

# Inside this issue...

## Group Update for EMPLOYERS



WINTER 2020

- Mental Health Matters
- Understanding Employer Shared Responsibility
- Important Date for Calendar Year Group Health Plans: December 31, 2020
- New Healthcare Reform Preventive Mandates

Have questions or comments about *Group Update*?

Please send your feedback to  
[GroupUpdateFeedback@bcbosal.org](mailto:GroupUpdateFeedback@bcbosal.org)



**BlueCross BlueShield  
of Alabama**

*We cover what matters.*

An Independent Licensee of the Blue Cross and Blue Shield Association



## Mental Health Matters

Improving the overall well-being of our members has always been a top priority for Blue Cross and Blue Shield of Alabama. We are excited to announce our engagement with our behavioral health partner, New Directions, to offer a service that greatly supports the mental and emotional well-being of your employees – the Employee Assistance Program (EAP).

Whether your employees have existing mental health challenges or are facing stress or daily work challenges, EAP provides them with tools they need to cope by:

- Expanding access to care with immediate, confidential and “in-the-moment” virtual and/or in-person counseling
- Increasing member access to services by removing cost barriers
- Providing well-being supports that are not offered through the health benefits, such as life coaching, community resource referrals and guidance from legal or financial experts

In order to improve the well-being of your employees, we must understand and address needs holistically. Through integration and early preventative intervention, we can help to increase employee engagement in health and wellness, which leads to better outcomes and lower healthcare costs.

We ask that you join us in our effort to reduce the stigma around mental health as we work together to improve the well-being of our members.

Contact your Blue Cross account management team for more information.

*The Employee Assistance Program is available as a direct contract with New Directions and is open to all employees, regardless of Blue Cross and Blue Shield of Alabama membership.*



## Understanding Employer Shared Responsibility

Annually, employer groups provide Form 1095-C and/or Blue Cross provides Form 1095-B to confirm to employees that they had Minimum Essential Coverage (MEC). This information is also provided to the IRS.

Using enrollment data, Blue Cross provides employer groups with a report indicating if employees had MEC for each month of the previous year. Employer groups are ultimately responsible for the accuracy of information included on Form 1095-C 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.

Below is the timeline for reports released on GroupAccess:

- **Test reports available**

August-December 2020

- **Production reports available**

January 3, 2021

January 10, 2021

January 17, 2021



Enrollment data sent to Blue Cross by December 4 will be reflected in the final file on GroupAccess. For enrollment data received after December 4, we will make every effort to process it prior to creating the final file.

Blue Cross CANNOT determine the following for employer groups:

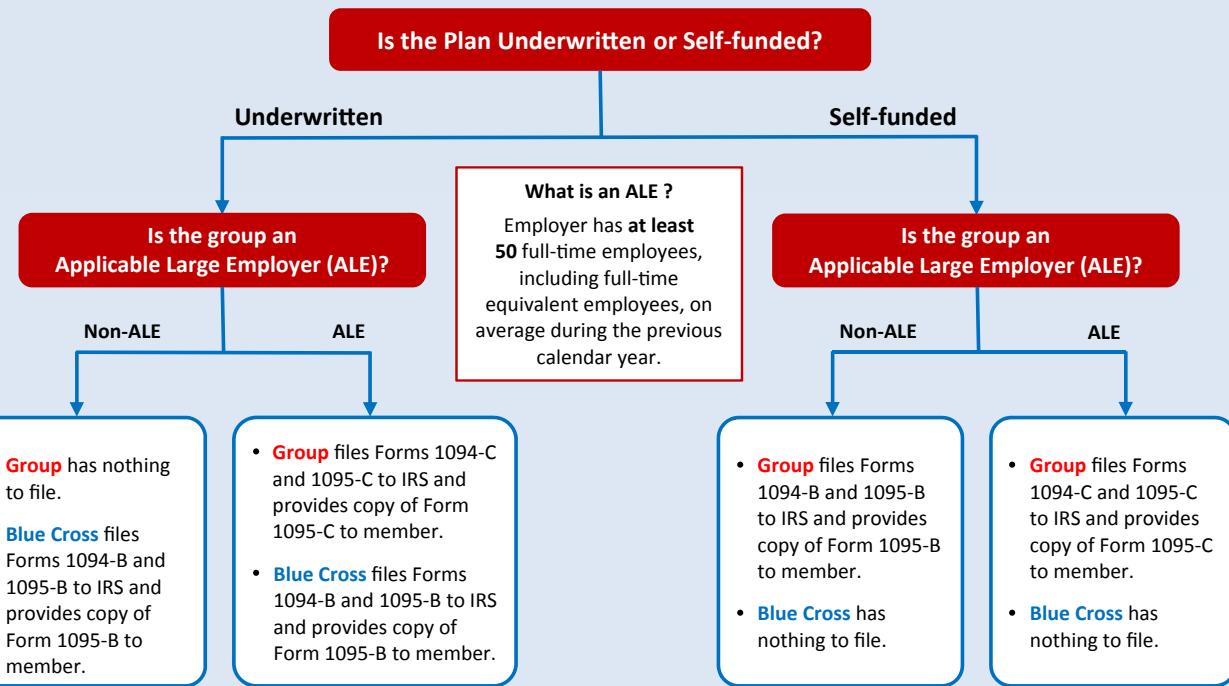
- Was the plan deemed affordable by IRS rules for each employee?
- Was the plan offered to each employee?

**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.**



## Important Date for Calendar Year Group Health Plans: December 31, 2020

- 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. It can be found on *GroupAccess* in Forms and Materials under the Member Benefits and Plan Info category or by using the search function.
- 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.



## New Healthcare Reform Preventive Mandates

Preventive Requirement	Prevention of Human Immunodeficiency Virus (HIV) Infection: Pre-exposure Prophylaxis	Routine Immunizations – Fluad Quadrivalent	Routine Immunizations – MenQuadfi	Multiple Services	Multiple Services
Published Date	New recommendation published on June 11, 2019	New recommendation published on August 21, 2020	New recommendation published on September 25, 2020	Existing recommendation with updated ICD-10 (procedure and diagnosis) & HCPCS coding	Existing recommendation with updated CPT & HCPCS coding
Blue Cross Effective Date	July 1, 2020	August 21, 2020	September 25, 2020	October 1, 2020	January 1, 2021
Change to Current Benefit?	<b>YES:</b> Truvada (emtricitabine and tenofovir disoproxil fumarate 200-300 mg) for PrEP® (pre-exposure prophylaxis), will be added to the ACA Preventive Drug List.	<b>YES:</b> Addition of immunization into existing immunization schedule for 2020-2021 flu season.	<b>YES:</b> Addition of immunization into existing routine immunization schedule.	<b>NO:</b> Applicable procedural and diagnosis coding updates (new/revised/ deleted codes) to existing benefit services comprehensively reviewed and operationalized.	<b>NO:</b> 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.