

Heard on the Net

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Past CAHIP V-P of Legislation (2008 - 2012)

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Fifth Circuit Stay Reinstates Preventive Services Mandate -- for Now - "Plan sponsors should remember that the Fifth Circuit administrative stay is not a decision on the merits of the underlying case. ... The Fifth Circuit pressed pause on the district court order so that the pre-Braidwood preventive services mandate would remain intact for now while the case proceeds."

IRS Announces 2024 HSA/HDHP and Excepted Benefit HRA Limits - "Plan sponsors with HDHP deductibles below the new minimums of \$1,600 for self-only and \$3,200 for family coverage will need to increase those deductibles in 2024. While the OOP maximums have increased for 2024, they are still below the maximum limits on cost sharing allowed in 2024 under the [ACA] of \$9,450 for self-only and \$18,900 for family coverage."

Denials of Health Insurance Claims Are Rising — and Getting Weirder - "Millions of Americans in the past few years have ... filed a health care insurance claim that once might have been paid immediately but instead is just as quickly denied.... Companies appear increasingly likely to employ computer algorithms or people with little relevant experience to issue rapid-fire denials of claims ... A job title at one company was 'denial nurse.'... The ACA tasked HHS with monitoring denials both by health plans on the Obamacare marketplace and those offered through employers and insurers. It hasn't fulfilled that assignment."

Newsom and Democratic Lawmakers at Odds Over Billions in Health Care Funds - Gov. Gavin Newsom is getting pressure from his political allies to begin spending money on health care that the state raised by fining Californians who go without health insurance. But Newsom says the state can't afford to.

2024 Parameters for Medicare Part D Credible Coverage - "CMS has released the following 2024 parameters for the standard Medicare Part D prescription drug benefit: [1] Deductible: \$545 (up from \$505 in 2023); [2] Initial coverage limit: \$5,030 (up from \$4,660); [3] Out-of-pocket threshold: \$8,000 (up from \$7,400); [4] Total covered Part D spending at the out-of-pocket expense threshold for beneficiaries who are not eligible for the coverage gap discount program: \$11,477.39 (up from \$10,516.25 in 2023); and [5] Estimated total covered Part D spending at the out-of-pocket expense threshold for beneficiaries who are eligible for the coverage gap discount program: \$12,447.11 (up from \$11,206.28)."

Medicare Finances: A 2023 Update - "Headlines from the **2023 Medicare Trustees' Report** focused on the program's looming financial concerns. But the Report itself did not contain bad news – in fact, it showed modest improvements over the prior year. And, more strikingly, the outlook is much better than it was a decade ago, even under assumptions that policymakers curb some cost controls. Nevertheless, Medicare still faces significant challenges:"

Back to Normal: Ending COVID-19 Tolling of COBRA Deadlines - "Plan administrators should review prior communications sent to qualified beneficiaries regarding the tolling of COBRA election and premium payment periods and provide updated communications to the extent necessary. Given that deadlines are calculated on an individual basis, a general notice describing the end of the COVID-19 pandemic and the impact on COBRA deadlines may be preferable in some situations ... Administrative processes should also be reviewed and adjusted ... to avoid unintentionally extending COBRA deadlines beyond the end of the COVID-19 emergency."

IRS Issues Guidelines Regarding Substantiation of Expenses for Cafeteria Plans - "Chief Counsel Advice Memorandum #202317020 confirmed that it is not a compliant practice for employers to allow employees to self-certify or use certain other 'shortcut' mechanisms to substantiate that their medical expenses qualify for reimbursement."

Be Careful When Calculating FMLA Leave for a Week That Includes a Holiday - "A new DOL opinion letter clarifies how ... to calculate FMLA leave ... when it's taken during a week that includes a holiday.... If a holiday falls during a week when an employee takes a full work week of FMLA leave, then a full week is counted as FMLA leave. However, if a holiday falls during a week when an employee works some hours and takes some FMLA leave, the holiday is not counted as FMLA leave, unless the employee was normally scheduled and expected to work on that holiday."