



2015 TLC RoadShow

March 5, 2015
through
March 18, 2015

AGENDA

- Welcome
- Forms Review
- Reports
- Kaiser Plan Information
- Anthem
 - Medical Plan Information
 - Behavioral Health Information
 - Rx Information
- Dental Plan Information
- CommonHealth Wellness Programs
- Affordable Care Act Rundown
- TLC General Information
- Questions

Forms

- Always use the most recent copies of official TLC forms

- TLC forms found at:

<http://www.thelocalchoice.virginia.gov/forms.html>

Information from Forms

- Group Adjustment Form – To totally terminate coverage or change Group's Contact List
- TLC Personal Data Change Form – To change name, address, phone, email or revise other incorrect information
- Enrollment Form – Valuable eligibility information on Page 1 and QME list on Page 2

Enrollment Forms

- Enrollment forms:
 - Must use new 01-2015 enrollment form
 - Review enrollment forms for legibility. If we have to guess, we may enter the wrong information and cause delays or denial of claims.
 - All enrollees must complete Part 4 to obtain coverage
 - Use Enrollment Forms to drop or add dependents, change from active to retiree status, change plans, waive coverage and QME changes. Use Group adjustment form only for total terminations.

Published Q & A

See Handout revised January 2015

Are you using HuRMan?

HuRMan

HuRMan is the secure web portal provided to groups by the Department of Human Resource Management. BES reports are posted to your group's HuRMan folder.

HuRMan Reports cont.

- BES Turnaround Summary: Daily report listing all actions that created a BES Turnaround.
- BES Dependent Age 26 Approaching Termination Report: Created in August and October of each year identifying participants who have a covered child reaching Age 26 sometime during the current year. (Note: This report does not include children added to BES after the report's run date.)
- BES Dependent Age 26 Termination Report: Created in January of each year showing adult children automatically removed from BES because they reached the age that makes them ineligible
- BES Persons Eligible for Medicare: Monthly report of participants and spouses approaching Age 65. (Note: This report looks 3 months ahead of the individual's DOB. For example, a person turning Age 65 in April will appear on the January report. The person will not appear on a report after January.)

HuRMan Reports

- BES Enrollment Report: Weekly report of all group members available on the 3rd, 10th, 17th and 24th of each month. One report shows participants and the other shows corresponding dependents. (Note this example: Participants effective April 1 are on the April 3, 10, and 17 reports. The April 24 report reflects May 1 enrollment as it stands on April 23.)
- BES Exception Report: Monthly report listing discrepancies found in BES that needs your attention.
- BES Termination Report: Monthly report of participants and family members recently terminated.
- BES Turnaround: Daily report of each successful action made in BES before 5:30 PM.

REPORT ACCESS

To access your HuRMan folder, your designated user (typically your Benefits Administrator) should follow these steps:

1. Go to the Commonwealth's Department of Human Resource (DHRM) website www.dhrm.virginia.gov and select the "Information Technology" link
2. Select the "Agency Web Portal Login" link
3. Login using your HuRMan user name and password
4. Under the "Select an Application" drop down menu choose "Agency Repository"
5. Then select the desired report.

If you have a problem logging in to the HuRMan File Repository, please contact Support@dhrm.virginia.gov.



Kaiser Permanente

Different. Better.

How health care works at Kaiser

Permanente

With an integrated health care model, care is coordinated and connected through technology and medical services are located under one roof



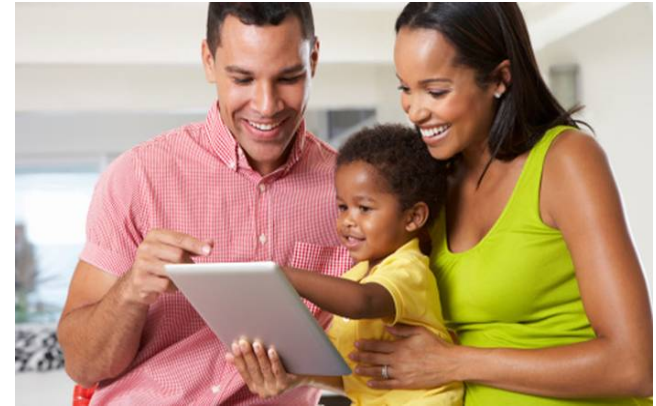
- **For example:** If a patient injures their ankle, they:
 1. Call member services to set up an urgent care appointment or visit one of our 24/7 urgent care centers.
 2. After arriving at a Kaiser Permanente medical center, the patient checks in with their primary care doctor and then goes down the hall for radiology and/or x-rays.
 3. After the x-rays are complete, the patient goes back to their primary care doctor, who is connected to the imaging department to view and discuss x-rays right away.
 4. Primary care doctor determines the diagnosis is a sprained ankle.
 5. The doctor prescribes pain medication and schedules a follow-up appointment.
 6. On the way out, the patient stops at the pharmacy to pick up their prescription before leaving the medical center.



The right care at the right time



- **Easy to schedule or change routine appointments online, by phone, or mobile app**
- **Save a trip to the doctor and copay when you email your doctor questions**
- **29 convenient medical center locations and 10 participating hospital locations throughout MD, DC, and VA**
- **24/7 access to medical advice**
- **Emergency care coverage anywhere in the world**



Choice of top doctors

- Wide selection of doctors – Over 90 specialties served
- Member can change doctors at anytime, for any reason
- **Our doctors**
 - Come from the top medical schools in the country
 - Work hand in hand with a member’s entire “care team”
 - Have no paperwork, so they can focus only on delivering the care their patients need
 - Are interviewed and hired by other doctors
 - Have online profiles so members can get to know them before making a choice
 - Are board-certified, or for newly hired physicians, required to become board-certified within five years



Stay connected 24/7

- With **My Health Manager** on **kp.org**, members can*:
 - Email questions directly to their doctor
 - View most lab results within hours of appointment
 - Refill prescriptions online
 - Schedule or change routine appointments
 - View or change doctors
 - Print children's immunization forms
 - Print medical history and records
 - Help manage the care of a family member or child[†]



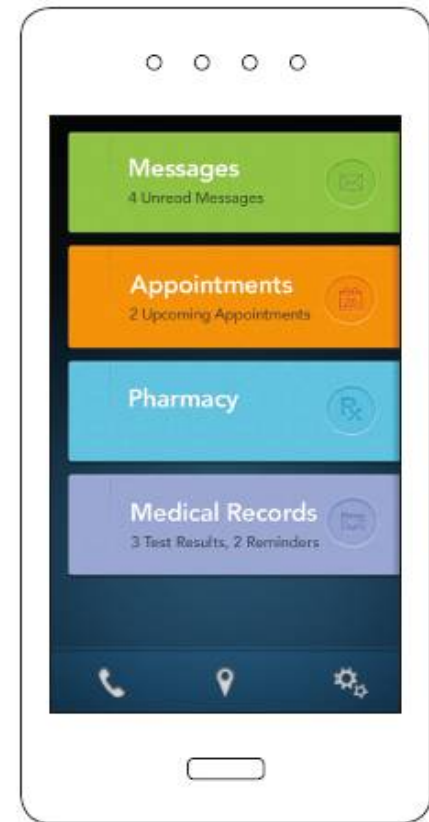
*Available for care received at Kaiser Permanente facilities

[†]Requires separate authorization for children or family member over age 13

Digital tools



- **Mobile App***
 - Access to your health from anywhere in the world
 - Email your doctors office with questions
 - Schedule or change routine appointments
 - Find a medical center
- **Telemedicine* No Copay for 2015**
 - Video chat consultations with emergency room physicians for certain conditions
 - No copay or coinsurance for video consults
 - Same day appointments available



*Available for care received at Kaiser Permanente facilities

Kaiser Permanente Locations

Maryland

- Annapolis
- Camp Springs
- City Plaza
- Columbia Gateway
- Frederick

24/7 Gaithersburg

- Kensington

24/7 Largo

- Marlow Heights
- Prince George's
- Severna Park
- Shady Grove
- Silver Spring

24/7 Baltimore County

- Summit Behavioral Health Center
- Towson
- White Marsh
- Woodlawn

Virginia

- Ashburn
- Burke
- Fair Oaks
- Falls Church
- Fredericksburg (Not available for Medicare Plus enrollees)
- Manassas
- Reston
- Springfield

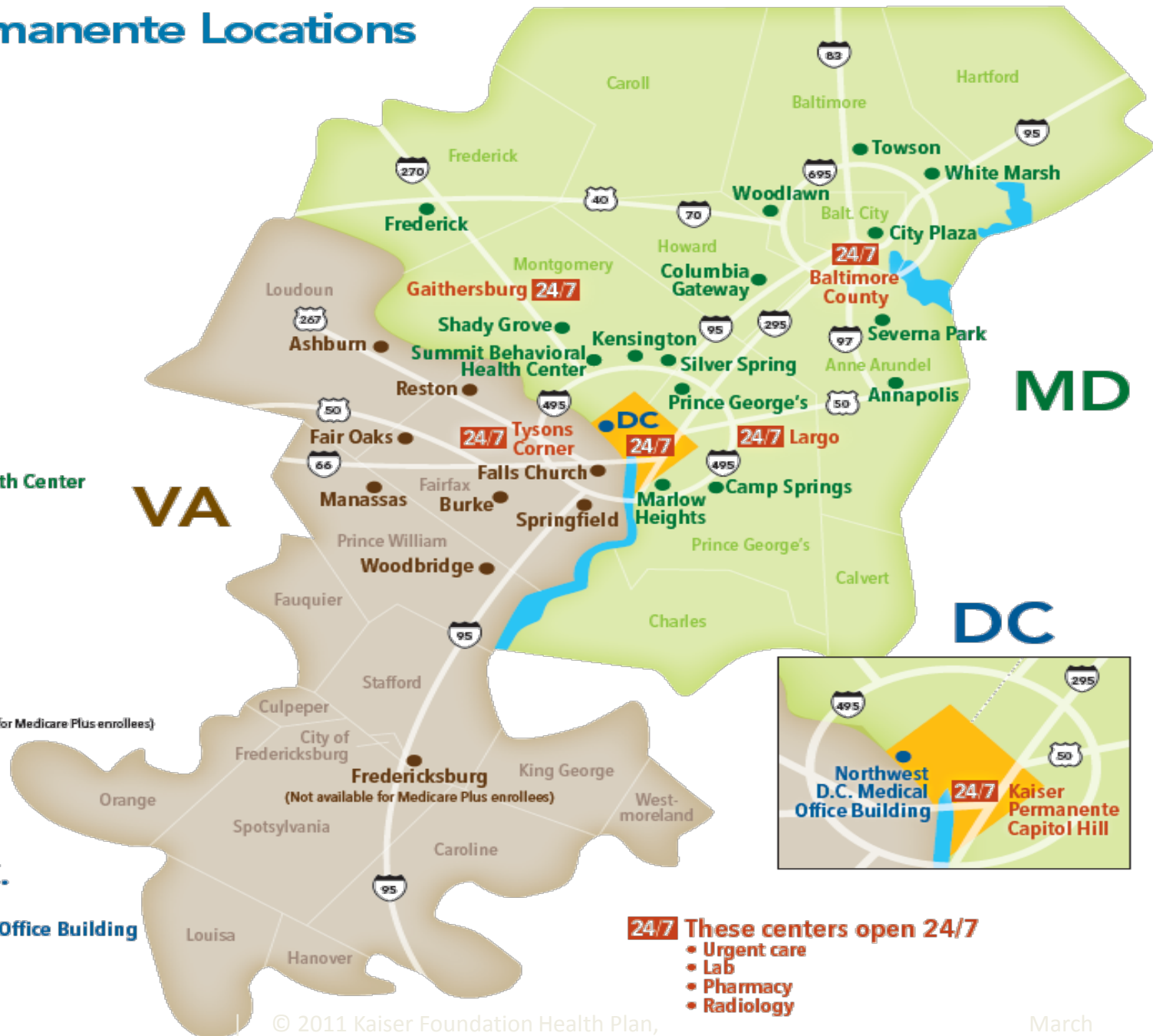
24/7 Tysons Corner

- Woodbridge

Washington, D.C.

24/7 Capitol Hill

- Northwest D.C. Medical Office Building



24/7 These centers open 24/7

- Urgent care
- Lab
- Pharmacy
- Radiology

Fredericksburg Medical Center

1201 Hospital Drive, Fredericksburg, VA 22401

“Primary” Care Needs

- Adult Primary Care
- Obstetrics/Gynecology
- Pediatrics
- X-ray Imaging
- Lab
- Pharmacy

Advanced Imaging

- Mammography

Medical/Surgical Specialties

- Cardiology
- Dermatology
- Endocrinology
- Gastroenterology (GI)
- General Surgery
- Hematology/Oncology
- Neurology
- Orthopedics
- Otolaryngology (ENT)
- Podiatry
- Pulmonary
- Rheumatology
- Telemedicine

Additional Services

- Behavioral Health –
(Including Child Psychiatry)

Employee Assistance Program



20 Ways You Can Use Your Employee Assistance Program

The employee assistance program (EAP) is a valuable resource to assist employees and their family members.

The EAP is designed to help you and your family members deal



- Personality conflicts at home or on the job
- Money management and financial problems
- An adolescent who is using drugs or alcohol
- Support in deciding on proper care for elderly parents
- A child who has a behavioral problem at home or at school

- Anxiety or depression
- Domestic violence
- Feelings of being overwhelmed
- Learning to be more assertive
- Clarifying important life decisions and problem solving
- Dealing with the loss of a loved one
- Managing stress
- Feelings of loneliness
- Recognizing a substance abuse problem

- Resources for marital counseling
- Ways to improve your self-esteem
- A gambling problem
- Support when living with a person who abuses alcohol or drugs
- Help with learning positive communication skills
- Adjusting to a divorce or separation

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TLC Road Show

March 2015





2015 Benefit Changes



Dental Unbundling



- This change is necessary to accommodate HCR and will provide the dental an “excepted status”
- There will be two options for employees
 1. *Preventive Dental* – includes routine cleanings, x-rays, sealants and fluoride treatments for children
 2. *Comprehensive Dental* – the same dental provided today including major and orthodontic coverage

The Comprehensive Dental will be the default. If a member wants preventive dental they must complete an application!

4 Tier Drug Card

- The new drug benefit will be \$10/30/45/55.
- Specialty drugs will be on the fourth tier.
- Mail order is 2x the retail benefit (\$20/60/90/110)
- Rx will be commingled in the Out-of-Pocket
- The Rx change will cause mass reissue of ID cards. Copays will no longer be listed on the card



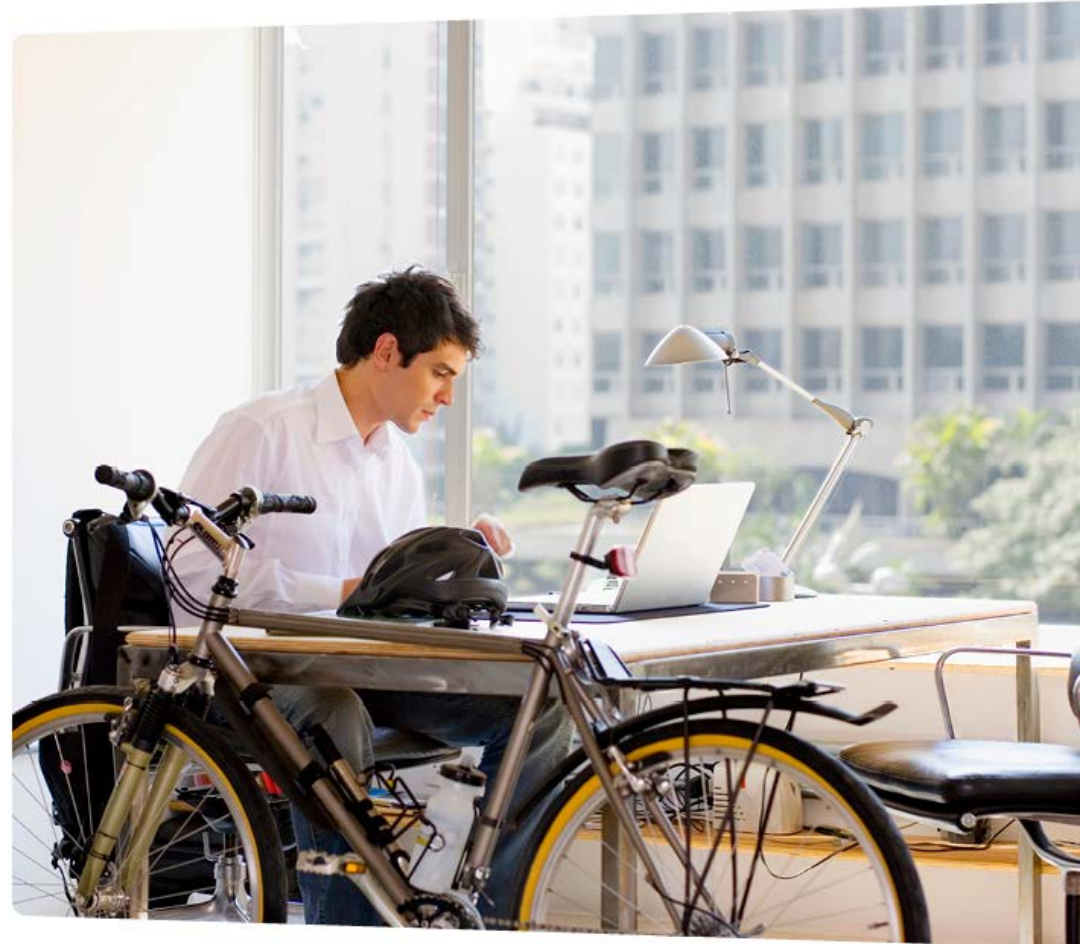
New HDHP Design



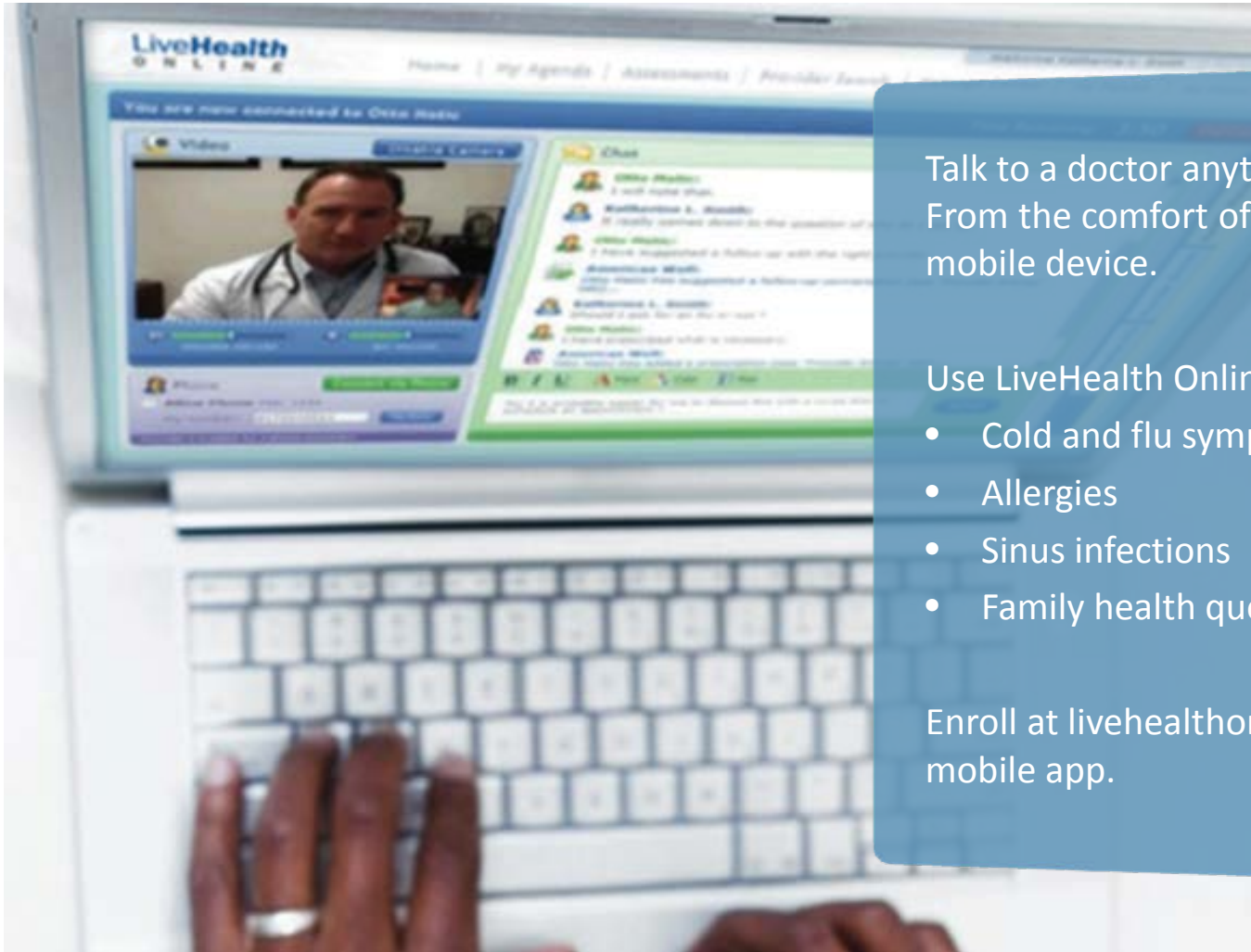
- \$2,800/\$5,600 Deductible
- Embedded deductible design
 - ✓ One person: individual deductible only
 - ✓ Two people: each person must satisfy the individual deductible
 - ✓ Family: deductible amounts for each individual member accumulate toward family deductible. No individual family member will pay more than the single only deductible amount.
- Includes Out-of-Network benefits
- Addition of Routine Blue View Vision Benefits - \$15 copay

Increase in Out-of-Pocket Maximums

In-network and Out-of-Network OOP will be increased by \$1,000 for individual and \$2,000 for family



LiveHealth Online



Talk to a doctor anytime – 365 days a year. From the comfort of your own computer or mobile device.

Use LiveHealth Online for:

- Cold and flu symptoms
- Allergies
- Sinus infections
- Family health questions

Enroll at livehealthonline.com or on the free mobile app.

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Housekeeping



Direct Bill Process for BA's

If your group has chosen direct bill for COBRA or Medicare Retirees, you will need to notify any new COBRA, Early Retiree or Medicare Retiree members of the change to their process.

1. Group administrator must change from active enrollment timely
2. Members must fill out a new application to move to a Retiree group.
3. COBRA members must complete the COBRA election form to reinstate coverage in COBRA.
4. Group administrators must forward the TLC direct bill letter (found on the TLC web-site) to members once they change status. The TLC Bank Draft information (on the TLC web-site) should also be forwarded to all direct bill members.
5. Once enrolled in a direct bill subgroup members will receive billing directly from Anthem and should make payment to Anthem direct.
6. If you utilize direct bill you may not use a TPA

ER Alternatives



To go to the ER or not?

Go to [anthem.com](https://www.anthem.com) and select Find Urgent Care and download the Anthem Blue Cross and Blue Shield app to your smartphone to find an urgent care center anytime, anywhere. Or call our 24/7 NurseLine at 1-800-337-4770

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Behavioral Health



Benefit Change



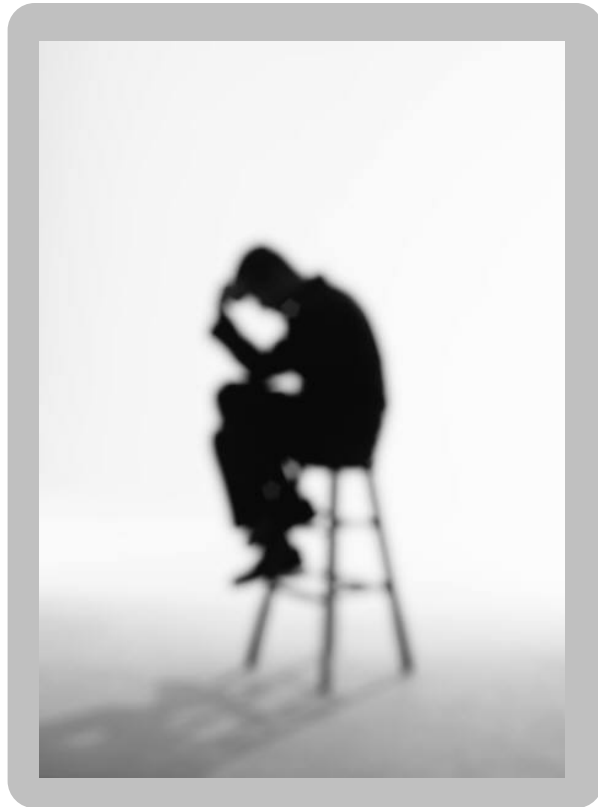
Annual Limit has been removed for Applied Behavior Analysis (ABA)

- Medical Necessity Criteria must be met
- Prior Authorization is recommended

Anthem Employee Assistance Program (EAP)

- The Resources to Make a Difference
 - **Ease of access** – 24/7 call center; online EAP member center/provider finder
 - **Counseling services** – 4 face to face counseling sessions, per incident per year, for employees, covered dependents and household members; continuity of care between EAP and Anthem Behavioral Health benefit
 - **Child and Elder care resources** – Help parents and caregivers with their child and elder care needs
 - **Legal/Financial services** – legal and financial counseling, credit counseling, debt and budget assistance, real estate matters, wills, legal forms, financial calculators
 - **Identity protection** – To help consumers protect their identities and help those who have been victims of identity theft
 - **Work/Life services** – pet care, adoption, relocation, household maintenance and contracting
 - **EAP website** – tools, information and resources www.AnthemEAP.com; Log in [Commonwealth of Virginia](#); then choose [The Local Choice](#)
 - **Monthly Promotion/Webinar** – topical focus each month with live webinar

Critical Incident Response (CIR)



For crisis situations or consultation regarding a workplace trauma response which may involve Critical Incident Response Services (CIR) to include having a counselor on site following a tragic event:

To initiate services, call 855-223-9277 and press 1 for CRISIS

Primary reasons included:

- Employee death
- Death of a resident/client
- Worksite accident

Free On-Site Workshops/Trainings

- Over 130 different workplace, family, finance, and wellness workshops are available.
- Popular Topics Include:
 - Bullying & Violence in the Workplace
 - Collaborative Customer Service
 - Communication Skills for the Workplace
 - Conflict Management for the Workplace
 - Dealing with the Elephant in the Room
 - Diversity in the Workplace
 - Dynamics of Change Management
 - Leadership 101
 - Living Off Your Paycheck
 - Managing Multiple Priorities
 - Overcoming Burnout

Free On-Site Workshops/Trainings

Workshops have been favorably received.

Surveys noted:

- 92% of employees agreed or strongly agreed that what they learned in the training would make them more effective in their daily work
- 100% indicated they saw value in the training in enhancing their personal development
- Over 97% rated the trainings “Excellent” or “Good”

For Free On-Site Educational and/or Wellness workshops:

- View the catalog on www.AnthemEAP.com under *Manager Tools* to choose your training topic(s)
- Contact Lynn Vogel lynn.vogel@anthem.com or 804-354-4197 to schedule



New Topics for 2015

- Alcohol and Substance Abuse
- All You Need to Know About Cholesterol
- Assertive Communication
- Change or Rearrange: Feng Shui It!
- Creating Positive Work Environments
- Everything You Need to Know About LinkedIn"
- Handling a Death in the Workplace
- Managing Strong Emotions – Employees
- Managing Strong Emotions – Managers
- Menopause 101
- Parenting Your Teen – Sibling Rivalry
- Remaining Strong and Resilient
- Stress Reduction Tool Bag
- Workday Workouts

Outpatient Prescription Drugs



4 Tier Drug Plan

- Drugs on 4th tier are typically considered Specialty drugs.
- Specialty drugs are highest in cost and used to treat long-term complex conditions.
- Specialty drugs are utilized by 1% of the TLC membership but accounts for 26% of the group spend.
- Average TLC group cost per Specialty Rx is \$5,636 while the average member cost per Specialty Rx is \$42.
- Adding 4th Tier is consistent with the marketplace and State plan.
- 4 Tier drug lists will be available online and for order.
- NEW! Rx copays & coinsurance now count toward medical out-of-pocket.

Tier	Retail (up to 34 day supply)	Mail Order (up to 90 day supply)
1	\$10	\$20
2	\$30	\$60
3	\$45	\$90
4	\$55	\$110

Compound Drugs

- Compounds are manufactured by a retail pharmacy using a combination of raw ingredients and are not tested for safety, efficacy or stability.
- Effective July 1, 2015 (or October 1, 2015), coverage for an entire compound claim will be based on the primary ingredient by cost:
 - The primary ingredient by cost for a compound claim must be FDA approved.
 - Bulk chemicals, re-packaged bulk powders and select pharmaceutical adjuvants (e.g. “proprietary” base creams) are not FDA-approved.
- Complies with certificate language for coverage of FDA approved drugs.
- For TLC, compounds are the number 2 drug by cost behind Nexium and have the highest trend.
- Impacted members will be notified via letter 60 days prior to renewal date.



Smoking Cessation Coverage

- As part of health care reform, certain FDA-approved smoking cessation prescription drugs and many over-the-counter (OTC) nicotine replacement products will be covered at 100%, effective immediately.
- NOTE: All covered products (Rx and OTC) require a prescription from a doctor and must be filled at an in network pharmacy and are subject to labeled quantity limits.
- Refunds will be provided to members who paid for prescription smoking cessation drugs (Chantix, buproban, bupropion SR) back to May 2014.
- Flier will be available online and for order.

Prescription smoking cessation drugs

- Chantix
- buproban 150mg
- bupropion SR 150mg (generic Zyban)

OTC nicotine replacement therapy

- Nicotine gum (except brand Nicorette)
- Nicotine lozenges (except brand Commit)
- Nicotine patch (except brands Habitrol & Nicoderm)

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Questions?



EVERYONE DESERVES A HEALTHY SMILE

THAT'S THE
TROOTH[®].COM



The Local Choice RoadShow
March 2015



Delta Dental PPO plus Premier

Dual-network advantage

- Members can still access the Delta Dental PPO network for maximum savings or the Delta Dental Premier network for maximum provider choice
 - *In 2014, the PPO network has grown 14%!*

In 2014:

- *88.4% of The Local Choice Government claims were paid in network*
- *86.3% of The Local Choice School claims were paid in network.*



2015 TLC Dental Benefits

- Dental benefits will continue to be administered by Delta Dental
- Two plan options to choose from with selected Anthem medical plan: ***Preventive*** or ***Comprehensive***
- Default election for 2015 will be Comprehensive option
- Members who wish to enroll in the Preventive option must make election on enrollment form

Preventive Option

- No contract year deductible
- No contract year maximum (frequency limitations apply to services)
- No coverage for Primary, Major or Orthodontic services
- 100% coverage for Diagnostic & Preventive Services to include:
 - Two Cleanings and Exams
 - Two Fluoride Treatments for dependents under 19
 - Bitewing and Full Mouth X-rays
 - Emergency Treatment
 - Space Maintainers
 - Sealants for dependents under 19

Comprehensive Option

- \$25 individual / \$75 family contract year deductible (does not apply to Diagnostic & Preventive services)
- \$1,500 individual contract year maximum (does not apply to Diagnostic & Preventive services)
- \$1,500 individual lifetime Orthodontic maximum
 - 100% coverage for Diagnostic & Preventive Services
 - 80% coverage for Primary Services
 - 50% coverage for Major Services and Orthodontics

2015 Dental Plan Options

Benefits	Preventive Dental	Comprehensive Dental
Dental Plan Year Deductible	No contract year deductible	\$25 Individual \$75 Family
Plan Year Maximum	No contract year maximum	\$1,500
Preventive Dental Care (routine oral exam and cleaning - twice per contract year, x-rays, sealants and fluoride for children)	100%	100%
Primary Dental Care (fillings, root canal, simple extractions, periodontic services, etc.)	Not Covered	80% coverage after deductible
Major Dental Care (crowns, inlays, onlays, dentures and fixed bridges)	Not Covered	50% coverage after deductible
Orthodontic Services (for children and adults)	Not Covered	50% coverage, no deductible, with \$1,500 lifetime maximum

Medicare Eligible Retirees

- No Annual Deductible
- \$1,500 individual calendar year maximum
 - 100% coverage for Diagnostic & Preventive Services
 - 80% coverage for Basic Services
 - 5% coverage for Major Services

Check Out Our Website!

Member Capabilities:

- View tutorial & web guide
- Check benefits & eligibility
- Find participating dentists
- Check claims status
- Email Customer Service
- Download forms & information
- Research oral health information
- **Live Chat Option!**
- **Cost Estimator Feature!**

The screenshot shows the Delta Dental website homepage. At the top, there is a navigation bar with links for "About Us", "Careers", and "Contact Us". Below this is the Delta Dental logo and a search bar. The main content area features a large banner with the headline "Everyone Deserves a Healthy Smile." and a sub-headline "Delta Dental offers flexible, affordable benefit plans that provide access to dental care." Below the banner is a "Find a Dentist" search box with a "Find" button. To the right of the banner are four buttons: "Subscribers", "Providers", "Administrators", and "Brokers", each with a play button icon. Below the banner are three columns of content: "Delta Dental has Individual Plans!" with a "Learn More" link, "Oral Health & Wellness Resources" with a list of links, "Commonwealth of Virginia Plans" with a list of links, and "Delta Dental of Virginia Foundation" with a list of links. At the bottom, there is a footer with links for "Website Security", "HIPAA Privacy Notice", and "State Notice of Information Practices", and a copyright notice for 2011-2010 Delta Dental Plans Association.

 DELTA DENTAL

Mobile App: benefits on the go!

24/7 access to benefits information anywhere, any time

Your oral health is important to Delta Dental – and to your overall health! We want to make it easy for you to make the most of your dental benefits so you can maximize your health, wherever you are.

Mobile App gives you access to:

- dentist search
- claims
- coverage
- *and even a toothbrush timer!*



Get the App



 DELTA DENTAL



CommonHealth

Employee Wellness Program

All employees participating in The Local Choice Health Benefits Program are eligible.



■ **FREE Health Check Screening every 2 years**

- Total and HDL Cholesterol
- Blood Pressure
- Height/Weight and Body Mass Index
- Diabetes Risk Assessment
- Non-fasting and immediate results
- For participating employees and their adult dependents

Contact Your Regional Coordinator to schedule

PROGRAM EXAMPLES



- *Recipe for a Healthy Heart* – Simple steps you can take to reduce your risk of heart disease by eating right, moving more, and controlling your stress



- *Take 10 for You* - Bring more of what you want into your life by managing your time and expectations.

Program Options to Meet Your Needs

- ❑ **Traditional Presentation** *15 - 45 minutes*
- ❑ **Learning Station** -high traffic area (e.g. break room)
- ❑ **Coupon** - *paper or electronic*
- ❑ **Video** – *web link or DVD*

Contact Your Regional Coordinator to schedule





Quit for Life

Tobacco Cessation Program

- FREE to health plan participants 18 and older
- Individualized program includes a personal Quit Coach
- May include free nicotine replacement or covered medications
- The support you need when you're ready
- Enroll online or by phone



Future Moms

Healthy pregnancies reduce risk of premature birth

- Unlimited access to experienced nurses
- Excellent information on pregnancy and childcare
- Support and guidance in areas like breastfeeding.
- Enroll in the first trimester and the hospital co-pay for delivery is waived (Approx. \$300 value) KA+ and KA 250 only
- CALL 1-800-828-5891



CommonHealth Compass

- Quarterly Newsletter
 - Program Highlights
 - Success Stories
 - Information & support materials
 - Recipes
 - Go green, save time and reduce program expenses – ask your coordinator for the **ELECTRONIC COMPASS**

Take 10 for You



Improve your health in just 10
minutes a day!



Take 10 to Revitalize

- Try a desk workout
- Walk -use breaks to get fresh air and refocus
- Try a “walking meeting”
- Stand more – sitting is the new smoking

Dilbert



Dilbert.com DilbertCartoonist@gmail.com

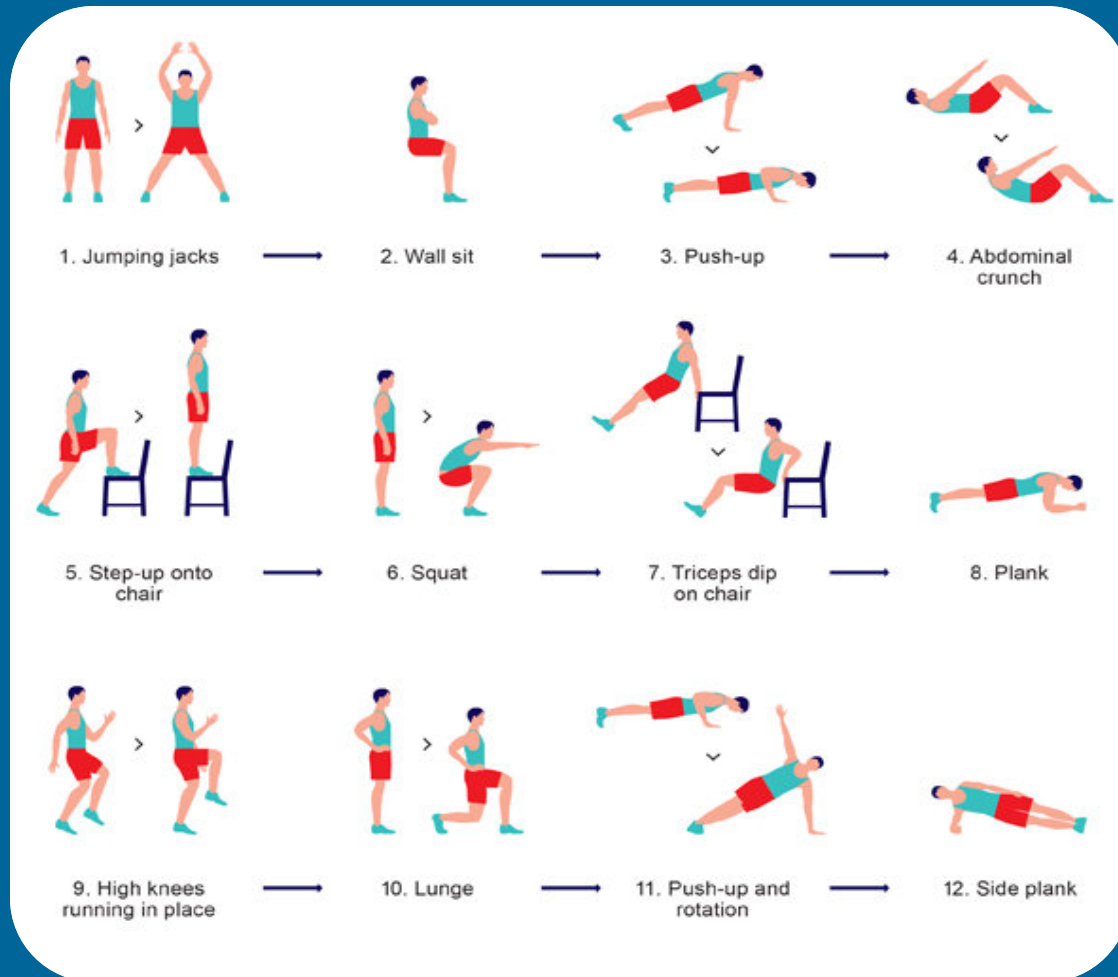


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Try the 7 Minute Workout!

- <http://www.commonhealth.virginia.gov/take10minutes.htm>



running in place
9. High knees

10. Lunge

rotation
11. Push-up and

12. Side plank

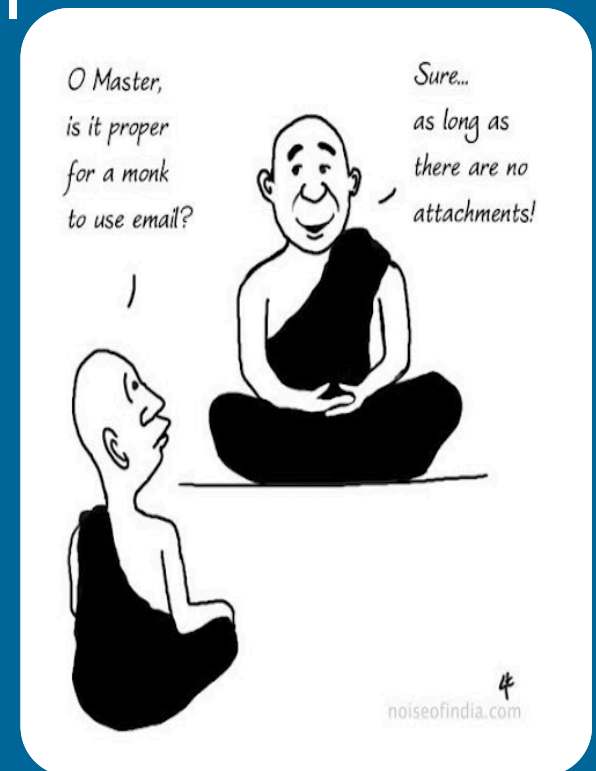
#2 Take 10 for a Healthier Diet

- List your “Go to Meals” – start with 5 simple dinners and add over time
- Pack healthy single serve snacks
- Check your pantry & check food labels
- Cut up veggies and fruits for quick snacks
- Use healthy prepared options
 - Bagged salad/salad bar
 - Rotisserie Chicken
 - Steamables
 - Healthy microwave meals



#3 Take 10 to Simplify

- De-clutter -Get rid of 10 things a day
- Unsubscribe to unwanted email
- Clean out your inbox
- Organize documents
- Pay bills electronically
- Clean out your wallet
- Organize a drawer, cabinet or closet



#5 Take 10 to Relax

- Digital Detox – turn off the electronics & enjoy 10 minutes doing nothing
- BREATHE! 10 minutes for deep breathing everyday
- Listen to 10 minutes of relaxing music
- Enjoy 10 minutes of comedy
- Get outdoors
- Read for fun



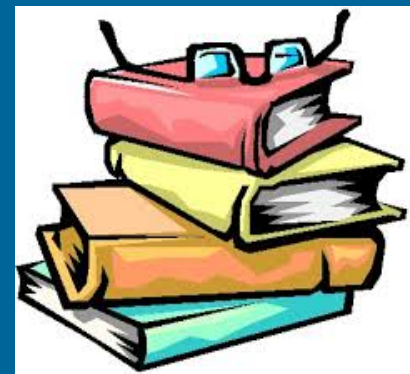
#6 Take 10 to Connect



- Meet the neighbors – build your community by saying hello
- Actually call friends and family to talk
- Write a letter or thank you note
- Visit with older friends and family
- Look at old photos and consider ways to make more memories
- Smile at everyone who crosses your path
- Volunteer

#7 Take 10 to Learn

- Try a **TED** Talk
- Use the internet to learn “How to....”
- Read a great article, blog or book
- Talk with someone you find amazing



Take 10 to Take Care of Your Business

- How will you use your 10 minutes?



Thanks for participating



Please visit your wellness website at
www.CommonHealth.virginia.gov/tlc
for more information and resources

Regional Coordinators

Suzanne Meador – suzanne.meador@dhrm.virginia.gov - Lee, Scott, Wise, Dickenson, Buchanan, Russell, Washington, Tazewell, Smyth, Grayson, Carroll, Wythe, and Bland counties.

Kristina Fischbach – kristina.fischbach@dhrm.virginia.gov – Augusta, Clarke, Culpeper, Frederick, Greene, Madison, Page, Rappahannock, Rockingham, Shenandoah and Warren

Susan Perry - susan.perry@dhrm.virginia.gov – Bedford, Botetourt, Craig, Floyd, Franklin, Giles, Henry, Montgomery, Patrick, Pittsylvania, Pulaski, Roanoke

Justin Byrd – justin.byrd@dhrm.virginia.gov – Albemarle, Alleghany, Amherst, Appomattox, Bath, Buckingham, Campbell, Cumberland, Fluvanna, Goochland, Highland, Louisa, Nelson, Rockbridge counties and the cities of Charlottesville and Lynchburg.

Regional Coordinators, cont.

Cynthia Duncan - cynthia.duncan@dhrm.virginia.gov – Accomack, Isle of Wight, Northampton and Southampton counties and the cities of Chesapeake, Norfolk, Portsmouth, Suffolk and Virginia Beach.

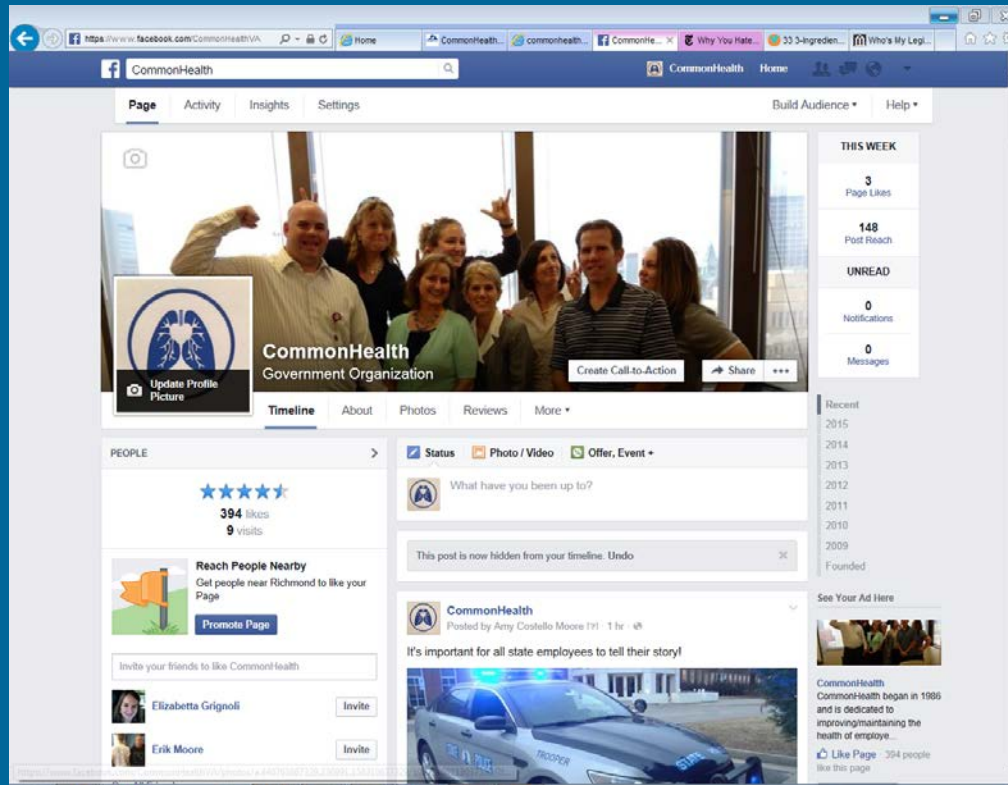
Mary Louise Gerdes – marylouise.gerdes@dhrm.virginia.gov – Caroline, Charles City, Essex, Westmoreland, Northumberland, Richmond, Lancaster, Middlesex, Mathews, King and Queen, King William, New Kent, Gloucester, York, James City, Surry and Sussex counties and the cities of Hampton , Newport News, Poquoson and Williamsburg.

Craig Hicken – craig.hicken@dhrm.virginia.gov – Amelia, Brunswick, Chesterfield, Charlotte, Dinwiddie, Greensville, Halifax, Lunenburg, Mecklenburg, Lunenburg, Prince Edward, Nottoway, Chesterfield and Dinwiddie counties and the cities of Colonial Heights, Emporia and Hopewell.

Amy Moore - amy.moore@dhrm.virginia.gov - Fairfax, Fauquier, Loudoun, Orange, Stafford and Prince William counties and the city of Fairfax.

Rose O'Toole – rose.otoole@dhrm.virginia.gov – Cumberland, Henrico, Hanover, King George, Louisa, Powhatan, Spotsylvania, Fredericksburg and the city of Richmond.

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Questions?

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ACA: PCORI Report and Fee

ACA established Patient Centered Outcomes Research Institute (PCORI). Fees due July 31, 2015 for last year

Reported and paid directly to IRS on Form 720 “Quarterly Federal Excise Tax Return”

Fee previously paid by TLC but new guidance in Section 4376 of ACA requires fee to be responsibility of plan sponsor (each TLC group)

Fee is \$2 multiplied by your average number of covered lives during last plan year determined by one of four methods:

- Snapshot Method – number of covered lives on a day in each quarter (same day each quarter) divided by 4 is the easiest calculation

HuRMan monthly enrollment summaries will allow you to average the enrollment to determine fee.

Future ACA Requirements

TLC will file the following forms based on information we have in BES:

1094-B Transmittal form specifying number of 1095-B forms submitted.

1095-B Individual forms filed for each participant with information about participants including months in which coverage was provided.

Groups must file the following forms. TLC does not have all necessary information to file but will have reports available that will assist your filing:

1094-C Transmittal form specifying number of 1095-C forms submitted.

1095-C Requires certification that minimum essential coverage was offered, total F/T employee count and total employee count for each month. Individual forms filed for each employee with months offered, type of coverage and lowest employee cost offered.

January 2016 appears to be target date. Participants in Medicare are excluded. Kaiser and Tricare plans are fully insured and will be reported by those carriers.

ACA: Cadillac Tax

In 2018 – 40% Excise tax will apply to employer-sponsored policies with premiums higher than \$10,200 (\$850/mo.) for an individual or \$27,500 for a family

TLC may redesign to reduce possibility of the tax

An American Health Policy Institute study found that 17% of all Business and 38% of large employers could be impacted in 2018

Stay tuned – IRS now taking comments on “How to Calculate Tax”

Are you getting your e-News?

We continue to get reports of missed e-News and Sequential memo editions. You need these publications.

If you are listed on the contact sheet in your Renewal Data Sheet, you are on our distribution list, otherwise it is not sent to you.

Make sure you list your ID number or Social Security Number on the form. We can't send to you without it.

Still not getting our communication? Check your spam filter or the security settings from your IT department. Information is sent from TLC via LIST SERV and is sometimes scrubbed as spam.

Marriage Certificates Required

All requests to add a spouse must be approved by DHRM with QME or at Open Enrollment

Copy of marriage certificate or alternate proof of marriage must accompany Enrollment Form

Timely Submission of Terminations Required

Too many terminations are submitted retroactively

Claims continue to be paid until termination received

Claims must be retracted and fraudulent use of Rx card requires billing member or group

Refunds/credits to your account limited to two months

May result in withhold from refund/credit

Member Handbooks

TLC revising Member Handbooks

Will be posted on line as soon as complete

Once completed will be printed and shipped to
BA for distribution based on current enrollment

Creditable Coverage Notices

With ACA elimination of pre-existing condition limitations
Creditable Coverage Notices upon termination of coverage are
no longer required

Employees may still request confirmation of termination of
coverage to document QME for new employers

Important Notice about Your Prescription Drug Coverage and
Medicare - Creditable Coverage letters and Annual Creditable
Coverage Disclosure to CMS are still required

Miscellaneous

Send forms to TLC only one time. Multiples cause extra work and can cause errors in your submission. Get confirmation from HuRMan or send an email to TLC@dhrm.virginia.gov

If Enrollment Form is re-submitted to make a correction, note “CORRECTION” on the form to avoid confusion. You may color outside the lines.

Make sure to sign all forms submitted. We can’t process without your certification.

When calling or emailing about a member, give full name and ID number

Anthem can’t make changes to your account. They must be submitted to TLC/DHRM. It slows down processing if you send information to both TLC and Anthem. Anthem gets billing materials, TLC gets everything else.

More Miscellaneous Information

We hope to give you keying ability by July or earlier. Look for a training webinar in the near future.

Remember that our QME rules may be more liberal than you have in your Cafeteria 125 document. You must follow your document. Ours is only your guide.

Loss of eligibility for an individual health plan or a school insurance plan can now be considered a QME to enroll in the plan.

Dependents can't continue coverage without the employee or retiree except as survivors or COBRA beneficiaries.

Still More Miscellaneous Information

If you don't offer our Medicare Supplement, coverage for retirees and their dependents ends with Medicare eligibility.

Review your HuRMan reports regularly. It is from them that you will know when there will be a COBRA expiration, an early retiree approaching Age 65 or an Age 26 change that must be made.

Custody/Guardianship/Adoption Agreements, coverage requests for other minor children, adding a spouse and/or COBRA 11 month extensions must be approved by DHRM/TLC. They ARE NOT automatic.

Renewal Information

- Paperwork due by April 1st to DHRM and will be processed in order received. Late forms could cause delay in set-up and claim denials.
- Extensions are only to return forms not to decide.
- Data sheet format has changed. Contributions should be based on 80% of the average of the rates with **“Comprehensive”** Dental.
- You must complete all sections
- All groups need to order new enrollment packets for open enrollment

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QUESTIONS

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The Local Choice
Walter E. Norman, Program Manager
walter.norman@dhrm.virginia.gov
(804) 786-6460, Phone
(804) 371-0231, Fax

Information and Forms:

Website: www.TheLocalChoice.virginia.gov

Eligibility and Enrollment Questions:

Email: tlc@dhrm.virginia.gov
Fax: 804-786-1708
Phone: 888-642-4414 or 804-225-3642 in Richmond

Group and Direct Billing Questions :

Anthem: 800-552-2682 x 43380 (All Anthem Plans)
Fax: 804-354-4240 (All Anthem Plans)
Address: P O Box 27401, Richmond, VA 23279

Kaiser HMO: 800-777-7902 (Kaiser HMO Only)

ID Cards and Claims or Covered Services Questions:

Anthem: 800-552-2682 (All Anthem Plans)
Delta Dental: 888-335-8296 (All Anthem Plans)

Kaiser HMO: 800-777-7902 (Kaiser HMO Only)