THE JEFFERSON HEALTH PLAN UPDATE

Volume 17/Issue 17 March 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!



Care Management and Wellness Programs

The Jefferson Health Plan (JHP) is firmly committed to offering members the best health benefits programs available. JHP cares about the health and well-being of the members' employees and their family members. For these reasons, effective on January 1, 2019, JHP implemented a new Care Management program, HealthReach. HealthReach is available to the members' employees and their family members. We strongly encourage participation in this program for the benefit of the employee and the employer; however, participation is not mandatory. The HealthReach program proactively identifies high risk and potentially high risk members based on data to include medical, pharmacy, HRA, and biometrics to provide one-on-one care management services. HeathCare Stretegies, Inc. (HCS) is the third party vendor who administers the HeathReach program. The support of a HealthReach Registered Nurse Care Manager helps ensure that enrolled individuals will better understand and better manage their own health by tapping into the caring support, relevant medical research, and other key resources offered through the program. HCS has retained two HCS' specially trained registered nurses, Dedra Green and Sue Wettrich, as HealthReach Care Managers. They will take into account each member's individual circumstances and personal factors to help members set health goals, prevent future health complications, explore new treatment plans, etc. If plan members are contacted by a Care Manager from HCS via mail or phone, members can explore participating in the HealthReach program by responding to a possible phone call or initiating the same.

Optum continues as the vendor for JHP's Wellness Program for 2019. Major changes to the 2019 program include the removal of the incentive to members to reduce their Large Claim Reimbursement Pool fees if 50/30/10 percent participation was achieved. With that, each JHP member now has complete control of their program. JHP will continue to provide support to members by: 1) providing program information you can distribute to employees about coaching programs, challenges, and such as in the past; 2) providing a "Wellness Kit," based on group size, of health and wellness items for

members to distribute to their employees as the member chooses; and 3) allowing JHP members to access their reserves to support their wellness programs **IF** the member reserve account exceeds the amount required to be kept in reserves. Also, members do have the ability to add an additional dollar amount to your monthly funding factors to specifically be earmarked for Wellness in your US Bank Account to support your program endeavors as you wish. JHP has members who already do have a set amount monthly going into a wellness account and their programs are very successful. Members should call 740-792-4010 Ext. 256 or email <u>jhpemployer@thejeffersonhealthplan.org</u> for any further information.

Meet the New JHP Team Member

The Jefferson Health Plan would like to welcome Andrew Ngo, joining us to better serve our membership. Andrew Ngo, Underwriter/Consultant, completed a Master of Business Administration and a Bachelor of Business Administration from the University of Toledo. Before coming to JHP, he worked at a regional health plan as an Underwriter and in stop loss for 12 years.

Maximum Out-of- Pocket Limits for 2019 Benefit Year

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 US Department of Health and Human Services (HHS) has announced the inflationadjusted out-of-pocket limits applied to non-grandfathered plans for the 2019 benefit year

(https://www.federalregister.gov/documents/2018/04/17/2018-07355/patient-protection-and-affordable-care-act-hhs-notice-of-benefitand-payment-parameters-for-2019):

	2019	2018	Change
ACA Maximum Out-of-Pocket	Self-only: \$7,900	Self-only: \$7,350	Self-only: + \$550
	Family: \$15,800	Family: \$14,700	Family: +\$1,100

In Rev. Proc. 2018-30 (https://www.irs.gov/pub/irs-drop/rp-18-30.pdf), 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 the high-deductible health plans (HDHPs) for calendar year 2019. The table below summarizes those adjustments and other applicable limits:

Type of Limit	2019	2018	Change
HSA Maximum Annual Contribution	Self-only: \$3,500 Family: \$7,000	Self-only: \$3,450 Family: \$6,900	Self-only: + \$50 Family: + \$100
HSA Maximum Catch-up Contribution (age 55 or older)	\$1,000	\$1,000	No
HDHP Minimum Annual Deductible	Self-only: \$1,350 Family: \$2,700	Self-only: \$1,350 Family: \$2,700	No
HDHP Maximum Annual Out-of- pocket	Self-only: \$6,750 Family: \$13,500	Self-only: \$6,650 Family: \$13,300	Self-only: + \$100 Family: + \$200

CONTACT US

The Jefferson Health Plan

2023 Sunset Blvd.

Steubenville, Ohio 43952

www.thejeffersonhealthplan.org

Spring Semi-Annual Meeting

Wednesday,

April 17th, 2019

See website for additional details

PCORI

As a reminder, the Patient-Centered Outcomes Research Institute Fee will be paid and filed using the Form 720. The Jefferson Health Plan will again work with Gilmore, Jasion and Mahler to prepare the Form 720 used for filing the PCORI fee. They will coordinate payment by issuing checks from each member group's reserve account for the amount of the fee. Filing and payment will be submitted for each member organization prior to the July 31, 2019 deadline. You will be receiving the completed Form prepared for your signature in the coming months. Please review your Form and upon approval, sign and return the documents to Gilmore, Jasion & Mahler 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/suggestions, please email or call based on the service contact guide below:

ΤΟΡΙΟ	EMAIL ADDRESS	PHONE
Billing	billing@thejeffersonhealthplan.org	740.792.4010 ext.250
Investment (US Bank/ Audit)	invest@thejeffersonhealthplan.org	740.792.4010 ext.251
Legal and Compliance	legal@thejeffersonhealthplan.org	740.792.4010 ext.252
Ohio Valley Pool	ovp@thejeffersonhealthplan.org	740.792.4010 ext.253
Quotes	quotes@thejeffersonhealthplan.org	740.792.4010 ext.254
Employee w/Questions (Wellness & EAP)	jhpmember@thejeffersonhealthplan.org	740.792.4010 ext.255
Employer w/Questions	jhpemployer@thejeffersonhealthplan.org	740.792.4010 ext.256
Renewals/Election Sheets	renewals@thejeffersonhealthplan.org	740.792.4010 ext.254
Moratoria Requests	moratoria@thejeffersonhealthplan.org	740.792.4010 ext.251
Broker w/Questions	broker@thejeffersonhealthplan.org	740.792.4010 ext.257

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/ihp.
- 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:

April, 2 p.m. ET – Special Child, Special Needs: Tips for Caregivers

Help your child go beyond the label of "disability" by focusing on your child's strengths and potential. Learn to identify caregiver stressors and find ways to manage stress.

DID YOU KNOW???

Over the last 3 years, JHP has provided the consortium with ...
a tax savings over \$19,450,000

- an administrative savings of \$93,360,000



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