

## *Inside this issue...*

**Group Update**  
for EMPLOYERS



SPRING 2018

- National Walk@Lunch Day®
- Do You Know Where to Go?
- Lower Maximum Contribution to Health Savings Accounts (HSA)
- Mental Health Month Toolkit Makes Spreading Education and Awareness Easy
- Women's Health and Cancer Rights Act
- Innovating to Simplify the Lives of Your Employees
- New Healthcare Reform Preventive Mandates

Have questions or comments  
about *Group Update*?

Please send your feedback to  
[GroupUpdateFeedback@bcbsal.org](mailto:GroupUpdateFeedback@bcbsal.org)



**BlueCross BlueShield  
of Alabama**

*We cover what matters.*

An Independent Licensee of the Blue Cross and Blue Shield Association



## National Walk@Lunch Day®

Blue Cross and Blue Shield of Alabama encourages businesses, schools and other organizations to plan walks all across the country. The official date set by the Blue Cross Blue Shield Association for this event is Wednesday, April 25, 2018.



*Walking for the health of it.*

For those in Alabama, events are spread across several dates so we can provide enough resources to ensure success:

- **Birmingham – Linn Park**  
Wednesday, April 11
- **Montgomery – State Capitol**  
Friday, April 13
- **Mobile – Government Plaza**  
Wednesday, April 18
- **Huntsville – Redstone Federal Credit Union (Research Park)**  
Friday, May 11

Blue Cross will also support Walk@School Day events across the state of Alabama. This program encourages school-aged students to start walking.

We encourage businesses outside of these locations to host their own walking events. For more information, please visit [AlabamaBlue.com/walkatlunch](http://AlabamaBlue.com/walkatlunch).



## Do You Know Where to Go?

It's important to know where to go for appropriate care to minimize unnecessary emergency room (ER) visits. You and your employees will save both time and money.

Blue Cross is raising awareness with a series of online, social media, mobile app and print efforts. Visit [AlabamaBlue.com/knowwheretogo](http://AlabamaBlue.com/knowwheretogo) to watch a short video, and know where to go.

### PRIMARY CARE PHYSICIAN

Go to your Primary Care Physician for **non-life threatening** conditions.



### URGENT CARE

Go to an Urgent Care facility **after hours** or when your Primary Care Physician is otherwise **unavailable**.



### EMERGENCY ROOM

Go to the ER immediately for **severe** and **life-threatening** conditions.



## Lower Maximum Contribution to Health Savings Accounts (HSA)

The Internal Revenue Service recently announced a reduction in the 2018 maximum amount a family may contribute tax-free to an HSA. It is now \$50 lower than the previously communicated amount of \$6,900.

Year	Annual Deduction Limits		Catch-Up Contribution
	Self-Only	Family	
2018	\$3,450	\$6,850	\$1,000

## Mental Health Month Toolkit Makes Spreading Education and Awareness Easy

With more than 80% of workers reporting job distraction due to stress, it's important to give your employees the tools and resources they need to do their best quality work and reduce absenteeism. We make it easy with the free Mental Health Toolkit developed by New Directions Behavioral Health. It includes a variety of marketing materials, challenges, testimonials, tips and strategies to help you spread mental health education and raise awareness among your employees.

### Use the free Mental Health Toolkit to help your employees:

- Understand the importance of getting help and treatment early.
- Learn the warning signs and symptoms of mental illness.
- Know what to say when someone is experiencing mental illness or addiction.
- Realize hope and recovery are achievable, based on peer testimonials.
- Practice important self-care habits to live healthy.
- Fully use an Employee Assistance Program (EAP)\* as a preventive resource.

### Find the Mental Health Toolkit at

<https://ndbh.com/mental-health-month-resources/index>

1. Download the marketing materials to engage employees (e.g., newsletters, intranet, breakrooms and elevators).
2. Convince employees to act early, get help, reduce stigma, live healthy and support others.
3. Host interactive challenges with a simple, step-by-step plan to encourage employees to think about mental health.
4. Promote your EAP\* as a free benefit to proactively address mental health concerns before they worsen.

For more information about the free Mental Health Toolkit and Behavioral Health services, please contact your Blue Cross account management team or our New Directions representative, Susan Parkerson, at [sparkerson@ndbh.com](mailto:sparkerson@ndbh.com).

*\*An EAP is available as a direct contract with New Directions and is open to all employees, regardless if they are a Blue Cross member.*

New Directions Behavioral Health is an independent company offering behavioral health solutions and services on behalf of Blue Cross and Blue Shield of Alabama.

## Women's Health and Cancer Rights Act

Don't forget to remind employees about the protections provided by the Women's Health and Cancer Rights Act of 1998. This Act provides protection for breast cancer patients who are receiving benefits in connection with a medically-necessary mastectomy. Written notice of these protections should be furnished to plan participants when they enroll in the plan and annually thereafter.



Federal regulations establish the joint responsibility of employers with two or more employees and insurers to meet these requirements. Blue Cross will provide any necessary information that will help you meet the annual notification requirement. Notification requirements may be met by simply providing benefit booklets to employees once per year. The benefit booklets provided by Blue Cross include the necessary information to satisfy the notification requirement. If you distribute benefit booklets each year, a separate annual notice may not be needed.

If you prefer a separate annual notice, a pamphlet entitled "Women's Health and Cancer Rights Act" (MKT-375) is available online at [AlabamaBlue.com](http://AlabamaBlue.com) by selecting the Group tab and then selecting Forms and Materials, or by contacting Customer Service.

You may also provide notice annually through a benefits or union newsletter or with open enrollment materials. These notices may be delivered electronically, provided the conditions in federal regulation 29 CFR 2520.104b-1 related to electronic delivery are met.



## Innovating to Simplify the Lives of Your Employees

Technology evolves at a fast pace – creating new opportunities for communication and engagement. These are just a few of our latest innovations to meet the modern needs of your employees and to simplify their lives.

### Seamless Find a Doctor Experience

Now members can research and locate providers nationwide using the Find a Doctor tool on [AlabamaBlue.com/findadoctor](http://AlabamaBlue.com/findadoctor).

### Find Only In Network Providers

When members log in to *myBlueCross*, the system automatically recognizes their contracted networks to make finding in network providers easier. Soon we will be integrating pharmacy network information for those with Prime Therapeutics pharmacy benefits.

### Know Where to Go with the New Symptom Checker

Members will always know where to go for appropriate care with the new Symptom Checker tool. It suggests treatment options based on symptoms.

### Push Notifications through Apps

Members can always take Blue with them using our suite of free mobile apps. We recently sent our first push notification through the AlabamaBlue app to help members know where to go for appropriate care. Members participating in our maternity program also received a push notification through the Baby Yourself app. We will soon begin push notifications through the *myRx Planner* and *Health Handbook* apps, as well.

## New Healthcare Reform Preventive Mandates

Preventive Requirement	Latent Tuberculosis Infection in Adults Screening	Colorectal Cancer Screening	Mammography	Statin Use for the Primary Prevention of Cardiovascular Disease in Adults	Multiple Benefits
Published Date	New recommendation published September 6, 2016	Existing recommendation with update	Existing recommendation with update	New recommendation published November 13, 2016	Existing recommendations with updated CPT & HCPCS coding
Blue Cross Effective Date	October 1, 2017	November 1, 2017	November 1, 2017	December 1, 2017	January 1, 2018
Change to Current Benefit?	<b>YES:</b> Requires benefit for screening testing. Population, test(s) and frequency parameters to be determined.	<b>YES:</b> Addition of FIT-DNA testing (Cologuard™) to existing benefit, ages 50-75 years, once every 3 calendar years.	<b>YES:</b> Addition of digital breast tomosynthesis to existing benefit; to be used in addition to traditional mammography, one baseline for females ages 35-39 years; one annually for females age 40 and over.	<b>YES:</b> Requires benefit for statin use in adults ages 40 to 75 years, with no history of cardiovascular disease who have one or more risk factors and a calculated 10-year cardiovascular disease risk of 10% or greater.	<b>NO:</b> Applicable procedure and diagnosis coding updates (new/revised/deleted codes) to existing benefit services comprehensively reviewed and operationalized.

The new preventive care benefits will go into effect for all groups on the Blue Cross effective date. These new benefits are only applicable to non-grandfathered groups and grandfathered groups that cover mandated healthcare reform preventive services.