

Health Insurance Insider

Wyndham Benefits, LLC

www.WyndhamBenefitsLLC.com

Winter 2016

2016 Changes, Updates, and Additional Need-to-Know Information

In the age of healthcare reform insurance companies continue to work tirelessly to ensure both compliance with state and federal regulations, and that plan members are kept informed of any important changes.

CDPHP recently shared some important information on changes that will take effect at the time of the group health plan renewal in 2016. Some of those changes include (but are not limited to):

*Although some health care providers may initiate the prior authorization process on behalf of their patients, it is ultimately the **responsibility of the health plan member** to obtain any approvals needed for certain healthcare services.*

New Prior Authorizations:

- Speech therapy after one visit
- Sleep studies done in a facility
- Tummy tucks
- LVADs – implants used in patients with heart failure
- Treatment of RSV
- Hearing aids over \$500 (covered only for small group and individual plans)
- Inpatient hospital care
- High-tech imaging

Failure to obtain approval for these services may result in a penalty for plan members. Members or their physicians can request approval for these services by calling the **CDPHP Resource Coordination department at 1-800-274-2332**.

Additional changes for **CDPHP small group plans** include:

Understanding Form 1095-B

For small employers with fewer than 50 FTE employees, Applicable Large Employers (ALE) with 50-99 and 100+ FTEs (that are covered with fully-insured health plans), **form 1095-B is filed by the insurer**. CDPHP will begin mailing this form to members on February 1, 2016, and will include this [informational sheet](#) to assist them in their understanding of the form.

Let's Talk Voluntary

Now that you've made it through the busiest part of the open enrollment season, it's an ideal time to revisit your group's voluntary and ancillary benefits. Did you know that voluntary benefits do *not* have to follow your medical plan's contract cycle? Call 518-288-3800 or [send an email](#) to request a free consultation.

- In-office administered medications (including allergy shots) will require a 20% coinsurance
- Life Points ® will replace the current *Enhanced Wellness Benefit* that small group plans currently offer
- Additional cost-share for prescription drugs (that are chemically equivalent to an alternative drug

available on a lower tier)

- Once-per-lifetime LASIK benefit (with small group and non-standard plans)



Helpful Resources:

[An Employer's Guide to the Affordable Care Act \(CDPHP\)](#)

[Frequently Asked Questions](#)

Questions to Ask When Renewing Your Group's Health Plan

Use this list to help you decide whether to keep your plan or choose a new one

- Will your premium amount go up in 2016?
- Will the amount you will have to pay out of pocket in 2016 be affordable to you and other plan members in your group?
- Are there any changes to the plan's network for 2016?
- Are there benefit changes to specific medications that will impact plan members?
- How important is your monthly payment (premium) versus how much is paid when going to the doctor?

See Something? Say Something.

While quality assurance is a top priority for both your insurance broker and health insurance company, an extra set of eyes (yours) is just as important in

assuring that all i's are dotted and t's are crossed with your group's health plan.



Before paying your monthly premium, check your statement for accuracy. For example, is there an employee listed on your bill who left your company several months earlier whom you previously terminated from the plan? If, at any time, you question the accuracy of your health plan – be it a bill or claim in question – contact your insurance broker

immediately for a prompt and thorough investigation and resolution.

The content in Health Insurance Insider is for educational purposes only, and should not be considered a substitute for accounting or legal advice. Please seek any needed legal guidance for your company's unique situation from your general counsel or an attorney who specializes in this practice area. [Contact me](#) to let me know of any topics that you'd like addressed in future issues of Health Insurance Insider, or to request a formal healthcare benefits consultation for your group.

- Christopher Goodness

Principal, Wyndham Benefits, LLC

