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**Blue News**  
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



## 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

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

#checkin ON YOURSELF, PEOPLE AROUND MAY IS MENTAL HEALTH MONTH

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

#checkin ON YOUR KIDS MAY IS MENTAL HEALTH MONTH

### Getting help saved my skin

**KATE'S STORY**

I've lived with depression since I was a positive because of happiness and an urge to take them out on my skin and I had a really good life. I knew my job and stayed involved in activities. Working really slow. I thought that had to Others thought the same, thinking it adjustment phase and I would reach time. I thought I would grow out of it. I didn't shake out of it. It only got worse completely embarrassed. I thought I'd be able to do it myself. A few times, I had job. I dropped activities so slowly the graduated high school and spent the sleeping all day to avoid people. At all not sleep the so much longer. I fell into a cycle.

I thought attending college would be "fun," once and for all. It worked for me until I fell a little less than I had moved to something myself with my nothing but social covering my arms. felt like that silly kid looking for attention have grown out of it by now.

Thankfully, I had a few dirty jobs to do. At the counseling office, the graduate to the front of the line. I am incredibly counseling center for literally seeing

**NEW DIRECTIONS**  
Source: Mental Health America

### Mental Health and Substance Use Disorders

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

Loneliness is a deficit that leads to difficulties taking social risks or initiating social contact, and can lead to increased social encounters with cynicism and mistrust.

However, loneliness is neither a permanent state nor "bad." Instead, look at it as a signal that some important needs are going unmet.

**How to get help**

1. Find your feelings of loneliness are negatively impacting your quality of life, reach out for help
2. Call the number on your "Heads up" card for a referral to a licensed mental health professional
3. Talk to your primary care doctor about your concerns
4. Contact your Employee Assistance Program (EAP)

**NEW DIRECTIONS**  
Source: Mental Health America

### Kick that lonely feeling

Loneliness is a tricky emotion to understand. Maybe you feel like you're lacking attachments you need that, or you're feeling something new like an unfamiliar school, town, job or other life change. Perhaps you feel like you don't have anyone to share your feelings and experiences with. Or you feel unlovable - even if others don't think so - and aren't sure why. However, if parents feel, loneliness creates powerful feelings of emptiness and isolation, but it's more common than you think.

Nearly half of Americans often feel alone or left out. Loneliness is not necessarily the same as being alone, though. You may be alone for long periods without feeling at all lonely. On the other hand, we may feel lonely in a familiar and safe setting without really understanding why.

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

Loneliness can be made more intense by what you tell yourself. Research suggests that people who think of themselves as a deficit tend to be less effective taking social risks or initiating social contact, and can lead to increased social encounters with cynicism and mistrust.

However, loneliness is neither a permanent state nor "bad." Instead, look at it as a signal that some important needs are going unmet.

**How to get help**

1. Find your feelings of loneliness are negatively impacting your quality of life, reach out for help
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**NEW DIRECTIONS**  
Source: Mental Health America

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 Blue News?

Please send your feedback to [BlueNewsFeedback@bcbsal.org](mailto:BlueNewsFeedback@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. Self-funded groups may delay coverage until their plan year.