



SUMMER  
2022

# GROUP UPDATE

*for Employers*

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**BlueCross BlueShield  
of Alabama**

An Independent Licensee of the Blue Cross and Blue Shield Association

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## Preparing for Flu Season

Even though we are still riding out the summer heat wave, flu season is fast approaching. Flu season typically occurs from December to February; however, it is important to begin vaccinations before the flu starts to spread, with September and October being optimal months for vaccinations. Employers can play an essential role in promoting flu vaccinations within their population.

### HERE ARE A FEW RECOMMENDATIONS FOR PROMOTING FLU VACCINES TO YOUR EMPLOYEES:



#### Onsite Vaccine Clinic

Hosting free onsite vaccination clinics is an effective way to increase flu vaccinations in your workforce. Set a goal for the number of vaccinations given and create excitement for participating. The vaccine clinics can also be open to employees' families. For more detailed information on how to host onsite vaccine clinics, visit the CDC's website.\*



#### Company Communications

Everyone has a busy schedule, and sometimes people just need reminders! The flu shot is no different. Use promotional fliers or posters in your building or on your company intranet to encourage vaccination. Consider offering time off to get a flu vaccine during work hours. Don't be afraid to be creative!



#### Open Enrollment

With open enrollment often occurring right before flu season, it can be the perfect opportunity to promote vaccinations.

\*<https://www.cdc.gov/flu/business/promoting-vaccines-workplace.htm>





## Help Your Employees Better Understand Their Plan Coverage

Blue Cross and Blue Shield of Alabama has created a brochure to help members get the most out of their benefit plans. Available in September, the brochure covers topics, such as:

- ▶ Rights and responsibilities
- ▶ Understanding and using medical benefits
- ▶ Benefits of a primary care physician
- ▶ Preventive care services
- ▶ Behavioral health services
- ▶ Understanding pharmacy benefits
- ▶ Access to Utilization Management staff
- ▶ Protecting healthcare needs
- ▶ How to appeal an adverse decision
- ▶ Programs targeted toward improving health
- ▶ How we are improving quality

*We encourage you to alert your employees that, beginning in September of 2022, they can get a copy of the brochure at [AlabamaBlue.com/GetTheMost](https://AlabamaBlue.com/GetTheMost) or by calling 1-855-880-6356 (TTY 711).*

## 2023 Amounts for Health Savings Accounts (HSA)

The Internal Revenue Service (IRS) recently released the 2023 minimum deductible and maximum out-of-pocket (OOP) amounts applicable to HSA-qualified High Deductible Health Plans (HDHP).

| Year | Minimum Deductible |         | Out-of-Pocket Maximum |          |
|------|--------------------|---------|-----------------------|----------|
|      | Single             | Family  | Single                | Family   |
| 2022 | \$1,400            | \$2,800 | \$7,050               | \$14,100 |
| 2023 | \$1,500            | \$3,000 | \$7,500               | \$15,000 |

These amounts are adjusted as needed each year for inflation and published by the IRS on or before June 1 for the upcoming calendar year. Please note the 2023 HSA-qualified HDHP maximum OOP amounts are lower than the 2023 Affordable Care Act maximum OOP amounts (self-only \$8,150; family \$16,300) for non-grandfathered plans. All non-grandfathered HSA-qualified HDHP plans must comply with these lower maximum OOP amounts.

The IRS also released the maximum amounts that an individual (or someone on his or her behalf) may contribute to an HSA tax-free in 2023.

| Year | Annual Deduction Limits |         |
|------|-------------------------|---------|
|      | Single                  | Family  |
| 2022 | \$3,650                 | \$7,300 |
| 2023 | \$3,850                 | \$7,750 |

## Disability Insurance—Value for You and Your Employees

Each year, approximately 1 in 20 working Americans experience a short-term disability due to illness, injury or pregnancy.\* Accidents, injuries, illnesses and even cancer can happen to anyone at any time. And they can be financially devastating when unprepared. When your employees can't work, it impacts everyone. When you offer disability coverage—short term and long term—you're protecting your most important asset, your employees. You're also tapping into the power of group rates. Disability insurance can be paid for by the group, the employee or both in a shared payment structure.

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When looking for the right disability insurance carrier, you need a partner—a company with the experience, the flexible benefit options that fit your needs, the customer service you deserve, and the technologies and capabilities for ease of use. With over 40 years of experience, USABLE Life brings all of that and more.

By taking care of the claims process, USABLE Life eases the administrative work for you and your human resources team and ensures your employees get the help they need while protecting their privacy.

Not only does offering disability insurance to your employees help them secure their financial future, it's also a vital part of a competitive benefits package, helping you attract and retain the talent you need for your company to succeed. USABLE Life's Short Term Disability and Long Term Disability insurance can help you care for your employees while offering them peace of mind.

\* <https://disabilitycanhappen.org/disability-statistic/>

USABLE Life is an independent company and operates separately from Blue Cross and Blue Shield of Alabama. USABLE Life does not sell or service Blue Cross and Blue Shield of Alabama products. USABLE Life is the insurer and is solely responsible for its products.

## New Healthcare Reform Preventive Mandates

| PREVENTIVE REQUIREMENT                                                               | PUBLISHED DATE                                                                       | BLUE CROSS EFFECTIVE DATE | CHANGE TO CURRENT BENEFIT?                                                                                                                                           |
|--------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|---------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Prevention of Human Immunodeficiency Virus (HIV) Infection: Pre-exposure Prophylaxis | Existing recommendation originally published June 2019                               | September 17, 2021        | <b>YES:</b> Additional support services for baseline/monitoring of PrEP treatment added to preventive benefit.                                                       |
| Multiple Services                                                                    | Existing recommendation with updated ICD-10 (procedure and diagnosis) & HCPCS coding | October 1, 2021           | <b>NO:</b> Applicable procedural and diagnosis coding updates (new/revised/deleted codes) to existing benefit services comprehensively reviewed and operationalized. |
| Routine Immunizations-Recombinant Zoster Vaccine                                     | New recommendation published January 21, 2022                                        | January 21, 2022          | <b>YES:</b> Existing immunization; coverage expanded to include individuals with immunodeficient/immunosuppressed health conditions.                                 |
| Routine Immunizations-Pneumococcal Vaccines                                          | New recommendation published January 28, 2022                                        | January 28, 2022          | <b>YES:</b> Addition of two new immunizations into existing routine immunization schedule.                                                                           |
| Counseling for Healthy Weight and Weight Gain in Pregnancy                           | New recommendation published June 1, 2022                                            | June 1, 2022              | <b>YES:</b> Addition of preventive medicine counseling aimed at promoting healthy weight gain in pregnancy.                                                          |

### HAVE QUESTIONS OR COMMENTS ABOUT GROUP UPDATE?

Please send your feedback to your account management team.