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Group Update
for EMPLOYERS

BlueCross BlueShield of Alabama

We cover what matters.

An Independent Licensee of the Blue Cross and Blue Shield Association

We Want to Hear From You

Over the last year, Blue Cross has implemented a number of enhancements to GroupAccess – with the most visible changes occurring this past October with a completely redesigned homepage and site navigation.

All of these improvements were driven by your feedback and our desire to make GroupAccess the best possible experience for our Group customers….and we aren't done yet!

Now that you've had some time to use these new features, we want to know what you like, what could be better and what enhancements you'd like to see next.

Please take a moment to complete our 8-question survey at AlabamaBlue.com/GroupFeedback

You can also provide feedback any time with the new 'Feedback' link in the top right corner of the website after log in.

Some of the exciting enhancements over the last year included:

- Matching the online enrollment application with the paper application
- A more efficient enrollment application approval process
- Providing a daily email summary of enrollment changes
- Searching enrollments by last name
- A redesigned dashboard-style homepage
- Ability to add shortcuts for tasks to a Favorites bar
- A redesigned Group Reports experience
- Customized Group Reports saved as shortcuts in the Favorites bar
- An Option to copy existing permissions to new users
- Site-wide navigation and improved content organization
- A redesigned Forms and Materials experience
- Style updates to improve readability

Keep an eye out for these enhancements in the coming months:

- Improved Enrollment Maintenance experience
- Redesigned admin registration process
- Simplified process for delegating authority and granting permissions

Your experience may be different as features are customized based on your user profile.

Have questions or comments about *Group Update*?

Please send your feedback to GroupUpdateFeedback@bcbsal.org
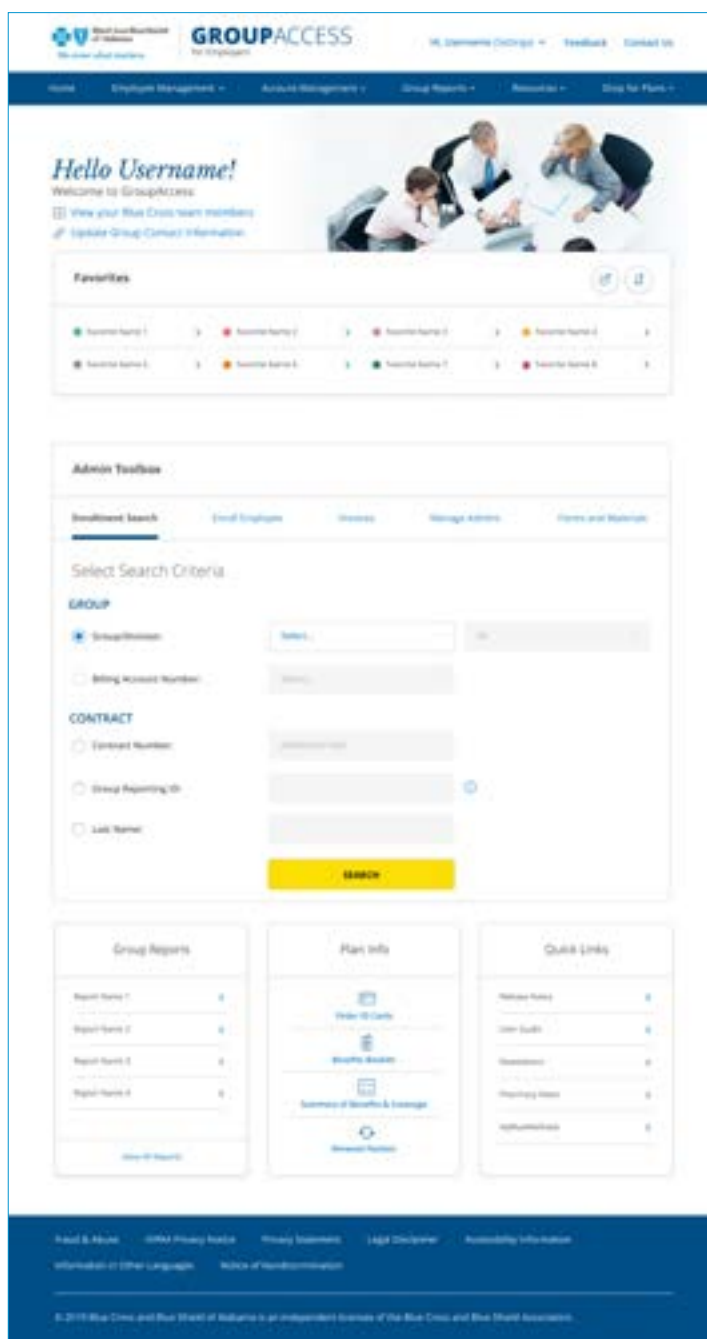
Important Date for Calendar Year Group Health Plans: December 31, 2019

- This is the last day for employers to give employees the annual Women's Health and Cancer Rights Act notice. Blue Cross has a sample notice that your employer group may use.

- This is the last day for employers to give employees notices of premium assistance under Medicaid or the Children's Health Insurance Program (CHIP). Blue Cross does not have a sample notice for employer groups. There is a form notice that your employer group may use on the Department of Labor (DOL) website.

Understanding Employer Shared Responsibility

Blue Cross annually provides employer groups with a list of all employees indicating if they had Minimum Essential Coverage (MEC) for each month of the previous year. Employer groups are ultimately responsible for the accuracy of information reported to its employees and the IRS. Blue Cross cannot certify this data is complete and accurate for the employer group's filing, because we are not tax professionals.
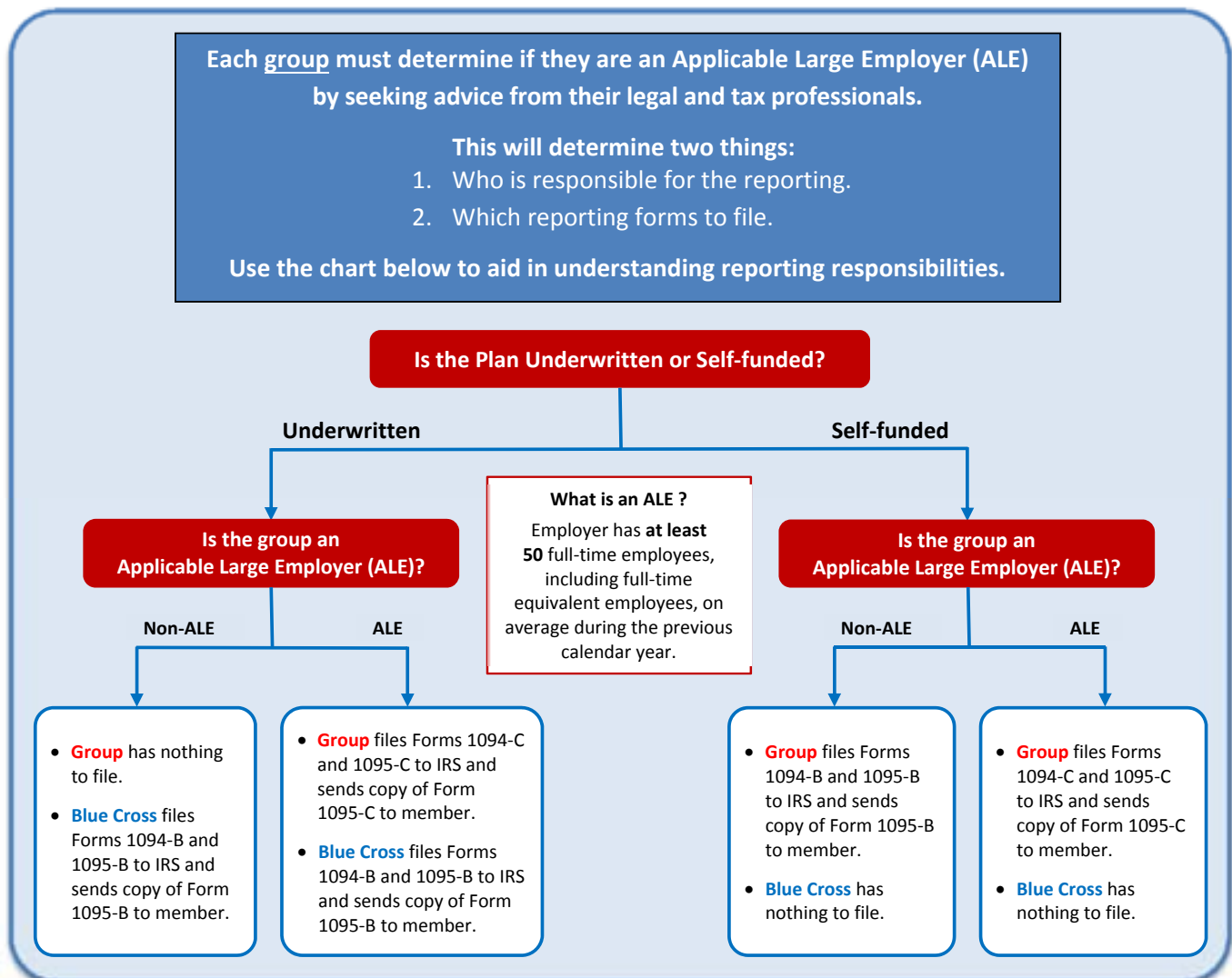
Blue Cross CANNOT determine the following for employer groups:

- Was the plan deemed affordable by IRS rules for each employee?

- Was the plan offered to each employee?

Below is the timeline for reports released on *GroupAccess*:

- **Test reports available**
  August-December 2019

- **Production reports available**
  January 6, 2020
  January 13, 2020
  January 20, 2020

Enrollment data that was sent to Blue Cross by December 6 will be reflected in the final file. For enrollment data received after December 6, we will make every effort to process it prior to creating the final file.

Each group must determine if they are an Applicable Large Employer (ALE) by seeking advice from their legal and tax professionals.

This will determine two things:
1. Who is responsible for the reporting.
2. Which reporting forms to file.

Use the chart below to aid in understanding reporting responsibilities.

Is the Plan Underwritten or Self-funded?

Underwritten — **Self-funded**

Is the group an Applicable Large Employer (ALE)?

What is an ALE ?
Employer has **at least 50** full-time employees, including full-time equivalent employees, on average during the previous calendar year.

Is the group an Applicable Large Employer (ALE)?

Underwritten

Non-ALE
- **Group** has nothing to file.
- **Blue Cross** files Forms 1094-B and 1095-B to IRS and sends copy of Form 1095-B to member.

ALE
- **Group** files Forms 1094-C and 1095-C to IRS and sends copy of Form 1095-C to member.
- **Blue Cross** files Forms 1094-B and 1095-B to IRS and sends copy of Form 1095-B to member.

Self-funded

Non-ALE
- **Group** files Forms 1094-B and 1095-B to IRS and sends copy of Form 1095-B to member.
- **Blue Cross** has nothing to file.

ALE
- **Group** files Forms 1094-C and 1095-C to IRS and sends copy of Form 1095-C to member.
- **Blue Cross** has nothing to file.

New Educational Materials for Members Now Available

At Blue Cross, we want to make sure your employees and their loved ones fully understand their benefits and how to make the most of their healthcare plan. That's why we've created a new series of educational materials you can share among your group population. All of these PDFs are easily accessible on GroupAccess under Forms and Materials:

- Understanding Deductibles & Copays
- Understanding Your Claims Statement
- Understanding the Value of In-network Services
- Understanding Common Health Insurance Terms
- Know Where to Go (with Teladoc)
- Know Where to Go (without Teladoc)

Start educating your employees and their loved ones today on how best to maximize benefits. And, look for additional educational materials to be added in the future.

New Features Coming Soon to *my*BlueCross

Blue Cross is improving your members' online experience with a new version of *my*BlueCross, launching by year end.

Because we care about the health and well-being of our members and understand their time is valuable, we are continually looking for ways to improve our online member portal, *my*BlueCross. In response to user feedback, we are making changes to help users find what they need even more efficiently.

New features include:

- Action Items section—prominent placement quickly guides members to important tasks, such as paying a bill and more
- From Your Employer section—employers can request easy-to-find links specifically for their members (optional)

Improvements include:

- Member Banners—moving from the bottom of the page to the middle, making important messaging easier to find
- Care Reminders—now easier to find on the personalized dashboard, highlighting gaps in care with information on lab values and wellness scorecards.

Our goal is to make using *my*BlueCross as easy as possible. If you have any questions about the coming changes, please contact your Account Executive.

New Healthcare Reform Preventive Mandates

Preventive Requirement	Routine Cholesterol (Lipid Disorders in Adults), Screening	Immunizations: Gardasil-9	Contraceptive Methods and Counseling/ Sterilization	Multiple Services	Multiple Services
Published Date	Existing recommendation originally published November 2016.	Existing routine immunization with expanded age recommendations published on August 16, 2019.	Existing recommendation originally published December 2016.	Existing recommendation with updated ICD-10 (procedure and diagnosis) & HCPCS coding.	Existing recommendation with updated CPT & HCPCS coding.
Blue Cross Effective Date	March 1, 2019	August 16, 2019	August 16, 2019	October 1, 2019	January 1, 2020
Change to Current Benefit?	YES: Additional codes added to include lipid panel, LDL and triglyceride tests allowed for cholesterol screening tests.	NO: Age expansion recommendation for existing routine immunization, Gardasil-9 expanded to allow use in individuals 10-45 years old.	YES: Additional codes added to include salpingectomy as a form of permanent sterilization.	NO: Applicable procedural and diagnosis coding updates (new/revised/deleted codes) to existing benefit services comprehensively reviewed and operationalized.	NO: Applicable procedural coding updates (new/revised/deleted codes) to existing benefit services comprehensively reviewed and operationalized.

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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