

The Jefferson Health Plan

The latest JHP news and announcements



September 2024
Issue 2024-03

Please join us for the

2024 Jefferson Health Plan Fall Semi-Annual Membership Meeting & Educational Seminar

Tentative Agenda



Wednesday, October 23rd

- 4:00 pm – 6:00 pm Semi-Annual Membership Meeting
- 6:00 pm – 8:00 pm Hospitality for Membership

Thursday, October 24th

- 7:30 am – 8:30 am Buffet Breakfast – Atrium
- 8:30 am – 8:50 am Registration
- 8:50 am – 9:00 am Welcome
- 9:00 am – 9:30 am Wellness: Getting to Know Your Porta
- 9:30 am – 10:00 am Hard-Learned Lessons from an Actuary
- 10:00 am – 10:15 am Visit with Vendors
- 10:15 am – 11:15 am Staying on top of Pharmaceutical Hot Topics
- 11:15 am – 12:15 pm Lunch, Visit with Vendors & Hotel Check-Out
- 12:15 pm – 12:45 pm HIPAA Certification
- 12:45 pm – 1:45 pm EAP Orientation for Managers & Administrators
- 1:45 pm – 2:00 pm Visit with Vendors
- 2:00 pm – 2:30 pm Cybersecurity Best Practices to Limit Losses
- 2:30 pm – 3:00 pm Finance Tips, Tools & Takeaways
- 3:00 pm – 3:15 pm Conclusion

There is still time to register. Hope to see you there!

<https://www.thejeffersonhealthplan.org>

Jefferson Health Plan

Administrative Fee



Whether you're new JHP or have been with us through our nearly 40 years of service, you may have heard the statement "our members come first in all we do". With our political subdivision's nonprofit health benefits model, this isn't just a cliché, it's the framework of every organizational decision. As the consortium membership grows, we continue to realize administrative efficiencies and greater negotiating strength to persistently drive down costs. Our goal is simple, to ensure our membership can dedicate more resources to their communities.

In furtherance of this goal, effective January 1, 2025, the Jefferson Health Plan Board of Directors approved a \$3.00 per employee per month reduction to our already low administrative fee. This brings our Medical/Rx administrative fee from \$15.50 to \$12.50, a nearly 20% reduction. This change will automatically be applied in our billing system and reflected on your invoices after the effective date. Should you have any questions, please reach out to your JHP Account Manager. Thank you for helping us to better serve our membership!

Finance Update

ORC: 9.833

Ohio Revised Code Section 9.833 requires the Jefferson Health Plan to obtain an actuarial certification of the consortium's reserves at the conclusion of each fiscal year. This actuarial certification confirms whether reserves are maintained in accordance with accepted loss reserving standards, and that reserves are sufficient to fund terminal liabilities of the consortium, as of the consortium's year end (June 30, 2024). The report must be prepared and completed within ninety (90) days following the fiscal year end. JHP has contracted with Parsons Risk Strategies for the preparation of this report. Reports will be available no later than September 30, 2024 and will be posted on the JHP Sharefile where the monthly financial statements are located. You will receive an email when the reports are available. If you have questions, please contact Mark Schlagheck, JHP CFO, mschlagheck@thejeffersonhealthplan.org.

1/1/25 Renewals will be out to groups by October 11th

Account Management Update



The September Carelon flyer has been sent to our groups. If you would like to receive these monthly flyers, please contact your JHP Account Manager. You are encouraged to share these flyers with your employees.



Remember, JHP provides the Carelon Employee Assistance Program (EAP) at no cost to eligible members and their employees. Contact your JHP Account Manager for more information.

Do you need information on Carelon or HealthReach?
Reach out to any JHP ACCOUNT MANAGER

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*Don't forget to turn your clocks back
November 3, 2024*



IRS Announced 2025 HSA/HDHP Limits

The Internal Revenue Service (IRS) recently issued [IRS Revenue Procedure 2024-25](#), which announced the inflation-adjusted maximum contribution limits for health savings accounts (HSAs), along with minimum deductible and maximum out-of-pocket expenses for high-deductible health plans (HDHPs) for calendar year 2025. The IRS also announced that for plan years beginning in 2025, the maximum amount that may be made available for the plan year for an excepted-benefit health reimbursement arrangement (HRA) will be \$2,150 (up from \$2,100 in 2024). The table below summarizes those adjustments and other applicable limits:

2025 Contribution and Out-of-Pocket Limits Health Savings Account and High-Deductible Health Plan					
Type of Limit	2025		2024		Change
HSA Maximum Annual Contribution	Self-Only	\$4,300	Self-Only	\$4,150	Self-Only +\$150
	Family	\$8,550	Family	\$8,300	Family +\$250
HAS Maximum Catch-Up Contribution	\$1,000		\$1,000		No Change
HDHP Minimum Annual Deductible	Self-Only	\$1,650	Self-Only	\$1,600	Self-Only +\$50
	Family	\$3,300	Family	\$3,200	Family +\$100
HDHP Maximum Annual Out-of-Pocket Amounts	Self-Only	\$8,300	Self-Only	\$8,050	Self-Only +\$250
	Family	\$16,600	Family	\$16,100	Family +\$500

CMS Online Disclosure for 7/1 and 8/1 Renewals

As you may recall, the Centers for Medicare and Medicaid Services require all employers who offer prescription drug plans to electronically file a confirmation with CMS verifying some general plan information and that the notices were sent to participants on or before October 15. 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, 7/1/2024 renewals must file online on or before 8/29/2024 and 8/1/2024 renewals must file online on or before 9/29/2024.

The website is as follows: <https://www.cms.gov/Medicare/Prescription-Drug-Coverage/CreditableCoverage/CCDisclosureForm>

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.

JHP Service Contacts

- Billing.....billing@thejeffersonhealthplan.org
- Broker with Questionsbroker@thejeffersonhealthplan.org
- Employee with Questionsjhpmember@thejeffersonhealthplan.org
(Wellness & EAP)
- Employer with Questions.....jhpemployer@thejeffersonhealthplan.org
- Investment (US Bank/ Audit).....invest@thejeffersonhealthplan.org
- Legal and Compliancelegal@thejeffersonhealthplan.org
- Life Insurancelifeinsurance@thejeffersonhealthplan.org
- Moratoriamoratoria@thejeffersonhealthplan.org
- Ohio Valley Poolovp@thejeffersonhealthplan.org
- Quotes.....quotes@thejeffersonhealthplan.org
- Renewalsrenewals@thejeffersonhealthplan.org



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