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**Group Update**  
for EMPLOYERS



WINTER 2021

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Have questions or comments about *Group Update*?

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



**BlueCross BlueShield  
of Alabama**

*We cover what matters.*

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## Alcohol & Substance Use

### ***How employers can offer the help and guidance employees may need***

According to the 2019 National Survey on Drug Use and Health, approximately 20.4 million Americans over age 12 had a substance use disorder (SUD) related to the use of alcohol or illicit drugs. However, only a fraction of them received the treatment they needed.

Excessive substance use, including alcohol, places an individual at higher risk of job loss, dropping out of school, mental illness, physical illness, domestic violence, legal issues, accidental injury, suicide, homicide and death by overdose. Early intervention is key to preventing tragic outcomes of substance use.

### **Signs & symptoms**

Physical signs and symptoms that may indicate a substance use issue include:

- Sudden drop in attendance or work performance
- Slurred speech or inappropriate emotional responses
- Neglecting responsibilities and risky behavior
- Sudden weight change
- Severe dental problems
- Dilated or constricted pupils, red or glassy eyes
- Redness around the chin, upper lip and nose from inhalants
- Open sores on the face and arms
- Agitation, rapid speech, tremors, paranoia or aggressiveness

### **Getting help**

The decision to seek drug and/or alcohol treatment can be a difficult, but an important step. Simply identifying what type of treatment is needed and what is available can be tough.

When it comes to addressing substance use issues in the workplace, organizations often turn to an Employee Assistance Program (EAP) for guidance. This affordable

benefit is available to employees and their household members through Blue Cross' partner, New Directions.

The EAP offers:

- Counseling to assess an employee's needs and develop a plan
- Supervisor consultations and advice on how to address substance use in the workplace
- Health assessments and community resources
- Self-help digital behavioral health tools on recovery skills and building a healthy lifestyle
- Legal and financial consultations to navigate tough times

Because education is key, New Directions' EAP digital resources also include access to Shatterproof's Just Five learning modules. These short, impactful and easy-to-access educational modules are designed to give employees important facts and information about addiction. In just five minutes (hence the name), lessons combine animated and expert videos, interactive learning and supplemental materials. Lessons include:

- The Science of Addiction
- Are You at Risk?
- The Dangers of Opioids
- Signs, Symptoms and Treatment
- How You Can Help
- The Gift of Recovery

*\*New Directions EAP is available as a direct contract with New Directions and is open to all employees, regardless if they are a Blue Cross member.*

*New Directions Behavioral Health is an independent company offering behavioral health solutions and services on behalf of Blue Cross and Blue Shield of Alabama.*





## Mitigate Pregnancy and Childbirth Complications with Maternity Management

Most women have healthy pregnancies and deliveries. However, an increasing number of women have complications with pregnancy and/or childbirth.

An analysis of the Blue Cross and Blue Shield Association's (BCBSA) database of 1.8 million pregnancies from 2014-2018 reveals some interesting facts as documented in Blue Cross Blue Shield's Health of America Report\*. The overall pregnancy rate has declined by 2%, but varies by age: for ages 18-24, down 12%, and for ages 35-44, up 9%. While the average age of pregnancy increased, childbirth complications did not increase with age.

These findings provides a better understanding of women's health before, during and after pregnancy.

### Key Findings

1. A **greater number of women** are entering pregnancy with pre-existing conditions.
2. The number of women experiencing both pregnancy complications and childbirth complications **increased 31.5%**.
3. Women with pregnancy complications are **twice as likely** to have childbirth complications.
4. The number of women diagnosed with postpartum depression **increased by nearly 30%**.

↑ **16.4%**  
Pregnancy  
Complications

↑ **14.2%**  
Childbirth  
Complications

### The Impact of Pre-existing Conditions

A greater number of women are entering pregnancy with pre-existing conditions. Pre-existing conditions increase the risk of pregnancy and childbirth complications. For this group, there was a significant increase in chronic physical and behavioral health conditions. Obesity and major depression had the largest increases as seen in the chart below.

Conditions	2015	2018	Change 2015-2018
Physical Conditions			
Diagnosed Obesity	9.1	18.2	100%
Hypertension	6.3	8.2	31%
Type II Diabetes	3.4	4.4	28%
Behavioral Health Conditions			
Anxiety	15.3	18.7	23%
Major Depression	4.1	5.5	35%
Substance Use Disorder	1.4	1.7	24%



## Complication Rates: The Correlation between Pregnancy and Childbirth Complications

80% of women have healthy pregnancies and deliveries, but complication rates are rising. The number of women experiencing both pregnancy complications and childbirth complications increased 31.5% since 2014. Pregnancy complications rose more than 16% with **gestational diabetes and preeclampsia driving this increase**, and childbirth complications rose more than 14%. Particularly significant is the correlation between the two: women who have complications during pregnancy are **two times more likely** to have childbirth complications.

**7 out of 1000 have both pregnancy and childbirth complications.**

↑ **31%**  
Since 2014

## Increased Postpartum Depression

The number of women diagnosed with postpartum depression is up almost 30% from 2014 and most prevalent in women ages 18-24. Pre-existing behavioral health conditions are linked with a greater risk of postpartum depression.

These findings underscore the importance of focusing on the health of pregnant women. Blue Cross is committed to providing care and support to pregnant women through **Baby Yourself**.

*\*Blue Cross Blue Shield Association, 2021*

## Baby Yourself Maternity Program

Baby Yourself is a prenatal wellness program that helps ensure the best possible healthcare during pregnancy for the mother and her baby. Baby Yourself is administered by registered nurses with experience in prenatal care, labor and delivery, and newborn care. These skilled nurses are available to answer questions, offer support and provide educational materials to help prepare expectant mothers for the experiences associated with pregnancy and parenthood.

The program includes a helpful mobile app—daily journal, weekly checklists, kick counter, contraction counter, daily tips and more—for tracking the pregnancy and baby's development.

The Baby Yourself Maternity Program Includes:

- A personal nurse to answer questions
- Support and educational materials
- Useful gifts that support healthy habits
- Information on breastfeeding
- Mobile app to track pregnancy and baby's development



## High Risk Maternity Management

For pregnancies requiring a little extra attention, help is available. High Risk Obstetrical Case Managers can handle coordination needs, collaborating with the obstetrician in high-risk pregnancies and arranging for at-home care and treatments rather than expensive and less comfortable hospital stays when possible. Additionally, they can help arrange services, such as home intravenous therapy and home monitoring for premature labor.



## New: Vision Blue<sup>SM</sup>, powered by VSP<sup>®</sup>

Blue Cross now offers Vision Blue, a new portfolio of vision plans designed to meet the needs of employees and their families. Blue Cross offers a full suite of health, dental and vision coverage so that employers can offer more value to employees and streamline plan administration by working with one insurance company.

With Vision Blue, employers can choose between six plans, all of which include competitive network allowances, extra discounts and savings and value-added programs, such as diabetic eye care. Vision Blue Plus plans include additional lens options, such as premium and custom progressive lenses, anti-reflective and scratch resistant coating.

Vision Blue plans are available beginning January 1, 2022. Visit [AlabamaBlue.com/VisionBluePlans](https://AlabamaBlue.com/VisionBluePlans) to learn more.

*\*If a group already has VSP coverage, plan benefits will continue through contract expiration.*

*VSP is an independent company providing credentialing, quality management, claims processing, complaints and grievance, and customer service activities on behalf of Blue Cross and Blue Shield of Alabama.*

## Easy Solutions to Help Support Employees' Financial Security

By maintaining relationships with select vendors, Blue Cross helps employers create a complete benefits package to address employees' needs, such as life and disability insurance. Through the Blue Cross and USable Life collaboration, employers can offer health, dental, vision and financial protection products, all while enjoying the ease of working with one company.

USable Life's supplemental insurance complements medical plans and helps employers retain the talent they need to succeed. Supplemental insurance products — Group Term Life, Accidental Death and Dismemberment, Long Term Disability, Short Term Disability, Accident, Hospital and Critical Care — provide additional financial security and support to help protect employers' greatest asset — their employees.

*\*USable Life is an independent company and operates separately from Blue Cross and Blue Shield of Alabama. USable Life does not sell or service Blue Cross and Blue Shield of Alabama products. USable Life is the insurer and is solely responsible for its products.*

**Contact your account team for more information about any of the programs or services included in this newsletter.**

## New Healthcare Preventive Mandates

Preventive Requirement	Colorectal Cancer, Screening	Unhealthy Drug Use Screening (Adults)	Routine Immunizations-Flucelvax Quadrivalent	Prevention of Human Immunodeficiency Virus (HIV) Infection: Pre-exposure Prophylaxis	Multiple Services
Published Date	Existing recommendation originally published June 2016	New recommendation published on June 9, 2020	New recommendation published August 27, 2021	Existing recommendation originally published June 2019	Existing recommendation with updated ICD-10 (procedure and diagnosis) & HCPCS coding
Blue Cross Effective Date	May 18, 2021	July 1, 2021	August 27, 2021	September 17, 2021	October 1, 2021
Change to Current Benefit?	<b>YES:</b> Age range for colorectal cancer screenings lowered to include individuals ages 45-75 years old per USPSTF recommendation.	<b>YES:</b> New preventive service added for the screening of unhealthy drug use in adults (18 years or older).	<b>YES:</b> Existing immunization; starting age range expanded to include individuals age 2 years and older for 2021-2022 flu season.	<b>YES:</b> Additional support services for baseline/monitoring of PrEP treatment added to preventive benefit.	<b>NO:</b> Applicable procedural and diagnosis 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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## Understanding Employer Shared Responsibility

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

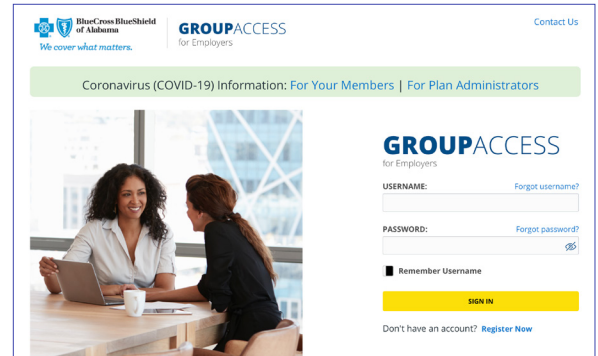
Blue Cross CANNOT determine the following for employer groups:

- 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 2021
- **Production reports available**  
January 2, 2022  
January 9, 2022  
January 16, 2022

Enrollment data that was sent to Blue Cross by December 4, 2021, will be reflected in the final file. For enrollment data received after December 4, every effort will be made 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)?**

**Non-ALE**

**ALE**

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

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

**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)?**

**Non-ALE**

**ALE**

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

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