

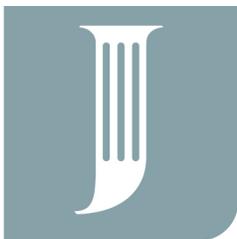
# THE JEFFERSON HEALTH PLAN UPDATE

Volume 18/Issue 18 July 2019

## WELCOME!

As another way to reach out to current Jefferson Health Plan groups and communicate on issues that directly impact our members, we will be providing updates on what is happening in the consortium.

If you have items that you would like to see in these updates, feel free to let us know!



**Jefferson**  
HEALTH PLAN

## Pharmacy Benefit Manager Update

In an effort to continuously improve services and create savings for our valued membership, JHP is pleased to announce upcoming changes in the consortium's Pharmacy Benefit Manager (PBM). Effective January 1, 2020, JHP will transition from CVS Caremark to RxBenefits, Inc. RxBenefits is an "aggregator" that leverages its overall client base to secure more advantageous prescription drug contracts. This change is expected to result in better pharmaceutical cost control, greater transparency in fees and rebates, and improved PBM market insight. The initial implementation will only apply to members currently using CVS Caremark as their chosen PBM through the JHP contract. RxBenefits contracts with CVS Caremark. Therefore, at launch, those members will remain with CVS Caremark under the RxBenefits contract. Through the transition, no change in plan design is needed and each member's prescription drug coverage will remain the same. We will share more information over the coming months to ensure our membership is fully informed every step of the way. Notably, a learning session to discuss the PBM change will be offered at the Jefferson Health Plan's annual educational seminar scheduled for October 24, 2019.

The Jefferson Health Plan continues to work hard to meet the self-insurance needs of our members and we're excited to rollout this latest offering to better serve you.

## 2020 Limits for Benefits Planning

### **Maximum Annual Out-Of-Pocket Limit**

The Affordable Care Act (ACA) provides that a non-grandfathered group health plan shall ensure that any annual cost-sharing imposed under the plan does not exceed the limitations provided for under sections 1302(c)(1) and (c)(2) of the Affordable Care Act. These are known as out-of-pocket maximum limits. The Department of Health and Human Services (HHS) has issued the 2020 out-of-pocket maximums for non-grandfathered group health plans, which are effective for plan years beginning on or after January 1, 2020

(<https://www.govinfo.gov/content/pkg/FR-2019-04-25/pdf/2019-08017.pdf>):

	<b>2020</b>	<b>2019</b>	<b>Change</b>
<b>ACA Maximum Out-of-Pocket</b>	Self-only: \$8,150	Self-only: \$7,900	Self-only: + \$250
	Family: \$16,300	Family: \$15,800	Family: + \$500

## Employer Mandate

Under the ACA, applicable large employers (ALE) (i.e., those employers with 50 or more full-time and full-time equivalent employees in the prior calendar year) must satisfy certain requirements or risk penalties. To avoid ACA penalties, ALEs must do the following:

- Offer at least “minimum essential coverage” (MEC) to at least 95% of its ACA full-time employees and their dependents; and
- Offer their ACA full-time employees coverage that is both “affordable” and provides “minimum value.”

If the employer fails to satisfy either of these requirements, they can be subject to certain penalties if an ACA full-time employee receives subsidized coverage through a public health insurance exchange. The table below summarizes the inflation-adjusted 2020 employer mandate penalties, based on a premium adjustment percentage of 1.2895211380 for the 2020 benefit year, finalized by HHS (<https://www.govinfo.gov/content/pkg/FR-2019-04-25/pdf/2019-08017.pdf>):

	2020	2019
4980(H)(a) penalty for failure to offer MEC to at least 95% of employer’s ACA full-time employees and their dependents	\$2, 570	\$2,500
4980(H)(b) penalty for failure to offer employer’s ACA full-time employees coverage that is affordable and meets minimum value requirements	\$3,860	\$3,750

## 2020 Limits for HDHPs/HSAs

In Revenue Procedure 2019-25 ([https://www.irs.gov/irb/2019-22\\_IRB#REV-PROC-2019-25](https://www.irs.gov/irb/2019-22_IRB#REV-PROC-2019-25)), the IRS released 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 2020. The table below summarizes those adjustments and other applicable limits:

Type of Limit	2019	2020	Change
<b>HSA Maximum Annual Contribution</b>	Self-only: \$3,500 Family: \$7,000	Self-only: \$3,550 Family: \$7,100	Self-only: + \$50 Family: + \$100
<b>HSA Maximum Catch-up Contribution (age 55 or older)</b>	\$1,000	\$1,000	None
<b>HDHP Minimum Annual Deductible</b>	Self-only: \$1,350 Family: \$2,700	Self-only: \$1,400 Family: \$2,800	Self-only: + \$50 Family: + \$100
<b>HDHP Maximum Annual Out-of-pocket</b>	Self-only: \$6,750 Family: \$13,500	Self-only: \$6,900 Family: \$13,800	Self-only: + \$150 Family: + \$300

## CONTACT US

The Jefferson Health Plan  
2023 Sunset Blvd.  
Steubenville, Ohio 43952  
[www.thejeffersonhealthplan.org](http://www.thejeffersonhealthplan.org)

Fall Semi-Annual  
Meeting  
Wednesday,  
October 23, 2019

Educational Seminar  
Thursday,  
October 24<sup>th</sup>, 2019

See website for additional  
details

## Meet the new JHP Team Member

The Jefferson Health Plan is pleased to announce the appointment of **Jonathan Taliani** to the position of Chief Operating Officer (COO). Jonathan is an attorney by trade, holding a JD/MBA from the University of Akron, and brings a wealth of business and leadership experience to his new role. Most recently, he has adeptly served the Jefferson Health Plan as an Underwriter/Consultant. Jonathan is delighted to continue his career with this superlative organization and welcomes the opportunity to continually find ways to better serve our valued membership.

## 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, 7/1/2019 renewals must file online on or before 8/29/2019 and 8/1/2019 renewals must file online on or before 9/29/2019. The website is as follows: <http://www.cms.gov/Medicare/Prescription-Drug-Coverage/CreditableCoverage/CCDisclosureForm.html>

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.

## PCORI

As a reminder, the Patient-Centered Outcomes Research Institute Fee will be paid and filed using the Form 720. Filing and payment will be submitted for each member organization prior to the July 31, 2019 deadline. The completed Form 720 has been sent out to all groups. The form has been prepared for your signature and was sent earlier this month. If you haven’t received one, email Tracy Li at [tli@thejeffersonhealthplan.org](mailto:tli@thejeffersonhealthplan.org). Please review your form and, upon approval, sign and return the documents to Jefferson Health Plan ATTN: Mark Schlagheck per the instructions provided for filing and payment.

## Service Contact Guide

The Jefferson Health Plan has updated its contact information to better serve members. If members have any concerns, comments, or suggestions, please email or call based on the service contact guide below:

TOPIC	EMAIL ADDRESS	PHONE
Billing	<a href="mailto:billing@thejeffersonhealthplan.org">billing@thejeffersonhealthplan.org</a>	740.792.4010 ext.250
Investment (US Bank/ Audit)	<a href="mailto:invest@thejeffersonhealthplan.org">invest@thejeffersonhealthplan.org</a>	740.792.4010 ext.251
Legal and Compliance	<a href="mailto:legal@thejeffersonhealthplan.org">legal@thejeffersonhealthplan.org</a>	740.792.4010 ext.252
Ohio Valley Pool	<a href="mailto:ovp@thejeffersonhealthplan.org">ovp@thejeffersonhealthplan.org</a>	740.792.4010 ext.253
Quotes	<a href="mailto:quotes@thejeffersonhealthplan.org">quotes@thejeffersonhealthplan.org</a>	740.792.4010 ext.254
Employee w/Questions (Wellness & EAP)	<a href="mailto:jhpmember@thejeffersonhealthplan.org">jhpmember@thejeffersonhealthplan.org</a>	740.792.4010 ext.255
Employer w/Questions	<a href="mailto:jhpemployer@thejeffersonhealthplan.org">jhpemployer@thejeffersonhealthplan.org</a>	740.792.4010 ext.256
Renewals/Election Sheets	<a href="mailto:renewals@thejeffersonhealthplan.org">renewals@thejeffersonhealthplan.org</a>	740.792.4010 ext.254
Moratoria Requests	<a href="mailto:moratoria@thejeffersonhealthplan.org">moratoria@thejeffersonhealthplan.org</a>	740.792.4010 ext.251
Broker w/Questions	<a href="mailto:broker@thejeffersonhealthplan.org">broker@thejeffersonhealthplan.org</a>	740.792.4010 ext.257
Stop-Loss Reporting	<a href="mailto:stoploss@thejeffersonhealthplan.org">stoploss@thejeffersonhealthplan.org</a>	740.792.4010 ext.254

## Upcoming EAP Webinars

Each month Beacon offers two new webinars—one for managers and one for employees. The webinars offer timely, relevant, and reliable information for everyday living, and provide participants the opportunity to submit questions and receive an individualized response via email. Here’s how the webinars work:

- Employees can access the 30-minute webinars through a link on the home page of your Achieve Solutions website at [www.achievesolutions.net/jhp](http://www.achievesolutions.net/jhp).
- Once logged in, every user can view the webinar and submit questions. All questions will be triaged to the appropriate person for a quick and timely individualized response. Clinical questions will be directed to a Beacon Care Manager.
- After one month, the webinar link will be removed from the Achieve Solutions home page, and a new one will take its place. The former webinar will be archived on Achieve Solutions.

#### Upcoming Webinars:

##### **Is This Normal Teen Behavior, or Is My Teen Depressed? -- August 6, 2 p.m. ET**

Adolescence can be difficult, and it is normal for teens to feel sad, irritable, or discouraged at times. However, if these feelings don't go away or disrupt your teen's ability to function on a day-to-day basis, your teen may have depression.

##### **Suicide Prevention -- September 3, 2 p.m. ET**

Help prevent and reduce suicide by learning about suicide and being able to identify suicide risk factors and warning signs, and know about suicide prevention/intervention strategies.

##### **For Managers: Preventing Suicide in the Workforce -- September 5, 2 p.m. ET**

Help prevent and reduce suicide in the workplace by learning myths and misconceptions about suicide and being able to identify suicide risk factors and warning signs.

##### **Depression Awareness and Treatment -- October 1, 2 p.m. ET**

Help to reduce the stigma of seeking help for depression by learning to recognize the signs and symptoms and knowing about resources that can help depressed persons and their loved ones.



**Jefferson**  
HEALTH PLAN

2023 Sunset Blvd.

Steubenville, Ohio 43952

740.792.4010

[www.thejeffersonhealthplan.org](http://www.thejeffersonhealthplan.org)

Facebook: [JHP](#)

Twitter: [@JHealthPlan](#)