home sales dropped for the second month in a row in July as rising mortgage interest rates hit demand, an industry group said Wednesday.

The National Association of Realtors' index for pending sales of previously owned homes, based on contract signings, fell 1.3 percent to 109.5 in July.

The index was 110.9 in June, after an unexpectedly strong jump to 112.3 in May, its highest level since December 2006.

The second straight monthly decline surprised analysts, who on average had predicted the index would rise 0.2 percent in July.

Although the housing market is still rising -- pending sales were up 6.7 percent from July 2012 -- higher mortgage rates are slowing the market, NAR said.

Lawrence Yun, NAR chief economist, downplayed the

July figure, saying "the modest decline in sales is not yet concerning."

"However, higher mortgage interest rates and rising home prices are impacting monthly contract activity in the high-cost regions of the Northeast and the West," he said.

The NAR data points to existing-home sales dipping in both August and September, said Ian Shepherdson of Pantheon Macroeconomics.

"Mortgage applications and mortgage lending are now trending downwards in the wake of the surge in mortgage rates over the past three months, and housing transactions will follow," he said.

"We are inclined to see the May surge as a signal that people were rushing to lock-in before rates rose further, rather than an indication of a further sustained pick-up in sales."

82 more workers head to Malaysia

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A total of 370 workers have now been recruited by the Malaysian government under the scheme. Expatriates' Welfare and Overseas Employment Minister Khandker Mosharrar Hossain is now hoping the remaining workers selected under the scheme would get to leave over the next two or three months.

Around 1.5 million aspirant workers registered online last January. Of them, 10,000 were selected and given technical training at 23 centres across the country.

The workers paid only Tk 33,178 for the posting in Malaysia, when previously the cost would be as high as Tk 2-2.8 lakh.

Dubai court rejects Kuwaiti sheikh complaint against UBS

AFP, Dubai

A Dubai-based court dismissed a Kuwaiti sheikh's complaint that UBS failed to pay him \$21,400,000 as promised for helping the Swiss bank arrange an asset sale by telecom operator Zain.

Sheikh Meshal al-Sabah, a member of Kuwait's ruling family, claimed that bank officials had offered him money at a meeting in Dubai in 2009 to help hamper French media conglomerate Vivendi's bid to acquire Zain's African operations, said a

copy of the judgement obtained by AFP.

Meshal claims that UBS had promised him a commission of between 0.1 to 0.2 percent of the total cost of Zain Africa, estimated at \$10 billion to \$12 billion.

The Swiss bank had strongly denied the allegations as the trial opened in June at the independent Dubai International Financial Centre Courts, where the lender's offices are located.

According to the verdict, Meshal failed to present sufficient evidence on the verbal deal that he claimed had been agreed.

The rupee is where? Currency collapse confounds India Inc

FROM PAGE B4

While many consumer companies have resorted to price hikes to cope with the currency, long-term supplier contracts and hedging are helping some to bite the bullet for now.

Daimler AG's Mercedes-Benz has held off on a price hike even though it faces severe margin pressure from the sliding currency and rising fuel costs, but it may relent soon.

"We didn't get immediately affected by the weakening of rupee as we have a long-term hedging strategy. However the hedging period cannot be forever and we have to ensure that we run a sustainable business in the long term," Eberhard Kern, managing director at

Mercedes-Benz India said.

Similarly, branded apparel maker Lacoste India is expecting a hit on its margins but will hold off on a price hike until the end of the year, Rajesh Jain, director and chief executive officer said. The company imports raw materials like yarn, but long-term supply contracts have so far insulated it from currency-related price increases of 15 percent.

However, that will be small comfort if demand stays weak.

"Growth has come to a grinding halt but that's not the only bad part," Whirlpool's Daggupta said. "Demand is not likely to improve anytime soon and that's more worrying."



Kazi Akram Uddin Ahmed, chairman of Standard Bank, inaugurates the 81st branch of the bank on Sonargaon Janapath Avenue at Uttara Model Town in Dhaka on Tuesday. SA Farooqui, managing director, was also present.

বাংলাদেশ টেলিযোগাযোগ নিয়ন্ত্রণ কমিশন
আইইবি ভবন, রমনা, ঢাকা-১০০০, বাংলাদেশ

নং-বিটিআরসি/এসএম/৬-৩/২০০৩/পাট/৯৩-২০০৫ তারিখঃ ২২/০৮/২০১৩

এ্যামেচার রেডিও পরীক্ষা-২০১৩ এর বিজ্ঞপ্তি

এতদ্বারা সংশ্লিষ্ট সকলের অবগতির জন্য জানানো যাচ্ছে যে, বাংলাদেশ এ্যামেচার রেডিও অপারেটর পরীক্ষা অনুষ্ঠিত হতে যাচ্ছে। পরীক্ষা সংক্রান্ত তথ্য/উপাত্ত নিম্নে ছকে বর্ণিত হলঃ

| তারিখ ও বার | সময় | বিষয় | পরীক্ষার স্থান |
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| ০৯ নভেম্বর, ২০১৩; শনিবার | ১১:০০-১২:৩০ | এ্যামেচার রেডিও তাত্ত্বিক (মাল্টিপল চয়েজ ৫০টি প্রশ্ন, মার্কস ১০০) | প্রবেশপত্রে উল্লেখ করা হবে |

সিলেবাসঃ তাত্ত্বিক পরীক্ষায় বেসিক ইলেক্ট্রনিক্স, ফাভামেন্টাল রেডিও ইঞ্জিনিয়ারিং, রেডিও রেলগেশন, এ্যামেচার রুলস, কোডস ও ব্যবহারিক জ্ঞান ইত্যাদি বিষয়ে প্রশ্ন থাকবে। ৫০% মার্কস পেয়ে উত্তীর্ণ হলে অত্র কমিশনে লাইসেন্স ও কল-সাইনের জন্য আবেদন করা যাবে।

পরীক্ষায় অগ্রহী প্রার্থীকে প্রাপ্তবয়স্ক এবং এ্যামেচার বেতারযন্ত্র সম্বন্ধে কারিগরী জ্ঞানসম্পন্ন বাংলাদেশী নাগরিক হতে হবে। পরীক্ষার ফি ও আনুষঙ্গিক খরচ বাবদ যে কোন তফসিলি ব্যাংক থেকে ১০০০/- (এক হাজার) টাকার পে-অর্ডার/ডিডি বিটিআরসি, ঢাকা'র নামে আবেদনপত্রের সাথে জমা দিতে হবে যা অফেরতযোগ্য। অন্যদিকে পরীক্ষার্থীগণকে নিজ নিজ খরচে পরীক্ষায় অংশগ্রহণ করতে হবে। সাদা কাগজে ইংরেজি বড় অক্ষরে আবেদন করতে হবে। আবেদনপত্রে নাম, পিতা-মাতার নাম, স্থায়ী ঠিকানা, বর্তমান ঠিকানা, জন্ম তারিখ, শিক্ষাগত যোগ্যতা, পেশা, মোবাইল/টেলিফোন নম্বর, জাতীয় পরিচয়পত্র, ০২ (দুই) কপি পাসপোর্ট সাইজের রঙ্গিন ছবি, পে-অর্ডার/ডিডি এর নং, তাং, টাকার পরিমাণ, ব্যাংকের নাম/শাখা উল্লেখ করতে হবে। আবেদনপত্রে আবেদনকারীর স্বাক্ষর ও তারিখ উল্লেখপূর্বক আগামী ৩০ সেপ্টেম্বর, ২০১৩ তারিখের মধ্যে ডাকযোগে, কুরিয়ার সার্ভিসের মাধ্যমে বা হাতে হাতে বিকাল ০৪ (চার) ঘটিকার পূর্বে পৌঁছাতে হবে। উল্লেখ্য যে, পরীক্ষায় উত্তীর্ণ প্রার্থীদের লাইসেন্স ও কল-সাইন গ্রহণের আবেদনপত্রের সাথে জাতীয় পরিচয়পত্র, পুলিশ ডেরিভিকেশন রিপোর্ট অথবা পাসপোর্টের সত্যায়িত কপি দাখিল করতে হবে। প্রবেশপত্র ডাকযোগে প্রেরণ করা হবে। পরীক্ষার ফলাফল ডাকযোগে এবং বিটিআরসি'র ওয়েবসাইটে প্রকাশ করা হবে। উল্লেখ্য যে, এ বিষয়ে বিস্তারিত তথ্য বিটিআরসি'র ওয়েবসাইট www.btrc.gov.bd তে পাওয়া যাবে।

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