



SUMMER
2023

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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Make Time for Routine Well-Child Visits

As the summer is coming to an end, parents and kids are getting ready for the upcoming school year. The start of a new school year is the perfect opportunity to remind members about the importance of well-child visits. The American Academy of Pediatrics (AAP) recommends that children receive six or more well-child visits by 15 months of age, one well-child visit every six months until age three, and a well-child visit annually from age 3 to 19. These visits are important for early screening and recommended immunizations to keep infants, children and adolescents healthy and protected. Because many schools, daycares and extracurricular activities require vaccinations to attend or participate, being up-to-date is necessary.

THE AMERICAN ACADEMY OF PEDIATRICS (AAP) RECOMMENDS THAT CHILDREN RECEIVE:

- 6⁺** *well-child visits by 15 months of age*
- 1** *well-child visit every six months until age 3*
- 1** *well-child visit annually from age 3 to 19*

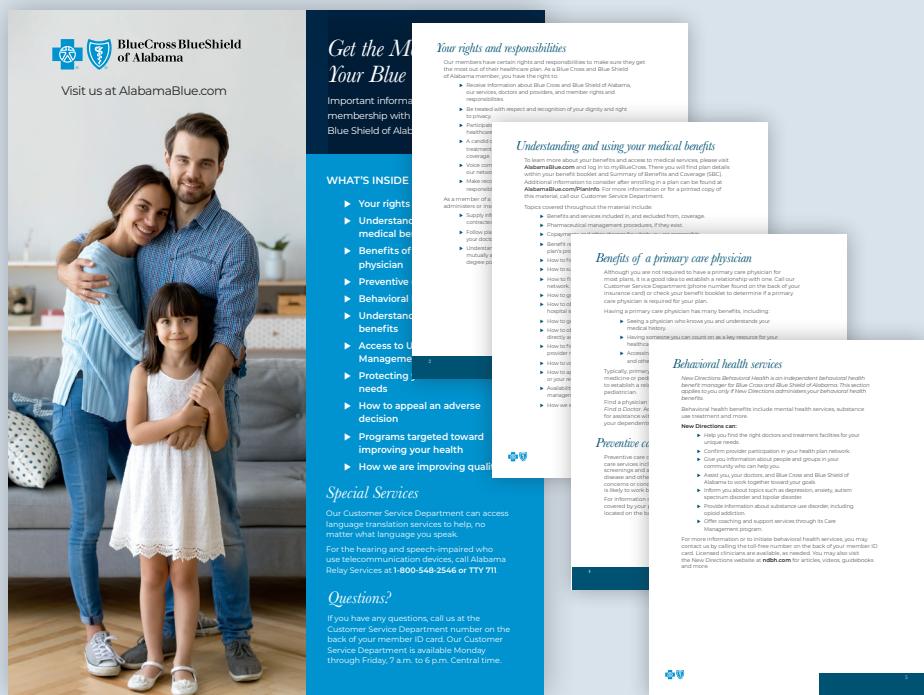
Well-child visits are essential for tracking growth and developmental milestones, as well as discussing any health concerns. Regular pediatric care helps nurture a child's whole health. A primary care provider is a key partner in promoting healthy mental and physical growth at every stage of development.



Help Your Employees Better Understand Their Plan Coverage

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

- ▶ Rights and responsibilities
- ▶ Understanding and using medical benefits, including access to care
- ▶ Benefits of a primary care physician
- ▶ Preventive care services
- ▶ Behavioral health services
- ▶ Understanding pharmacy benefits
- ▶ What is utilization management
- ▶ 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 2023, they can get a copy of the brochure at AlabamaBlue.com/GetTheMost or by calling 1-855-880-6356 (TTY 711).

2024 Amounts for Health Savings Accounts (HSA)

The Internal Revenue Service (IRS) recently released the 2024 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
2023	\$1,500	\$3,000	\$7,500	\$15,000
2024	\$1,600	\$3,200	\$8,050	\$16,100

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 2024 HSA-qualified HDHP maximum OOP amounts are lower than the 2024 Affordable Care Act maximum OOP amounts (self-only \$9,450; family \$18,900) 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 2024.

Year	Annual Deduction Limits	
	Single	Family
2023	\$3,850	\$7,750
2024	\$4,150	\$8,300

New Healthcare Reform Preventive Mandates

PREVENTIVE REQUIREMENT	PUBLISHED DATE	BLUE CROSS EFFECTIVE DATE	CHANGE TO CURRENT BENEFIT?
Depression, Anxiety and Suicide Risk Screening	Existing recommendation with updated information published July 2022	January 1, 2023	YES: Expanded covered diagnosis codes and increased number of allowed visits for screening service.
Preventing Obesity in Midlife Women	New recommendation published January 2022	January 1, 2023	YES: New preventive counseling service to maintain weight or limit weight gain to prevent obesity.
Hepatitis B Virus Infection Screening	Existing recommendation with updated information published July 2022	January 1, 2023	YES: Existing immunization; coverage expanded to include ages newborn and older.
Breastfeeding Counseling, Support and Supplies	Existing recommendation with updated information published January 2022	January 1, 2023	YES: Additional services/supplies added for breastfeeding support.
Aspirin for the Prevention of Cardiovascular Disease	Existing recommendation originally published in 2016 with updated information published April 2022	April 1, 2023	YES: This preventive service has been removed and is no longer available for coverage under preventive benefit.

HAVE QUESTIONS OR COMMENTS ABOUT GROUP UPDATE?

Please send your feedback to your account management team.