

Heard on the Net

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The Federal Government Is Offering Another Round Of Free COVID Tests - Americans can once again order free COVID-19 tests from the federal government by visiting [COVIDtests.gov](https://www.covidtests.gov). In this round, the U.S. Postal Service will deliver eight free rapid antigen tests to any household in the U.S. that wants them, according to the website. The site suddenly appeared active Monday to offer the third round of free tests without a prior announcement.

New Covered California Leader Urges Renewal of Enhanced Federal Aid for Health Premiums- Jessica Altman took over in March as executive director of California's health insurance marketplace, which serves 1.8 million people. She warns that if Congress does not renew the tax credit enhancements that have made health plans more affordable, consumers will face significantly higher premiums, which could cause many to forgo coverage.

2022 Medical Loss Ratio Rebates - "Insurers estimate they will issue a total of about \$1 billion in MLR rebates across all commercial markets in 2022 ... Expected rebate amounts vary by market segment, with the majority going to individual market enrollees, including ACA Marketplace enrollees. Insurers in the individual market estimate they will issue \$603 million in rebates, small group market insurers will issue \$275 million in rebates, and large group market insurers will issue \$168 million in rebates later this year."

Transparency Rules: New FAQs and Practical Tips - "As we fast approach the July 1, 2022 deadline to post these files it is important for plan sponsors to understand what their insurance carrier or TPA will be requiring them to do and the timeline that the carriers and TPAs will be making the files available for posting. Employers who do not host a public site may be required to work with their insurance carrier or TPA to determine if the insurance carrier or TPA will host a site in their name, or if the employer will be required to create a public site for the purpose of posting the files."

The Missing Link: Where Will Employers Post Links to the Transparency in Coverage Machine-Readable Files? - "Employers with a self-insured medical plan face three main challenges with respect to the public website posting requirement: [1] Ensuring TPA will create and update machine-readable files ... [2] Hosting the large files ... [3] Where to link to the machine-readable files ... Employers will need further guidance from the Departments to better understand how to properly address this 'missing link' component of the TiC rules."

Computer Glitches and Human Error Still Causing Insurance Headaches for Californians- Covered California and Medi-Cal share a computer system for eligibility and enrollment. Nearly a decade since the Affordable Care Act expanded coverage options in the state, enrollees can be diverted to the wrong program — or dropped altogether — if erroneous information gets into the system.

Her First Colonoscopy Cost Her \$0; Her Second Cost \$2,185. Why? - "The ACA made preventive health care such as mammograms and colonoscopies free of charge to patients without cost sharing. But there is wiggle room about when a procedure was done for screening purposes, versus for a diagnosis. And often the doctors and hospitals are the ones who decide when those categories shift and a patient can be charged -- but those decisions often are debatable."

No Surprises Act: An Overview of the IDR Process - "The federal independent dispute resolution (IDR) process is administered through the federal IDR Portal. The federal IDR process is complicated and will be challenging for anyone to comply with, but it can be broken down into the roughly ten steps."

More Than 2 Million Surprise Bills Avoided During January-February 2022 (PDF) - "In the first two months of 2022, the NSA prevented more than 2,000,000 potential surprise medical bills across all commercially insured patients. If only a fraction of these claims are ultimately disputed through IDR, it would still far exceed the government's estimate. Should the trend hold, more than 12,000,000 surprise bills will be avoided in 2022 due to the NSA."

PBM Practices Are Keeping Consumers from Generics Savings - "Generic prescriptions aren't saving U.S. consumers much money, largely due to the practices of pharmacy benefit managers and industry middlemen between drug manufacturers and health plans ... Consumers are overpaying for generic drug prescriptions by as much as 20% ... PBM strategies increasing the cost of generics may also be contributing to quality issues and care fragmentation, according to researchers."

"Medicare Recipients To See Premium Cut — But Not Until 2023- Medicare recipients will get a premium reduction — but not until next year — reflecting what Health and Human Services Secretary Xavier Becerra said Friday was an overestimate in costs of covering an expensive and controversial new Alzheimer's drug. Becerra's statement said the 2022 premium should be adjusted downward but legal and operational hurdles prevented officials from doing that in the middle of the year. He did not say how much the premium would be adjusted."

Employers Are Reevaluating Health Benefits Amid Tight Labor Market - "Facing worker recruitment and retention challenges in a tight labor market, almost two-thirds of U.S. organizations (64%) plan to boost efforts to address employee healthcare affordability over the next two years ... Almost all employers (95%) in the survey said they expect to offer virtual care to meet demand for medical and behavioral health services, and 87% of respondents said improving mental health benefits is a top priority."

Leveraging ICHRA for Employer Groups - "Due to the robust number of participating carriers and networks, the individual marketplace has become a viable solution for employer health plans, especially when coupled with an [individual coverage health reimbursement arrangement (ICHRA)]. While they can bring light to new complexities regarding affordability requirements for employers and increased employee responsibility to understand their plan options and make good choices about their benefits, ICHRAs can also provide greater freedom of choice for employees, greater cost control for employers, and a unique opportunity for customization of benefits through classing options."

The Latest on ACA Penalty Increases for Tax Year 2022 - "The easiest way to stay compliant and avoid penalties is to continuously monitor your data.... ACA penalties can be avoided by being vigilant. Here are a few steps you can take to ensure you are compliant with ACA regulations."