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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

# Group Update

## for EMPLOYERS

SUMMER 2019



## 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

Employee Assistance Program (EAP). An EAP can help your employees:

- Reduce stress.
- Handle big life changes.
- Manage a crisis.
- Improve relationships.
- Sharpen focus at work.

With access to behavioral health therapists and financial and legal consultations, your employees can achieve a balance between work and personal life.

For more information about the EAP and other behavioral health services, contact your Blue Cross account management team or Susan Parkerson with New Directions: [sparkerson@ndbh.com](mailto:sparkerson@ndbh.com).

### Know the signs of a mental illness

If you notice you or someone you care about seems "off," you might be onto something. Knowing the signs of mental health issues and early intervention are key to getting proper help and support.

While a single symptom might not be a reason for significant concern, a combination or sudden onset of any of the following symptoms may indicate the need for professional help.

**In adults, young adults and adolescents**

- Confused thinking
- Prolonged depression, sadness or irritability
- Feelings of extreme highs and lows
- Excessive fears, worries and anxieties
- Social withdrawal
- Dramatic changes in eating or sleeping habits
- Strong feelings of anger
- Strange thoughts or delusions
- Hallucinations, seeing or hearing things that aren't there
- Growing inability to cope with daily problems
- Suicidal thoughts
- Numerous unexplained physical ailments
- Drug or alcohol use

**In children**

- Inability to cope with daily activities
- Changes in school performance
- Poor grades despite strong efforts
- Changes in sleeping or eating habits
- Excessive complaints of physical ailments
- Defiance of authority, truancy, theft or vandalism
- Excessive worry or anxiety (i.e. refusing to go to bed or school)
- Hyperactivity or prolonged negative mood
- Persistent nightmares or intense fear
- Persistent disobedience or aggression
- Frequent temper tantrums or outbursts of anger

If these symptoms sound familiar, talk to your doctor or a mental health professional to get help. If you or someone you know is in crisis, call for immediate assistance.

Source: Mental Health America

**#checkin ON THOSE WHO MAY BE STRUGGLING**

NEW DIRECTIONS

### OVER 44 MILLION AMERICANS HAVE A MENTAL HEALTH ISSUE

**#checkin ON YOURSELF. PEOPLE AROUND MAY BE MENTAL**

NEW DIRECTIONS

### 62% OF YOUTH HAVE EXPERIENCED A MAJOR DEPRESSIVE EPISODE AND RECEIVED NO TREATMENT.

**#checkin ON YOUR KIDS MAY IS MENTAL HEALTH MONTH**

NEW DIRECTIONS

### Getting help saved my skin

**KATIE'S STORY**

I've lived with depression since I was a teenager. I was always a pretty positive person, but I started to feel like I was losing touch with reality. I had a really good life, I knew my job and I was involved in activities. But then, one day, I woke up and I just didn't feel like myself. I started to feel like I was losing touch with reality. I had a really good life, I knew my job and I was involved in activities. But then, one day, I woke up and I just didn't feel like myself. I started to feel like I was losing touch with reality.

**Mental Health and Substance Use Disorders**

Nobody plans to become addicted to drugs or alcohol. But for some people, it happens. Addiction is a disease, and it's a chronic one. It's not just a bad habit. It's a disease that affects the brain and the body. It's a disease that can be treated, but it's a disease that can be very difficult to treat. It's a disease that can be very difficult to treat.

**Kick that lonely feeling**

Loneliness is a tricky emotion to understand. Maybe you feel like you're lacking attachments or connections. Maybe you feel like you're missing something. Maybe you feel like you're missing something. Maybe you feel like you're missing something. Maybe you feel like you're missing something.

**ONE IN FOUR Americans feel like nobody truly understands them.**

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**How to get help**

1. Call the number on your insurance card for a referral to a trained mental health professional
2. Talk to your primary care doctor about your concerns
3. Contact your Employee Assistance Program (EAP)

NEW DIRECTIONS

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](mailto: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](http://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?	<b>YES:</b> Requires benefit for screening for diabetes mellitus after pregnancy in women with history of gestational diabetes	<b>YES:</b> Vitamin D will no longer be standard on the formularies for Prime after December 31, 2018	<b>NO:</b> Applicable procedural coding updates (new/ revised/deleted codes) to existing benefit services comprehensively reviewed and operationalized	<b>NO:</b> Dosage recommendation for existing routine immunization, Fluzone 0.5ml expanded to allow use in individuals >6 months	<b>YES:</b> 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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