



The Jefferson Health Plan

January 2022
Issue #28

The latest JHP News and Announcements

Welcome VIRGINIA to the Jefferson Health Plan



In the fall of 2021, JHP welcomed five Virginia political subdivisions to the consortium.

The picture to the left is of the Virginia Supervisory Board.

WELCOME!



JHP Semi-Annual Meeting

Wednesday

April 20, 2022

More information coming soon.

Be sure to mark your calendars and save the date!



hio
State Employment Relations Board

State Employee Relations Board SERB Survey Time

JHP Account Managers (Jen, Kristin and Michelle) are offering to complete your group's survey, on your behalf, and submit it to SERB by the deadline of March 4, 2022.

If you wish for the AM's to do this, please communicate the following:

The SERB 2022 Health Insurance Survey email from Justin Brown, should have been sent to you directly.

Please forward the entire email to:

jhpemployer@thejeffersonhealthplan.org

One of the AMs will confirm receipt and will be in touch should information be needed from you.

We ask that you let us know by February 4, 2022 if you want us to complete your survey. This gives our AMs time to gather the required information to complete the survey by the March 4th deadline.

Legal Update



W-2 Reporting of 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, 2022. 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 June 24, 2021).

CMS Disclosure for 1/1 Renewal

As you may recall, the Centers for Medicare and Medicaid Services require all employers who offer prescription drug plans to give plan participants annual notice that their current prescription drug coverage is as creditable as the coverage offered to qualified retirees through Medicare Part D plans. The notice for your plan was provided to you for distribution to your participants this past October. In addition to the distribution of notices to participants, employers are also required 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, 1/1/2022 renewals must file online on or before March 1st 2022.

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.

IRS's Final 2021 ACA Reporting Forms and Instructions, and Proposed Regulations

The IRS has released final Affordable Care Act (ACA) information reporting forms 1094/1095-B and 1094/1095-C and instructions to report information about employer-sponsored health coverage for the 2021 calendar year. Links to the forms and instructions are below:

1094-B: <https://www.irs.gov/pub/irs-prior/f1094b--2021.pdf>

1095-B: <https://www.irs.gov/pub/irs-prior/f1095b--2021.pdf>

1094-C: <https://www.irs.gov/pub/irs-prior/f1094c--2021.pdf>

1095-C: <https://www.irs.gov/pub/irs-prior/f1095c--2021.pdf>

Instructions for Forms 1094/5 B: <https://www.irs.gov/pub/irs-prior/i109495b--2021.pdf>

Instructions for Forms 1094/5 C: <https://www.irs.gov/pub/irs-prior/i109495c--2021.pdf>

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.

On November 22, 2021, the Department of Treasury and the IRS issued proposed regulations (<https://www.govinfo.gov/content/pkg/FR-2021-12-06/pdf/2021-25785.pdf>, published on December 6, 2021), which would generally intend to provide Forms 1095-B and 1095-C reporting relief.

- **Permanent Extension of Individual Reporting Deadline:** Under the statutory language of the ACA, reporting entities are supposed to issue the Forms 1095-B and 1095-C to employees and individuals by January 31 each year and current regulations allow the IRS to grant an extension of time of up to 30 days to furnish Forms 1095-B and 1095-C to individuals for good cause shown. The proposed regulations provide a permanent 30-day extension for reporting entities to furnish Forms 1095-C and 1095-B to individuals, which generally means self-funded employers, ALEs, insurers, and other coverage providers now have until March 2, 2022 (or the next business day if this date falls on a weekend or legal holiday) to provide Forms 1095-B/C to employees and individuals. This extension for providing Forms 1095-B/C to individuals is now automatic and permanent.
- **Due Date NOT Extended for Forms to IRS:** The due dates for filing Forms 1094-B/C with the IRS are not extended. Therefore, employers filing by paper must submit their Forms to the IRS by February 28, 2022. Those filing electronically have until March 31, 2022. Extensions of these filing deadlines are available by filing Form 8809. As a reminder, employers and coverage providers who are filing more than 250 of these reporting forms are required to file electronically.
- **Alternative Method for Furnishing Certain Forms**
 - For "non-large" employers (generally, employers with fewer than 50 full-time employees) that sponsor self-funded group health plans, they are not required to furnish individuals with a copy of the Form 1095-B as long as the entity posts a "clear and conspicuous notice" on the entity's website stating that individuals may receive a copy of their statement upon request. The notice must both an email and a physical address that individuals can use to request their Form 1095-B, and a telephone number that individuals can use to contact the entity with questions. The proposed regulations contain an example showing how an entity can provide a "clear and conspicuous notice." The entity must also retain the notice on its website until October 15 of the year following the calendar year to which the form relates. For example, for the 2021 reporting year, the notice must stay on the entity's website until October 15, 2022.

Legal Update continued . . .

- The proposed regulations generally do not extend this relief to “applicable large employers” (generally, employers with 50 or more full-time employees) that are subject to the ACA’s employer shared responsibility payment (i.e., the “pay or play” penalty) and sponsor self-funded group health plans. There is an exception for Forms 1095-C that are prepared on behalf of part-time employees and non-employees enrolled in the employer’s self-funded group health plan (such as former employees enrolled in the self-funded group health plan under COBRA or retiree coverage). With respect to these individuals, the employer would not be required to furnish Form 1095-C to these employees if the employer complies with the requirements listed above (i.e., the employer posts a “clear and conspicuous notice” on the employer’s website that the Form 1095-C is available upon request, retains the notice on its website until October 15 of the year following the calendar year to which the form relates, and furnishes the Form 1095-C within 30 days upon request). Notably, the relief does not apply with respect to the employer’s full-time employees.
- **Good Faith Relief No Longer Available:** The IRS has historically provided penalty relief for failure to accurately complete these forms provided that employers made a good faith effort at compliance. Consistent with Notice 2020-76, per the Proposed Rule, the IRS intends to eliminate the good faith effort to comply relief that was in effect from tax years 2015-2020. The IRS has announced that relief for inaccuracies will not be granted in future years. For calendar year 2021 reporting and beyond, reporting entities will no longer have this relief available and must ensure accurate information is reported. Employers who are penalized for accuracy-related errors may have an opportunity to appeal under the “reasonable cause” standard, which is stricter than the good faith standard.

Rapid COVID-19 Testing



The Biden administration is purchasing 500 million at home, rapid COVID-19 tests to distribute to Americans at no cost in response to a rise in cases spurred in part by the highly contagious Omicron variant, the White House announced in late December 2021. Here are some highlights/updates:

The White House COVID-19 Response Team and Public Health Officials gave a briefing (White House COVID Briefing) on Wednesday, January 5, 2022 that “the deliveries of tests from manufacturers to the U.S. government will begin over the next week or so. Americans will start receiving free tests in the coming weeks. We will set up a free and easy system, including a new website, to get these tests out to Americans.”

[\(https://www.whitehouse.gov/briefing-room/press-briefings/2022/01/05/press-briefing-by-white-house-covid-19-response-team-and-public-health-officials-77/\)](https://www.whitehouse.gov/briefing-room/press-briefings/2022/01/05/press-briefing-by-white-house-covid-19-response-team-and-public-health-officials-77/)

The Departments of Health and Human Services, Labor and the Treasury will issue guidance by January 15th to clarify that individuals who purchase over-the-counter COVID-19 diagnostic tests will be able to seek reimbursement from their group health plan or health insurance issuer and have insurance cover the cost during the public health emergency. The reimbursement mandate won't be retroactive for past purchases. A White House official in the White House COVID Briefing on January 5, 2022 said that “the reimbursement for rapid at-home tests will start next week.”

Legal Update continued . . .

In Ohio, the state government is working with various partners to make rapid COVID testing available:

Community Access

The state is working with local health departments, public libraries, community health centers and other community partners to make rapid tests – both at-home and onsite – available and accessible for all Ohioans.

Schools

The state has also determined that education, both K-12 and higher education, are appropriate uses for these state-provided tests.

Employers

The state is not providing testing to directly support employer-based testing. However, the “Employer Testing Resources” <https://coronavirus.ohio.gov/wps/portal/gov/covid-19/resources/general-resources/rapid-covid-19-test> provides information about how employers can get start their own testing program.

Types of Rapid At-Home Tests

Ohio has invested in two types of tests that can be used at home, for different purposes. The first is a proctored home test that uses a telehealth session to guide the user through the testing, and produces a documented result that can be used for official purposes like travel, return to school, or ending quarantine. Initiate a BinaxNOW Home test session by visiting [Ohio.emed.com](https://ohio.emed.com)

The second type of test is an over-the-counter version of the BinaxNOW test, that is a self-administered test; i.e., there is no proctor to guide the user. The user may self-report results into the public health system through Abbott’s NAVICA smartphone app, or at www.mynavica.abbott. The over-the-counter test results are for personal use and **do not** produce a result that can be used for travel, return to school, or to end quarantine in Ohio.

- [Find rapid testing in Ohio using the testing map](#)



Account Management Update

EAP - Employee Assistance Program

Monthly Engagement Themes 2022:

| | |
|-----------|--|
| January | Understanding Drug & Alcohol Addiction |
| February | Stress & Heart Health |
| March | Benefits of Good Sleep |
| April | Autism Awareness |
| May | Overcoming Stigma |
| June | PTSD |
| July | Relax and Recharge |
| August | Back to School: Mental Wellness |
| September | Suicide Prevention Awareness |
| October | Recognizing Depression |
| November | Caregiver Support |
| December | Financial Wellness |

January Promotional Theme

“Understanding Drug and Alcohol Addiction”

The Achieve Solutions website contains many articles. Please visit the site www.achievesolutions.net/jhp to locate the information.



Addiction affects every aspect of a person's life: their relationships, their financial stability, and their health. When addiction spills over into the workplace, the results can range from reduced productivity and increased absenteeism to impaired job performance and heightened workplace safety risk.

JHP EAP Program

The JHP EAP Program includes:
EAP Counseling
Achieve Solutions
Work/Life Service
Legal/Financial Services

www.achievesolutions.net/jhp

Articles
Audio-Video Clips
Webinars
Trainings
Assessments
Resources

EAP Workplace Consultants (EWCs) work directly with managers and human resources staff to help them grow their skills and learn how to deal effectively with employees and workgroups providing:

Trainings
Health Fairs
Management Consultations
Management Referrals
Critical Incident Consultation
Disruptive Event Management
Consultation

EWCs are available 24/7 to consult with managers on an *unlimited* basis at no additional charge.

Call: 1.877.233.0976

Achieve Solutions is a Beacon Health Options website.



Paying your JHP Invoice



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

JHP Invoice Adjustments

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.

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.

JHP SERVICE CONTACTS

Billing

billing@thejeffersonhealthplan.org

Investment (US Bank/ Audit)

invest@thejeffersonhealthplan.org

Moratoria

moratoria@thejeffersonhealthplan.org

Renewals

renewals@thejeffersonhealthplan.org

Legal and Compliance

legal@thejeffersonhealthplan.org

Ohio Valley Pool

ovp@thejeffersonhealthplan.org

Quotes

quotes@thejeffersonhealthplan.org

Employee with Questions
(Wellness & EAP)

jhpmember@thejeffersonhealthplan.org

Employer with Questions

jhpemployer@thejeffersonhealthplan.org

Broker with Questions

broker@thejeffersonhealthplan.org

Life Insurance

lifeinsurance@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

jmotter@thejeffersonhealthplan.org

JHP Update . . .



Welcome to JHP Carmella Vein!

Carmella Vein recently joined The Jefferson Health Plan as a Data/Business Analyst. Her professional background includes Health Information Management and Healthcare Finance. She is a Registered Health Information Technician (RHIT) and plans to further her education and obtain more professional certifications. Outside of work, she enjoys spending time with her husband, Jason, and two daughters, Danielle and Gabriella, and dog, Jack. She also enjoys sports (she is a basketball mom) and she loves the city of Pittsburgh and the Pittsburgh Steelers. Her hobbies include reading, photography, and learning to speak Italian. She is excited to be here and is looking forward to a new year of growth and development. Please join us in welcoming her to The Jefferson Health Plan!

Our quarterly newsletter is another way to reach out to current JHP groups and communicate issues that directly impact our members. We will be providing updates on what is happening in the consortium as well as pertinent information that affects us all.

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

Email:

jhpemployer@thejeffersonhealthplan.org



Do you need HIPAA training and certification? JHP will provide on-line HIPAA training and certification that will be available for all JHP members.

More information coming soon!

The Jefferson Health Plan
2023 Sunset Blvd. • Steubenville, OH 43952
740.792.4010
www.thejeffersonhealthplan.org
Facebook: [JHP](https://www.facebook.com/JHP)
Twitter: [@JHealthplan](https://twitter.com/JHealthplan)

