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Group Update for EMPLOYERS



SPRING 2021

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Safety of COVID-19 Vaccines

The arrival of the COVID-19 vaccines is a major development in the fight against the coronavirus pandemic! The vaccines are up to 95% effective in preventing COVID-19 and provide a high level of protection against contracting the virus. But some may question the safety of these vaccines. According to the Centers for Disease Control and Prevention (CDC), safety has always been a top priority when developing and authorizing a COVID-19 vaccine.

Some key areas of safety include:

- **Careful Testing.** All vaccines go through clinical trials to test safety and effectiveness. For the COVID-19 vaccines, the Food and Drug Administration (FDA) set up rigorous safety standards for vaccine developers to meet.
- **Clinical Trials.** None of the vaccine clinical trials reported any serious safety concerns. Trials for the COVID-19 vaccines have had fully independent safety monitoring boards, and safety data is continuously reviewed by the FDA and expert panels.
- **Continuous Monitoring.** Once a vaccine is authorized for use, monitoring by the FDA and the CDC continues, with systems in place to track problems or side effects that were not detected during the clinical trials.

Even though safe COVID-19 vaccines are available, following current preventive measures is still essential. Remind your employees to wear a face mask, continue social distancing and wash their hands frequently. By getting vaccinated, we can all help prevent more illnesses and deaths in America and reduce the effects of COVID-19 for everyone.

For more information about COVID-19 vaccines and their availability in specific areas, your employees can contact their physician's office or local pharmacy. Additional COVID-19 information can be found at [cdc.gov/COVID19](https://www.cdc.gov/COVID19). Residents of Alabama can refer to the Alabama Department of Public Health (ADPH) website at alabamapublichealth.gov/covid19.



It's Time to Play Catch-up: Preventive Care, Screenings and Immunizations

The benefits of preventive care—wellness visits, cancer screening and childhood immunizations—are well documented and acknowledged by Blue Cross as an important part of maintaining good health:

- The U.S. Department of Health and Human Services recommends all children and adults receive preventive health care services to reduce the risk for diseases, disabilities, and deaths.¹
- The National Institutes of Health endorses routine cancer screenings to help doctors find and treat several types of cancer early, even before symptoms appear. Earlier detection often means the more successful treatment.²
- The Centers for Disease Control and Prevention supports childhood immunizations: “On-time vaccination throughout childhood is essential because it helps provide immunity before children are exposed to potentially life-threatening diseases.”³

Yet, in 2020, despite the recognized benefits of preventive care, the pandemic has resulted in a substantial drop in wellness visits. A Journal of American Medical Association study found that even with the increases in telehealth in 2020, virtual care did not fill the gap for missed primary care appointments; primary care visits decreased during the second quarter even with telehealth volume increasing. Primary care physicians check blood pressure and cholesterol, as well as other risk factors, which are less likely to be assessed during virtual visits compared to office-based visits.⁴ These biometric measures are important in understanding overall health, early detection and identifying any changes needed to improve health outcomes.

In another study, the Health Care Cost Institute examined preventive services claims for a variety of services—such as childhood immunizations, mammography, colonoscopies, pap smears, and more—to understand the impact of COVID-19 on preventive services. For many of the services, utilization was still low in December 2020 when compared to the prior year.

- Childhood immunizations declined about 20% through November 2020 when compared to 2019.
- Colonoscopies, down almost 90% in April, are as of November 2020 still down about 10-15% compared to last year, representing a substantial but incomplete rebound in care delivered.
- Mammograms and pap smears were initially down 80% in the spring, but rebounded above 2019 levels in August and November.⁵

The good news is numbers are beginning to move up in some areas. To continue this upward trend across the board, Blue Cross encourages employers to promote in-person preventive care and routine wellness visits for all populations.

It's time to play catch-up!



1. <https://health.gov/healthypeople/objectives-and-data/browse-objectives/preventive-care>

2. <https://www.cancer.gov/about-cancer/screening>

3. <https://www.cdc.gov/vaccines/parents/why-vaccinate/index.html>

4. <https://www.fiercehealthcare.com/tech/preventive-care-dropped-during-covid-19-pandemic-despite-rise-telehealth-visits-study>

5. <https://healthcostinstitute.org/hcci-research/the-impact-of-covid-19-on-the-use-of-preventive-health-care>

Women's Health and Cancer Rights Act

Don't forget to remind employees about the protections provided by the Women's Health and Cancer Rights Act of 1998. This Act provides protection for breast cancer patients who are receiving benefits in connection with a medically necessary mastectomy.

Written notice of these protections should be provided to plan participants when they enroll in the plan and annually thereafter. Federal regulations establish the joint responsibility of employers with two or more employees and insurers to meet these requirements. Notification requirements may be met by simply providing benefit booklets to employees once per year. The benefit booklets provided by Blue Cross include the necessary information to satisfy the notification requirement. If you distribute benefit booklets each year, a separate annual notice may not be needed.

If you prefer a separate annual notice, a pamphlet entitled "Women's Health and Cancer Rights Act" (MKT-375) is available online at AlabamaBlue.com by selecting the Group tab and then selecting Forms and Materials or by contacting Customer Service. You may

also provide notice annually through a benefits or union newsletter or with open enrollment materials. These notices may be delivered electronically, provided the conditions in federal regulation 29 CFR 2520.104b-1 related to electronic delivery are met.



New Healthcare Reform Preventive Mandates

Preventive Requirement	Routine Immunizations-Fluad Quadrivalent	Routine Immunizations-MenQuadfi	Multiple Services	Multiple Services	Hepatitis C Virus (HCV) Infection, Screening
Published Date	New recommendation published August 21, 2020.	New recommendation published September 25, 2020.	Existing recommendation with updated ICD-10 (procedure and diagnosis) & HCPCS coding.	Existing recommendation with updated CPT & HCPCS coding.	Existing recommendation originally published June 2013.
Blue Cross Effective Date	August 21, 2020	September 25, 2020	October 1, 2020	January 1, 2021	April 1, 2021
Change to Current Benefit?	YES: Addition of immunization into existing immunization schedule for 2020-2021 flu season.	YES: Addition of immunization into existing routine immunization schedule.	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.	YES: Expanded covered diagnosis codes and updated age limits to include all adults per USPSTF recommendation.

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 only to non-grandfathered groups and grandfathered groups that cover mandated healthcare reform preventive services.