## The Jefferson Health Plan

Jefferson
HEALTH PLAN

January 2023 Issue 2023-01

The latest JHP news and announcements



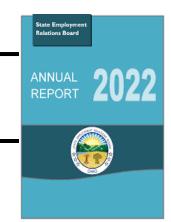
# State Employee Relations Board (SERB) Survey Time

JHP Account Managers (Jen, Kristin, and Michelle) are again offering to complete your group's survey, on your behalf, and submit it to SERB by the March deadline.

The SERB 2023 Health Insurance Survey email from Justin Brown should have been emailed directly to you. If you wish for the AMs to complete your survey, please forward the entire email to: <a href="mailto:ihpemployer@thejeffersonhealthplan.org">ihpemployer@thejeffersonhealthplan.org</a>. We will send confirmation and follow-up soon with a request for any information JHP does not have and is needed to complete the survey.

We ask that you let us know by Friday, February 3, 2023 if you want us to complete your survey. This gives the AMs time to gather the required information to complete the survey by the March deadline.

The 2022 State Employment Relations Board Annual Report is available on their website: <a href="https://serb.ohio.gov/view-document-archive/serb-annual-reports">https://serb.ohio.gov/view-document-archive/serb-annual-reports</a>.







JHP Semi-Annual Meeting Wednesday, April 26, 2023 Quest Center – Columbus More information coming soon!

## **Account Management Update**



**BEACON EAP** offers support for stress management, work/life balance, legal issues, grief and loss, debt management, etc. via website or in-person consultation. The EAP offers 1-5 counseling

sessions per issue, per year. Talkspace is a new addition to the EAP. It's a digital platform that supports behavioral health and emotional wellness needs from a secure, HIPAA-compliant app. Over the last decade, Talkspace has supported more than 2.9 million adults, teens, and couples with online counseling and therapy. With Talkspace, one session generally equals one week of access and the ability to send unlimited messages to your therapist, or one completed live video.

2023 Monthly Engagement Themes		
January	Addiction	
February	Work/Life Balance	
March	Mindfulness	
April	Neurodiversity	
May	Mental Health/Stigma	
June	LGBTQ+ Support	
July	Minority Mental Health	
August	Child/Adolescent Mental Health	
September	Suicide Prevention	
October	Depression	
November	Caregiver Support	
December	Holiday Stress	



Managing Priorities to Maximize Your Day		
February 15, 2023 at 2pm EST		
Raising Diversity In Your Home		
May 17, 2023 at 2pm EST		
How Financial Stress Affects the Workplace		
August 23, 2023 at 2pm EST		
Kindness and Gratitude		
November 1, 2023 at 2pm EST		
Visit <a href="https://www.achievesolutions.net/jhp">www.achievesolutions.net/jhp</a> to register		

**Quarterly Webinar Topics** 

Visit <a href="www.achievesolutions.net/jhp">www.achievesolutions.net/jhp</a> to register for upcoming webinars and access archived webinar recordings.

## Account Management Update Continued



2023 Work/Life Seminars		
January	Rays of Sunshine – Explore the benefits of getting outdoors as part of your self-care routine.	
February	<b>Tackling Loneliness</b> – Learn practical steps on how to overcome loneliness and build better connection with others.	
March	<b>Set Boundaries and Boost Your Wellbeing</b> – Look at the benefits of having healthy boundaries, and how we can practice setting boundaries in everyday lives.	
April	<b>Guiding Your Family to Greener Living</b> – Explore the steps towards greener living and how to guide our family to living more sustainably.	
May	<b>Are You a Good Listener?</b> – Discussion on the benefits of being a good listener and learn practical tips on how to be a better listener.	
June	<b>Keeping an Open Mind</b> – Discover how to keep an open mind about yourself and others and the benefits of keeping an open mind.	
July	Overcoming Parental Guilt – Find out how to overcome parental guilt and continue to do your best.	
August	<b>Digging Deep</b> – Explore how to have smart financial management and learn practical steps on getting out of financial rut.	
September	The Gratitude Habit – Discover how to build gratitude habits in our daily lives.	
October	Pause.Breathe.Resume – Learn how to notice our own thoughts and how we react to them, and channel energy when handling challenges.	
November	Caring for the Caregiver – Explore how to take care of yourself and cope with caregiver stress while supporting your loved ones.	
December	Make a Change – Learn how to make a change for the better and learn practical tips to embrace the discomfort of change.	
Visit <u>www.achie</u> seminars.	vesolutions.net/jhp and click on Quick Links, then Monthly Work/Life Seminars to access the on-demand	

### Legal Update



#### Prescription Drug Reporting Due Date Extended to January 31, 2023

A new transparency provision, enacted as part of the 2021 Consolidated Appropriations Act, requires employer-sponsored health plans and health insurance issuers to annually report information about prescription drugs and health care spending to the federal government. This reporting process is referred to as the prescription drug data collection or RxDC report.

The first RxDC report was originally due by December 27, 2022 but has since been extended to January 31, 2023. This first RxDC report covers data for the 2020 and 2021 reference years. Going forward, the annual deadline is June 1 of the calendar year immediately following the reference year. This means that the second RxDC report is due by June 1, 2023 and will cover data for 2022.

Employers should reach out to their TPA and/or PBM, as applicable, to confirm that they will submit the RxDC reports for their health plans. The legal responsibility for RxDC reporting stays with a self-insured plan eve if its TPA or PBM agrees to provide the report on its behalf. Accordingly, employers should confirm their TPA's and/or PBM's completion of the RxDC reporting.



## Form W-2 Reporting of Employer-Sponsored Health Coverage

The Affordable Care Act requires employers to report the cost of coverage under an employer-sponsored group

health plan on an employee's Form W-2, Wage and Tax Statement, in Box 12, using Code DD. The reporting requirement currently applies only to employers who filed 250 or more eligible employee W-2 Forms in the preceding year. Employers are required to provide the information by January 31, 2023. The reporting requirement remains optional for employers issuing fewer than 250 W2 forms. Additional information is at the IRS website at:

https://www.irs.gov/affordable-care-act/form-w-2-reporting-of-employer-sponsored-health-coverage (IRS page last reviewed or updated August 5, 2022).

## Legal Update Continued

#### CMS Medicare Part D Disclosure for 1/1 Renewal

The Medicare Modernization Act (MMA) requires employers whose health plans provide prescription drug coverage to notify Medicare-eligible individuals whether their prescription drug coverage is creditable coverage, which means that the coverage is expected to pay on average as much as the standard Medicare prescription drug coverage. The Centers for Medicare and Medicaid Services (CMS) has imposed two disclosure requirements on employers with health plans that provide prescription drug coverage to Medicare-eligible individuals, and one of which is for such employers to complete the Online Disclosure to CMS Form to report



the creditable coverage status of their prescription drug plan. The Disclosure to CMS should be completed annually no later than 60 days from the beginning of a plan year, within 30 days after termination of a prescription drug plan, or within 30 days after any change in creditable coverage status. For CMS creditable coverage reporting purposes, "plan year" means annual renewal period. Disclosure to CMS must be made within 60 days after the beginning of the "plan year" (annual renewal period). Therefore, 1/1/2023 renewals must file online on or before March 1st, 2023. Employers

are required to complete the online Disclosure to CMS Form (<a href="https://www.cms.gov/Medicare/Prescription-Drug-Coverage/CreditableCoverage/CCDisclosureForm">https://www.cms.gov/Medicare/Prescription-Drug-Coverage/CreditableCoverage/CCDisclosureForm</a>) on the CMS Creditable Coverage web page. No other filing methods are allowed. The CMS Guidance and Screen Prints for the electronic filing can be found to the left of the fields of entry. When reviewing the screen print examples, please note that some sections of the Disclosure Form may not apply to your plan. Only fields relevant to your plan may appear on your screen. Also note that Total Number of Medicare Part D Eligible Individuals covered as of Plan Year Beginning Date can be acquired from your TPA.

#### **IRS's 2022 ACA Reporting Forms and Instructions**

The Internal Revenue Service (IRS) recently released Affordable Care Act (ACA) information reporting forms 1094/1095-B and 1094/1095-C and final instructions to report information about employer-sponsored health coverage for the 2022 calendar year. Links to the forms and final instructions are below:

1094-B: <a href="https://www.irs.gov/pub/irs-prior/f1094b--2022.pdf">https://www.irs.gov/pub/irs-prior/f1094b--2022.pdf</a>

1095-B: https://www.irs.gov/pub/irs-prior/f1095b--2022.pdf

1094-C: https://www.irs.gov/pub/irs-prior/f1094c--2022.pdf

1095-C: https://www.irs.gov/pub/irs-prior/f1095c--2022.pdf

2022 - 4f

Instructions for Forms 1094/5 B: https://www.irs.gov/pub/irs-prior/i109495b--2022.pdf

Instructions for Forms 1094/5 C: <a href="https://www.irs.gov/pub/irs-prior/i109495c--2022.pdf">https://www.irs.gov/pub/irs-prior/i109495c--2022.pdf</a>



## Legal Update Continued

As a reminder, ACA created reporting requirements under the Internal Revenue Code (Code) Sections 6055 and 6056. These sections require employers and providers of health insurance coverage to report certain information to the IRS, full-time employees, and other plan participants each year about the health plan coverage they offer (or do not offer) or provide to their employees. Reporting under Sections 6055 and 6056 involves one or both of two sets of forms: the "B-Series" forms (Forms 1094-B and 1095-B) and the "C-Series" forms (Forms 1094-C and 1095-C) (collectively, the "Forms"). Each set of forms includes a transmittal form (Forms 1094-B and 1094-C), which serves as a cover page to the individualized forms (Forms 1095-B and 1095-C), which are prepared for each employee for whom the employer is required to report. The B Forms are filed by minimum essential coverage providers (mostly insurers and government sponsored programs, but also some self-insuring employers and others) to report coverage information in accordance with Code § 6055. The C Forms are filed by applicable large employers (ALEs) to comply with Code § 6056, providing information that the IRS needs to administer employer shared responsibility under Code § 4980H and eligibility for premium tax credits. In addition to being filed with the IRS, Forms 1095-B and 1095-C are furnished to individuals. ALEs with self-insured health plans report coverage information on Form 1095-C.

Form 1095-B no longer includes references to the individual mandate penalty in the "Instructions for Recipient" section. Other than that, the forms are essentially unchanged from 2021, and the instructions do not identify any changes to the information reported on the forms.

Employers filing paper returns with the IRS must submit their Forms to the IRS by February 28, 2023; employers filing electronically are required to be filed by March 31, 2023. As a reminder, employers and coverage providers who are filing 250 or more information returns are required to file electronically. The 250-or-more requirement applies separately to each type of form filed and separately for original and corrected returns.

Filers can get an automatic 30-day extension of time to file by completing Form 8809 and filing it with the IRS on or before the due date for the Forms 1094-B and 1095-B. Form 8809 may be submitted on paper or through the FIRE System either as a fill-in form or an electronic file.

The instructions incorporate an automatic 30-day extension—from January 31 to March 2, 2023—for furnishing Forms 1095-B and 1095-C (statements) to individuals.



### Financial Update

Paying your JHP Invoice by making ACH payments to the Jefferson Health Plan is the quickest way to have funds posted to your reserve account. ACH payments eliminate the manual processing of check payments and bank deposits. Please consider sending your next payment via ACH. Use the following Huntington Bank information: Huntington Bank, Routing #041215032, Account #01780411701

Monthly invoices are generated using eligibility data from third party administrators (TPAs). Due to timing issues, invoice adjustments may be needed before payment is remitted. Please send invoice adjustments to the Jefferson Health Plan via email (billing@thejeffersonhealthplan.org). Once received, a revised invoice will be sent. This process will ensure that payments match the invoice. Be sure to submit the eligibility changes directly to the TPAs as well so future billing statements are correct.

Remember . . . If you need access to the GJM ShareFile site, which includes JHP Actuarial Valuation Reports; Liability and Funded Status Detail (which includes IBNR) and financial statements . . . Contact your Account Manager for access and help with ACH or Invoice questions.



Effective January 1, 2023 JHP's internal auditors Gilmore Jasion Mahler, LTD (GJM) merged into CLA (CliftonLarsonAllen LLP). CLA is a national professional services firm, that like GJM is committed to

excellence and responsiveness to the needs of the clients they serve. You will continue to work with the same team as you are today out of the same location and at the same phone number. Email addresses will migrate to a new format (first name.last <a href="mailto:name@claconnect.com">name@claconnect.com</a>), however the legacy GJM emails will continue to work for a period of time. Take a look at CLAconnect.com to get a feel for CLA. You will continue to receive the same agility and care that you receive today, with even deeper knowledge and capabilities when you need it.



### JHP Announcements



#### Eddie DiBenedetto, Accountant

Eddie joined JHP in August of 2022 as an accountant. He holds a Bachelor's degree in Accounting from Washington and Jefferson College. He is currently studying for his CPA exam. He loves racing, spending time with his family and volunteering at his local fire department.

#### Jacob Keenan, Sales & Marketing Specialist

Jake graduated form Wheeling University formerly know as Wheeling Jesuit University. He graduated with a Bachelor's degree in Business Administration with a focus in Marketing. During his time at Wheeling University he played football for four years. He has been an intern with the Jefferson County ESC for the past 3 years.

#### Bill Kocher, Growth and Experience Director

Bill came to JHP after serving as the City Manager of the City of Mt. Healthy for over 25 years and working for 7 years in the private sector in the shoe industry. He grew up in Wilmington, Ohio and graduated from Ohio University. He and his wife Amie have been married for 22 years. They have a daughter, Gracie, a junior at Miami University a son, Will, a senior at Kings High School and a daughter, Nina, a 7<sup>th</sup> grader.

#### Brian Melnek, Underwriter/Consultant

Before joining JHP, Brian worked for Paramount Health Care for 7 years in the Finance/Actuarial department. He holds a Master of Business Administration degree from the University of Findlay and a Bachelor's degree in Mathematics from Bowling Green State University.



### JHP Service Contacts

Billing	billing@thejeffersonhealthplan.org
Broker with Questions	broker@thejeffersonhealthplan.org
Employee with Questions (Wellness & EAP)	<u>ihpmember@thejeffersonhealthplan.org</u>
Employer with Questions	jhpemployer@thejeffersonhealthplan.org
Investment (US Bank/ Audit)	invest@thejeffersonhealthplan.org
Legal and Compliance	legal@thejeffersonhealthplan.org
Life Insurance	lifeinsurance@thejeffersonhealthplan.org
Moratoria	<u>moratoria@thejeffersonhealthplan.org</u>
Ohio Valley Pool	ovp@thejeffersonhealthplan.org
Quotes	quotes@thejeffersonhealthplan.org
Renewals	renewals@thejeffersonhealthplan.org



## Don't know who to contact? Reach out to any JHP ACCOUNT MANAGER!

Kristin Fischer kfischer@thejeffersonhealthplan.org

Michelle Milliken mmilliken@thejeffersonhealthplan.org

Jen Motter imotter@thejeffersonhealthplan.org



The Jefferson Health Plan 2023 Sunset Blvd. ● Steubenville, OH 43952 740.792.4010

 $\underline{www.the} \underline{jeffers on healthplan.org}$ 

Facebook: <u>JHP</u> Twitter: <u>@JHealthplan</u>

