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[A Very Revealing Article!]

The New York Times Shines a Bright Light on Healthcare Pricing -- What Should We All See? - "Price transparency alone is not the cure for the disease plaguing U.S. healthcare. Rather, it is a symptom of a larger, far-reaching affliction -- acceptance of the status quo. Payers, particularly employers who provide the majority of coverage in this country, must REFUSE to continue to tolerate high costs overall, uneven quality, and providers whose higher comparative costs do not correlate to better health outcomes. Instead, self-funded employers should work with their advisors to find ways to incent and reward efficient, cost-conscious health systems and practitioners who provide better care at lower costs."

[A very thought-provoking article by a highly respected leader in redesigning health care in America]
Employer Self-Funded Health Insurance Is Taking Us in the Wrong Direction- "Self-funded arrangements have grown steadily as a share of the insurance market over the past 15 years and now include many employers with less than 200 employees. While this may be the most cost-effective decision for individual employers under the current regulatory framework, it has the effect of locking in uncoordinated, open-ended fee-for-service (FFS) and locking out comparatively economical Integrated Delivery Systems (IDS)."

Medicare Part A Funds to Run Out in 2026 - "The trust fund for Medicare Part A will be able to pay full benefits until 2026 before reserves will be depleted. That's the same year as predicted in 2020 ... Reserves for the Hospital Insurance Trust Fund fell by \$60 billion, to \$134 billion, at the end of 2020. This drop was related to the expansion of the Medicare Accelerated and Advance Payments Program because of COVID-19."

Open Enrollment: Here Are Important Emails to Send - "Give a heads up open enrollment is coming ... Call attention to plan features or changes ... Announce your benefits decision support software ... One-on-one coaching ... Celebrate the employer incentives being offered ... Announce open enrollment kickoff ... Help employees take advantage of their benefits ... Send a satisfaction survey."

Prioritizing Your Open Enrollment Benefits Communications - "How to identify your 'big two' priorities ... What to prioritize ... What to deprioritize ... Strategies for successful open enrollment marketing.... Creating an effective benefits communications calendar.... Getting the most out of open enrollment season."

90% of Insurance Agencies Anticipate Employers Will Want More Insurance Options for Open Enrollment - "As employers continue to face a hiring shortage, attracting talent will almost certainly be contingent upon being able to offer employee benefits that cover a full spectrum of needs.... [The majority of agencies anticipate] the need for worksite benefits options, followed by 40% anticipating their groups will want more overall health insurance plan options. Mental health benefits are also likely to be of greater importance with 35% of respondents saying groups will likely want this type of benefit to aid in the stress brought on by the pandemic."

New Guidance on Transparency Requirements, Advanced Explanations of Benefits, and More - "The guidance addresses requirements regarding transparency in insurance ID cards; good faith estimates and advanced explanations of benefits (EOB); gag clauses; accurate information on provider networks; continuity of care; and pharmacy benefit and drug cost reporting."

New Guidance Delays Certain Key Health Benefit Effective Dates - "The FAQs delay several of the most challenging 2021 and 2022 compliance requirements under the Consolidated Appropriations Act, 2021 (CAA)

and the ACA: so-called 'advanced explanations of benefits' (EOBs) providing good-faith estimates of the out-of-pocket costs for scheduled medical services; a 'price comparison tool' to enable participants to compare cost-sharing amounts for specific network providers; extensive drug cost information that was to have been reported to the federal regulators in December 2021; and public pricing disclosures related to in-network rates, out-of-network allowed costs, and prescription drug prices."

[Extension of Group Health Plan Compliance Dates](#) - "On August 20, 2021, the DOL published FAQs Part 49 announcing the extension of the compliance dates for a few -- but far from all -- of the new group health plan mandates under the Tri-Department transparency regulations and the Consolidated Appropriations Act (CAA)."

[Employer Reminder: Notices Required for the End of COBRA Premium Assistance](#) - "Assistance eligible individuals whose COBRA premium assistance is expiring on September 30, 2021 must be provided with a notice of expiration of premium assistance meeting specific requirements under ARPA between August 16, 2021 and September 15, 2021."

[Yet Another Required Notice: COBRA Subsidy Expiration Date and Notice Requirement Approaching](#) - "Most AEIs will need to be given a notice between August 16, 2021 and September 15, 2021 notifying them that their COBRA subsidy will end ... on September 30, 2021. However, if an AEI's subsidy period ends before September 30th ... the notice must be sent sooner, but within the 15 to 45 day distribution window."

[Health Insurance Continuation Coverage Under COBRA \(PDF\)](#) - "This report provides a simplified explanation of who qualifies for COBRA continuation coverage, the nature of COBRA continuation coverage, and corresponding employer and employee responsibilities. It also incorporates descriptions of the temporary relief that was provided [by EBSA and IRS] ... [which] extends various COBRA time frames ... during the COVID-19 pandemic. This report also includes a high-level description of the temporary COBRA premium assistance included in ARPA"

[Affordable Percentage Will Shrink for Employer Health Coverage in 2022](#) - "This will mark the first time that the [federal poverty level (FPL)] safe-harbor dollar amount has decreased for calendar-year plans (down from \$104.53 in 2021). As a result, employers that use this safe harbor will need to reduce the employee contribution for the lowest-cost, self-only option for the 2022 plan year. The same is possible for noncalendar-year plans beginning in 2022, depending on the 2022 FPL amounts issued in January or February 2022.

[How the 2022 ACA Affordability Decrease Affects Employers](#) - "The IRS has announced that ACA affordability percentage will decrease from 9.83% in 2021 to 9.61% in 2022.... Employers offering a medical plan option in 2022 that costs employees no more than \$103.14 per month for employee-only coverage will automatically meet the ACA affordability standard... Employers that do not offer a medical plan option meeting the 2022 federal poverty line affordability safe harbor ... should generally utilize the rate of pay affordability safe harbor."