

# THE JEFFERSON HEALTH PLAN UPDATE

Volume 5/Issue 5

## 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!



## New HIPAA Exemption Election Process

The HIPAA Exemption process has changed for 2015. All Exemption Elections must be made online through the Health Insurance Oversight System (HIOS). No paper elections via mail or fax will be accepted. Before making your Exemption Election you should:

1. Make sure that your plan needs to be making an Exemption Election from one or more of the coverages below:
  - a. *Standards relating to benefits for mothers and newborns.* Group health plans offering health coverage for hospital stays in connection with the birth of a child generally may not restrict benefits for the stay to less than 48 hours for a normal vaginal delivery, and 96 hours for a cesarean section.
  - b. *Parity in the application of certain limits to mental health benefits.* Group health plans (of employers that employ more than 50 employees) that provide both medical and surgical benefits and mental health or substance use disorder benefit must ensure that financial requirements and treatment limitations applicable to mental health or substance use disorder benefits are no more restrictive than the predominant financial requirements and treatment limitations applicable to substantially all medical and surgical benefits covered by the plan.
  - c. *Required coverage for reconstructive surgery following mastectomies.* Group health plans that provide medical and surgical benefits for a mastectomy must provide certain benefits in connection with breast reconstruction as well as certain other related benefits.
  - d. *Coverage of dependent students on medically necessary leave of absence.* Group health plans are required to continue coverage for up to one year for a dependent child, covered as a dependent under the plan based on student status, who takes a medically necessary leave of absence from a postsecondary educational institution.

If your plan meets all of the required benefits as listed above, your plan does not need to file for Exemption. If you are unsure, you should check with your TPA for clarification.

1. If your plan needs to make an Exemption, you must register as an Administrator/Submitter in HIOS before you can make a HIPAA Exemption Election under the Non-Fed Module using the attached HIOS user manual instructions. The instructions are quite lengthy, so you will want to give yourself some time for the registration process.
2. The Names of all group health plans covered by the election must be listed in the online election documents (i.e. classified, certified).
3. Plans must file before the first day of the plan year.

The link to the website for additional information is:

[http://www.cms.gov/CCIIO/Resources/Files/hipaa\\_exemption\\_election\\_instructions\\_04072011.html](http://www.cms.gov/CCIIO/Resources/Files/hipaa_exemption_election_instructions_04072011.html)

## Notice of Privacy Practices Triennial Distribution

Each member organization within The Jefferson Health Plan adheres to Privacy Standards set forth in the Health Insurance Portability and Accountability Act of 1996 (HIPAA). Privacy Rule Standards address the use and disclosure of individuals' Protected Health Information (PHI) by organizations or "covered entities", including Health Plans, subject to the Privacy Rule. A major goal of the Privacy Rule is to assure that individuals' health information is properly protected while allowing the flow of health information needed to provide and promote high quality healthcare and protect the health and well-being of participants.

Every three years, each plan under the Jefferson Health Plan provides participants with the required Notice of Privacy Practices describing participant rights and plan obligations regarding the use and disclosure of medical information. Generally, health information may be released for the purposes of treatment, payment, or healthcare operations. The Notice of Privacy Practices provides participants with additional permitted uses and disclosures.

General Rules on Providing the Notice of Privacy Practices:

- The Plan must notify individuals covered by the plan of the availability and how to obtain the Notice at least once every three years.
- You must make the Notice available to anyone who asks for it
- You must provide the Notice to new enrollees in the Plan
- You must provide a revised Notice within 60 days of a material revision of the Plan
- You should post the Notice on your group website (if applicable); a Notice will be posted at: [www.thejeffersonhealthplan.org](http://www.thejeffersonhealthplan.org)
- A covered entity may email the Notice to an individual if an individual agrees to receive electronic notices; you should use the "read receipt" option when sending.

Health Plans satisfy this distribution requirement by:

- Sending a copy of the Notice of Privacy Practices to participants
- Mailing a reminder on how to obtain a copy of the Notice to participants
- Include in a newsletter or publication to participants instructions on the availability and how to obtain a copy of the Notice.

The Notice of Privacy Practices will be emailed to you in the coming days. You should complete the distribution requirement as soon as possible upon receipt, but no later than April 15, 2015. The following link contains answers to frequently asked questions that you may find helpful <http://www.hhs.gov/ocr/privacy/hipaa/faq/index.html>

## Employer Reporting Training May 15, 2015

IRS Forms 1094 and 1095 have been finalized and employers are required to report 2015 coverage in early 2016. Join us for Employer Reporting Training on May 15<sup>th</sup> at the Quest Center. We will be reviewing what Forms your Plan should file and what information you will need to complete the forms accurately.

## Contact Us

The Jefferson Health Plan

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### Semi-Annual Meeting-

April 28, 2015

Quest Center, Columbus registration begins at 9:30

### Employer Reporting Training-

May 15, 2015

Quest Center, Columbus registration begins at 9:30