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Group Update for EMPLOYERS



SUMMER 2019

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**BlueCross BlueShield
of Alabama**

We cover what matters.

An Independent Licensee of the Blue Cross and Blue Shield Association

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Increasing Engagement for Stronger Mental Health

In times of struggle, many turn to friends, family or even coworkers. But who should your employees turn to for professional help?

About one in five Primary Care Physician (PCP) visits ends up addressing a mental health concern. That's why New Directions Behavioral Health arms PCPs with a mental health and substance use toolkit that includes

- Screening tools for determining treatment and referral needs.
- Assistance in locating network behavioral health providers.
- A hotline for information on psychiatric medications.
- Resources for behavioral care management services

While the toolkit helps bridge the gap between mental and physical health, you can further expand access to professionals by offering your workforce an



New Directions Behavioral Health is an independent company offering behavioral health solutions and services on behalf of Blue Cross and Blue Shield of Alabama. The EAP is available as a direct contract with New Directions and is open to all employees, regardless of Blue Cross membership.

Have questions or comments about *Group Update*?

Please send your feedback to
GroupUpdateFeedback@bcbsal.org



2020 Amounts for Health Savings Accounts (HSA)

The Internal Revenue Service (IRS) recently released the 2020 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
2019	\$1,350	\$2,700	\$6,750	\$13,500
2020	\$1,400	\$2,800	\$6,900	\$13,800

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 2020 HSA-qualified HDHP maximum OOP amounts are lower than the 2020 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 2020.

Year	Annual Deduction Limits		Catch-Up Contribution
	Single	Family	
2019	\$3,500	\$7,000	\$1,000
2020	\$3,550	\$7,100	\$1,000



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
- 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 2019, they can get a copy of the brochure at AlabamaBlue.com/GetTheMost or by calling **1-855-880-6356 (TTY 711)**.



New Healthcare Reform Preventive Mandates

Preventive Requirement	Type 2 Diabetes Mellitus in Adults, Screening	Over the Counter Vitamin D supplementation	Multiple Services	Immunizations: Fluzone	Routine Cholesterol (Lipid Disorders in Adults), Screening
Published Date	Existing recommendation with updated information published on December 29, 2017	Existing recommendation change from Grade B to Grade D (not recommended), published April 17, 2018	Existing recommendation with updated CPT & HCPCS coding	Existing routine immunization with updated dosage recommendations published on January 31, 2019	Existing recommendation originally published November 2016
Blue Cross Effective Date	January 1, 2019	January 1, 2019	January 1, 2019	January 31, 2019	March 1, 2019
Change to Current Benefit?	YES: Requires benefit for screening for diabetes mellitus after pregnancy in women with history of gestational diabetes	YES: Vitamin D will no longer be standard on the formularies for Prime after December 31, 2018	NO: Applicable procedural coding updates (new/revised/deleted codes) to existing benefit services comprehensively reviewed and operationalized	NO: Dosage recommendation for existing routine immunization, Fluzone 0.5ml expanded to allow use in individuals >6 months	YES: Additional codes added to include lipid panel, LDL and triglyceride tests allowed for cholesterol screening tests

The new preventive care benefits will go into effect for all groups on the Blue Cross effective date listed in the chart above. These new benefits are only applicable to non-grandfathered groups and grandfathered groups that cover mandated healthcare reform preventive services.

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