



WINTER
2025

GROUP UPDATE

for Employers

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**BlueCross BlueShield
of Alabama**

An Independent Licensee of the Blue Cross and Blue Shield Association

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Staying Healthy with a Primary Care Provider

Think of a primary care provider (PCP) as a health coach for your employees. With regular PCP visits, employees are making a smart move towards better health and wellness. PCPs help guide their patients in building better habits, managing chronic conditions and staying on track with preventive care.

Why regular PCP visits matter:

Catch problems early: PCPs can help spot health risks before they become serious

Get answers: Employees can ask questions about their health and medications and address any health concerns

Build healthy habits: PCPs can offer tips on healthy eating, staying active and managing stress

During a visit, PCPs may check basic health numbers, including:

- ▶ Height and weight
- ▶ Body mass index (BMI)
- ▶ Heart rate
- ▶ Blood pressure

PCPs offer personalized care based on age, health history and lifestyle. For questions or assistance, members can call 1-888-759-2764, Monday - Friday, 7 a.m. - 6 p.m. Central time.

Information contained in this communication is not intended to replace professional medical advice, diagnosis or treatment. Always seek the advice of your physician or other qualified healthcare provider regarding your healthcare needs.

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PCPS DO MORE THAN TREAT ILLNESSES

PCPs can help your employees stay healthy with regular screenings, which help spot health issues early. The following issues are easier to treat when identified early:



High blood pressure



Bone problems



High cholesterol



Diabetes



Cancer



Depression

VACCINES EQUAL EXTRA PROTECTION

Vaccines help protect your employees and their families from serious illness. PCPs may recommend vaccinations to help prevent serious illness, such as:

- ▶ Influenza (flu)
- ▶ Tdap (tetanus, diphtheria and whooping cough)
- ▶ COVID-19
- ▶ Pneumonia or RSV



Coming Soon: Track a Prior Authorization with Check My Status

We are excited to launch Check My Status, our new prior authorization tracker, available in early 2026. The Check My Status tracker will enhance the prior authorization process for members by providing the following:

- ▶ Transparency into our prior authorization process
- ▶ Updates on prior authorization statuses online and within our mobile app, minimizing the need for members to call Customer Service or providers' offices
- ▶ Convenient access to decision letters to view or print

Did you know?

As daylight hours shrink and seasonal affective disorder becomes more common, it's important for employers to actively support mental well-being. Encouraging the use of mental health services, offering flexible schedules and fostering a culture of empathy can make a meaningful difference. A little support can go a long way in helping employees stay balanced and resilient during the winter months.

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 2025
- ▶ Production reports available
January 4, 2026
January 11, 2026
January 18, 2026

Enrollment data sent to Blue Cross prior to December 5, 2025, will be reflected in the final file. For enrollment data received after December 5, every effort will be made to process it prior to creating the final file.

What is an ALE?

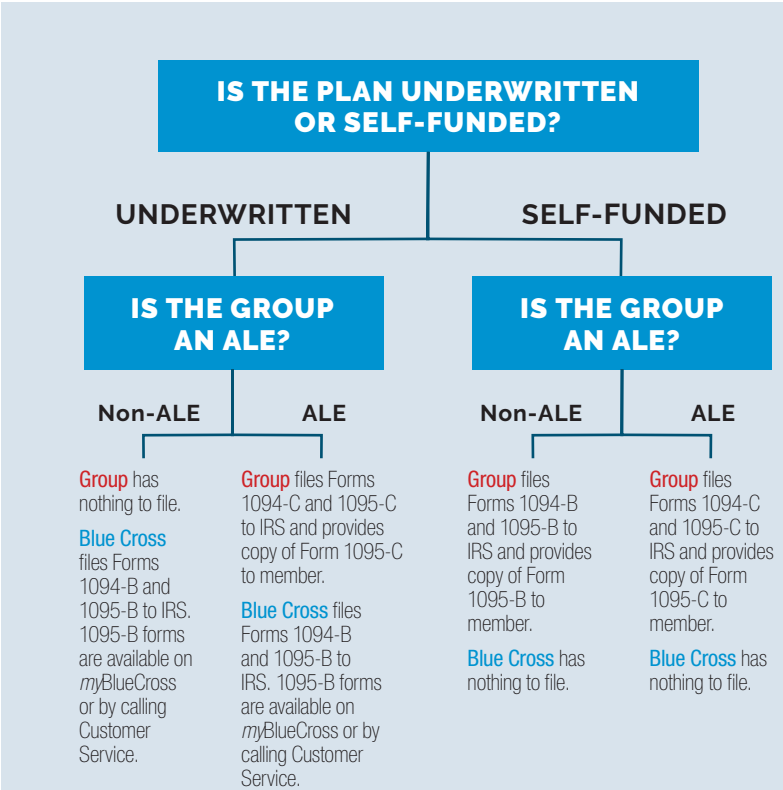
Employer has at least 50 full-time employees, including full-time equivalent employees, on average during the previous calendar year.

Each **group** must determine if it is an **Applicable Large Employer (ALE)** by seeking advice from its legal and tax professionals.

This will determine two things:

1. Who is responsible for the reporting.
2. Which forms to file.

Use the chart below to aid in understanding reporting responsibilities.



New Healthcare Reform Preventive Mandates

PREVENTIVE REQUIREMENT	PUBLISHED DATE	BLUE CROSS EFFECTIVE DATE	CHANGE TO CURRENT BENEFIT?
Routine Immunizations - MenABCWY vaccine	New recommendation effective June 25, 2025.	June 25, 2025	YES: Addition of new immunization, Penmenvy, into existing routine immunization schedule.
High Body Mass Index in Children and Adolescents: Interventions	Existing recommendation with updated information published June 2024.	July 1, 2025	YES: Addition of covered nutrition/ counseling services for children and adolescents 6 years or older with a high body mass index (BMI).
Routine Immunizations - RSV monoclonal antibody (infants)	New recommendation effective August 4, 2025.	August 4, 2025	YES: Addition of new monoclonal antibody, Clesrovimab, into existing routine immunization schedule.
Routine Immunizations - COVID-19 vaccine	New recommendation effective August 27, 2025.	August 27, 2025	YES: Addition of new vaccine, mNEXSPIKE, into existing routine immunization schedule.
Multiple Services	Existing recommendation with updated ICD-10 (procedure and diagnosis) and HCPCS coding.	October 1, 2025	NO: Applicable procedural and diagnosis coding updates (new/ revised/ deleted codes) to existing benefit services comprehensively reviewed and operationalized.

HAVE QUESTIONS OR COMMENTS ABOUT *GROUP UPDATE?*

Please send your feedback to your account management team.