

THE LOCAL CHOICE E-NEWS

Department of State and Local Health Benefits Programs

August 28, 2017

Changes to the Health Insurance Marketplace

Recent changes to the individual health insurance marketplace will have no impact on employees enrolled in The Local Choice health plans.

Here is some information to assist you with questions from TLC health plan members:

- The changes apply only to the individual marketplace. Anthem announced earlier that it is joining Aetna and United Healthcare in withdrawing from the individual health insurance marketplace established by the federal Affordable Care Act (ACA) legislation.
- Group employer health plans are not affected. The changes do not impact the health plans offered by the Department of Human Resource Management, which are group employer plans.

For employees in the health insurance marketplace:

- Participants who are enrolled in a plan from an insurer that leaves the marketplace, such as Anthem:
 - May enroll in or increase their membership in a TLC plan as a HIPAA Special Enrollment event.
 - Must request the change within 60 days of the insurer's exit from the marketplace.
 - Must provide the documentation to support the event and the eligibility of any dependents being added to the coverage.
 - The enrollment or election will be prospective based on the date of the event or the receipt of the enrollment request, whichever is later.
- Employees should be alert for communications from their insurer: Participants will be notified by their insurance company of the impact on them and given instructions on what steps they need to take.
- Employees should contact their insurance company directly with any questions. They can call the number on the back of their marketplace insurance ID card.

Be Prepared for Flu Season!

The Local Choice plan members may again get a free flu shot during flu season at pharmacies participating in their health plan's network. Key Advantage and TLC HDHP members also may receive flu shots at no cost from network physicians' offices and other participating providers. Kaiser Permanente HMO members must go to a participating Kaiser medical center.

Visit www.thelocalchoice.virginia.gov to find participating providers, questions and answers on each plan and a flyer to distribute to employees. It is important that plan members call ahead to be sure the pharmacy is participating in the program and flu shots are available. An appointment may be required.

A pharmacy must file in-network flu shot claims through its online system. If plan members are denied coverage for the flu shot, they should ask the pharmacist to call the telephone number on the back of their ID card. Both the Key Advantage and TLC HDHP ID cards have a Pharmacy Questions number.

While members may receive a flu shot at a non-network pharmacy, coverage will be at the out-of-network benefit level. This means they will likely have to file the claim themselves and be balance billed for costs over the allowable charge.

See the attached flu shot guidelines for groups that wish to coordinate flu shots onsite with participating pharmacies. Again, be sure that the pharmacy is participating in the Commonwealth's program before scheduling a clinic.

Please do not reply to this e-mail. You may send inquiries to the TLC mailbox at tlc@dhrm.virginia.gov.