

# The Jefferson Health Plan

The latest JHP news and announcements



August 2023  
Issue 2023-03

## JHP Semi-Annual Membership Meeting & Educational Seminar

Wednesday, 10/25 & Thursday, 10/26

The Columbus Marriott Northwest - 5605 Blazer Parkway, Dublin

Wednesday, October 25

4:00 – 6:00 pm Semi-Annual Membership Meeting

6:00 – 8:00 pm Hospitality

Thursday, October 26

7:30 – 8:30 am Buffet Breakfast

8:30 – 8:50 am Registration

8:50 – 9:00 am Welcome

9:00 – 9:30 am Employee Assistance Program: More Than Just Employees

9:30 – 10:00 am Legislative Update

10:00 – 10:15 am Visit with Vendors

10:15 – 11:15 am Maximizing Your Pharmacy Benefits

11:15 – 12:00 pm The Importance of Oral & Optical Health

12:00 – 1:00 pm Lunch, Visit with Vendors & Hotel Checkout

1:00 – 1:30 pm HIPAA Certification

1:30 – 1:45 pm Visit with Vendors

1:45 – 2:15 pm Wellness Program Success Story

2:15 – 3:00 pm Professional Development for Your Staff

3:00 – 3:15 pm Conclusion



To register click this link: <https://conta.cc/3OLeeEB>

## Reminder . . .

On May 16, 2023, the Internal Revenue Service (IRS) issued IRS Revenue Procedure 2023-23, 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 2024. The IRS also announced that for plan years beginning in 2024, the maximum amount that may be made newly available for the plan year for an excepted-benefit health reimbursement arrangement (HRA) will be \$2,100 (up from \$1,950 in 2023).

	2024	2023
<b>Minimum deductible amounts for the qualifying High-Deductible Health Plan (HDHP)</b>		
Individual Coverage	\$1,600	\$1,500
Family Coverage	\$3,200	\$3,000
<b>Maximum contribution levels</b>		
Individual Coverage	\$4,150	\$3,850
Family Coverage	\$8,300	\$7,750
Catch-up contributions allowed for those 55 years of age and over	\$1,000	\$1,000
<b>Maximums for HDHP out-of-pocket expenses (excluding premiums)</b>		
Individual Coverage	\$8,050	\$7,500
Family Coverage	\$16,100	\$15,000



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*Don't forget to turn your clocks back  
November 5, 2023*

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# Account Management Update



## Prescription Drug Change Deadlines

RxBenefits released pharmacy benefit plan change deadlines for CVS, ESI, and Optum. As you prepare for any pharmacy benefit changes effective January 1, 2024, please notify your JHP Account Manager by the following deadlines:

### CVS

- Deadline for clinical (Protect): **Tuesday, October 24, 2023**
- Deadline for non-clinical benefit (copay, deductibles, structure): **Wednesday, November 22, 2023**
- Deadline for PrudentRx (Legal documents signed by client and submitted to PrudentRx): **Friday, September 22, 2023**

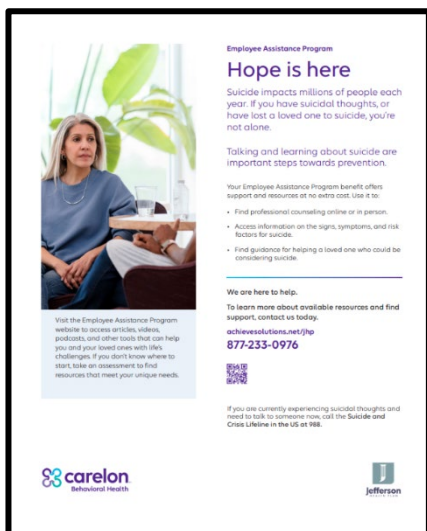
\*Please note that if adding PrudentRx requires a formulary change, the effective date will need to be on or after February 1, 2024.

### ESI

- Deadline for formulary and any clinical (Protect): **Monday, October 23, 2023**
- Deadline for non-clinical benefit (copay, deductibles, structure): **Monday, October 23, 2023**
- Deadline for SaveOnSP (Legal documents signed by client and submitted to SOSP): **Friday, September 22, 2023**

### Optum

- Deadline for formulary and any clinical (Protect): **Tuesday, October 24, 2023**
- Deadline for non-clinical benefit (copay, deductibles, structure): **Friday, November 3, 2023**



To the left is the September flyer sent by Carelon. You can receive monthly flyers and in turn can forward them to 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.

## IRS Announces 2024 Indexing Adjustments for Employer Health Plan Affordability

Under the Affordable Care Act's (ACA) employer shared responsibility rules, applicable large employers (ALEs) are required to offer affordable, minimum value health coverage to their full-time employees (and offer coverage to the full-time employees' dependents), or risk paying a penalty to the IRS. I.R.C. § 4980H. An ALE's health coverage is considered affordable if the employee's required contribution to the plan does not exceed 9.5% of the employee's household income for the taxable year (as adjusted each year). The IRS annually adjusts the affordability threshold by considering the ratio of premium growth to income growth in the preceding calendar year. The adjusted percentage was 9.12% for 2023. On August 23, 2023, in [Revenue Procedure 2023-29](#), the IRS announced that an employer-sponsored health coverage will satisfy the ACA affordability requirement in 2024 if the lowest-cost, self-only coverage option an ALE offers does not exceed 8.39% of an employee's income. Because employers are not likely to know the household income of their employees, there are three safe harbors under which an employer could determine affordability based on information that is readily available to the employer. These three safe harbors are:

- Employees' W-2 wages, as reported in Box 1, generally as of the first day of the plan year.
- Employees' rate of pay, which is the hourly wage rate multiplied by 130 hours per month as of the first day of the plan year or, for salaried employees, 8.39 percent of the monthly salary as of the first day of the 2024 coverage period.
- The federal poverty level, as published by the Department of Health and Human Services near the start of the new year.

These safe harbors are all optional. An employer may choose to use one or more of these safe harbors for all of its employees or for any reasonable category of employees, provided it does so on a uniform and consistent basis for all employees in a category.

ALEs (employers with 50 or more full-time and full-time equivalent employees, on average, in the prior calendar year) should be aware of the above updated, reduced affordability percentage for plan years beginning in 2024, when determining their group health plan offerings (for 2024 Maximum Out-Of-Pocket/HDHPs/HSAs Limits, see the JHP's Newsletter [2023-02](#)) and contribution strategies for the upcoming plan year since failure to offer affordable, minimum value coverage to full-time employees may result in employer shared responsibility penalties. Because this affordability percentage decreased, an employer may end up with an unaffordable offer of coverage if 2024 health plan rates are the same as 2023. To maintain affordability, an employer may have to lower health plan rates in 2024. Employers that set their health insurance premiums based on ACA affordability should consider carefully reviewing their rates, and may contact a JHP Account Manager who will provide suggestions as to the JHP's unique minimum value plan.

# Legal Update continued . . .

## 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, 7/1/2023 renewals must file online on or before 8/29/2023 and 8/1/2023 renewals must file online on or before 9/29/2023. 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.

# Finance Update

## **Annual Actuarial Valuation Reports**

Annual reports are prepared by the JHP’s contracted Actuarial Firm in accordance with the requirements of ORC 9.833.

Reports for June 30, 2023 will be uploaded to the Clifton Larson Allen (CLA) site in late September for all members.

If you need access to the CLA ShareFile site, please contact your Account Manager.

Current and historical reports are available on the site.

Documents for each fiscal year include:

- JHP Actuarial Valuation Report
- Member specific “Liability and Funded Status Detail” which includes the **Incurred But Not Reported** (IBNR) amount used in your financial statements.

Reminder that Gilmore Jason Mahler (GJM) merged into Clifton Larson Allen (CLA) on January 1, 2023.

# JHP Announcements



## *Erik Kaufman, Sales and Marketing Specialist*

Erik came to JHP with a wide range of experience. He started his career in a management trainee program in the banking industry, where he got his feet wet in the industry getting his license. He then pursued a career more geared towards his accounting degree from Muskingum University as a Senior Logistics Auditor. He recently received his Ohio life and health license. Erik grew up in Sandusky, Ohio but now resides in Weirton, West Virginia. He and his wife, Ashleigh, have been married for 21 years. Together they have two daughters, Mea a senior in high school, and Ella an eighth grader both at Weirton schools.

## *Aieshya Bellamy, Underwriter-Consultant*

Aieshya joined JHP in early August and brings over 15 years of underwriting experience with her. She is a University of Pittsburgh graduate. She resides in Youngstown, Ohio. In her free time, she enjoys creating and spending time with her family and friends.

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



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## JHP Service Contacts



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🍁 Fall is Coming 🍁

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