

THE JEFFERSON HEALTH PLAN UPDATE

Volume 20/Issue 20 December 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

Introducing Virtual EAP Access -- MDLIVE for Telephonic & Video EAP Services

The Jefferson Health Plan (JHP) is firmly committed to offering members the best health benefits programs available. One example is the Employee Assistance Program (EAP), which offers confidential, professional counseling, education, and referral services to the JHP member groups' employees and their family members. JHP has contracted with Beacon Health Options to provide comprehensive EAP services. EAP services can be accessed face-to-face, online or by phone -- whichever is most convenient for EAP users. JHP continuously works with Beacon to assess how we may expand EAP access to our EAP users. We are pleased to announce that, effective December 1, 2019, when any US EAP user (outside of the State of California) contacts the clinical referral line for EAP services we can also offer them an option to schedule an appointment either telephonically or through a video session. This is made possible through Beacon's expanded relationship with MDLIVE. This is an excellent added option, especially for employees that travel. It expands access to remote locations and offers ease of access for those members that do not desire, nor have time, to travel to an appointment while balancing busy lives. These sessions, like the face to face sessions, will count as part of members' EAP benefit visits. Guidance as to how to schedule a video counseling session will be provided through the scheduling process. In addition, Beacon expects to offer video sessions to California residents once they obtain DMHC approval.

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. Therefore, the reporting requirement remains optional for employers issuing fewer than 250 W2 forms for the 2018 calendar year. Employers generally are required to give

employees the forms by January 31, 2020. 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 December 11, 2019).

SERB Survey Assistance

School Employee Relations Board (SERB) Survey is once again due for submission by February 28, 2020. If you require assistance completing your Survey, please respond directly to the email that the Jefferson Health Plan will be sending. All responses are due by February 1, 2020 to allow time for submission.

CMS Online Disclosure for 1/1 Renewals

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, 1/1/2020 renewals must file online on or before February 29, 2020.

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.

IRS Finalizes Forms 1094-1095 and Releases Related Instructions & Relief for 2019 Health Insurance Coverage Reporting

The IRS recently released the final Forms 1094-B, 1095-B, 1094-C, and 1095-C for employers to use to report on the group health insurance coverage they offered during the 2019 calendar year. Instructions on how to complete the forms have also been released.

Links to the forms and instructions are below:

- Form 1094-C: <https://www.irs.gov/pub/irs-pdf/f1094c.pdf>
- Form 1095-C: <https://www.irs.gov/pub/irs-pdf/f1095c.pdf>
- Form 1094-C / 1095-C Instructions: <https://www.irs.gov/pub/irs-pdf/i109495c.pdf>
- Form 1094-B: <https://www.irs.gov/pub/irs-pdf/f1094b.pdf>
- Form 1095-B: <https://www.irs.gov/pub/irs-pdf/f1095b.pdf>
- Form 1094-B / 1095-B Instructions: <https://www.irs.gov/pub/irs-pdf/i109495b.pdf>

No material changes have been made to the forms from prior years. The instructions for both the B Forms and the C Forms have added a “What’s New” section summarizing the relief announced in IRS Notice 2019-63 (<https://www.irs.gov/pub/irs-drop/n-19-63.pdf>) released on December 2, 2019:

- Extension of due date for furnishing statements to individuals. The due date for furnishing Form 1095-B to individuals is extended from January 31, 2020, to March 2, 2020.
- Relief for failure to furnish statements. The IRS will not impose a penalty for failure to furnish Form 1095-B to individuals if certain conditions are met.
- Extension of good faith relief for reporting and furnishing. The IRS will not impose a penalty for failure to file Form 1095-B with the IRS or failure to furnish Form 1095-B to individuals if you make a good faith effort to comply with the information reporting requirements.

Consistent with past years, IRS Notice 2019-63 does not extend the due date for filing with the IRS the 2019 Forms 1094-B, 1095-B, 1094-C, or 1095-C, which will be February 28, 2020, for paper filings, or March 31, 2020, for electronic filings. Further, IRS Notice 2019-63 provides additional relief to employers that would typically be required to furnish Forms 1095-B to individuals who received insurance coverage in 2019. Because the individual shared responsibility penalty was reduced to zero beginning in 2019, the IRS

CONTACT US

The Jefferson Health Plan

2023 Sunset Blvd.

Steubenville, Ohio 43952

www.thejeffersonhealthplan.org

Spring Semi-Annual
Meeting

Wednesday,

April 22nd, 2020

See website for additional
details

recognizes, in Notice 2019-63, that "an individual does not need the information on Form 1095-B in order to compute his or her federal tax liability or file an income tax return with the Service." Accordingly, the IRS will not penalize health plans/employers for failing to furnish the Forms 1095-B to individuals as long as the following requirements are met: (1) The employer posts a notice prominently on its website that includes: (a) a statement that the individual may receive their Form 1095-B upon request, (b) the email address and physical address to which a request may be sent, and (c) the phone number by which an individual may contact the provider with questions; and (2) The employer promptly furnishes the requested 2019 Form 1095-B to any individual requesting one within 30 days of the date the request is received.

Meet the New JHP Team Member

The Jefferson Health Plan is pleased to announce the appointments of Jessica Kucic to the position of Director of Underwriting and Andrew Ngo to the position of Senior Underwriter. Jessica Kucic graduated from the University of Toledo with a Bachelor of Business Administration degree in Finance. She has worked in health insurance underwriting, consulting, and data analytics for 20 years. Andrew Ngo 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.

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	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/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 the Achieve Solutions website.

Upcoming Webinars: Updates about webinars planned for 2020 will be released soon by Beacon.



DID YOU KNOW???

- JHP offers an Infrastructure Loan Program for qualifying members. Contact Account Management for more information
- Over the last 3 years, JHP has helped members save over \$129,335,000.00 in taxes and fees including:
 - a tax savings of \$20,625,000.00
 - an administrative savings of \$99,000,000.00
 - a Rx Rebates saving of \$9,710,000.00



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