# Benefits Consortium

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## Health Care Reform: Beyond the Headlines

On March 23, 2010, President Barak Obama signed groundbreaking Health Care Reform legislation into law. The law is based on two Bills passed by the Congress. The Patient Protection and Affordable Care Act (PPACA) originated with the Senate, and was passed by the House on March 21, 2010, On March 30th, this new law was amended by the Health Care and Education Reconciliation Act of 2010 to "fix" provisions in the original bill, rather than rewrite the legislation and delay its passage.

With the legislative process complete, it is now important to understand Health Care Reform, since nearly every citizen will be affected by its sweeping changes.

In this newsletter, we will begin to summarize the highlights of the new law, giving special focus to the changes that will be implemented first. Subsequent issues



will provide additional summaries. Since many of the key provisions will not become effective until January 1, 2014, some details prescribing specific implementation rules are yet to be developed.

Given the size and complexity of

these two Bills (over 2,800 pages), Congress and the Department of Health and Human Services will be releasing guidelines and supplemental regulations for months and years to come.

In the meantime, we will share the news regarding important benefit enhancements, choices and protective measures designed to make the health care system better serve us all.



## The same

As noted above, the majority of changes associated with Health Reform will be introduced in 2014. However, some important provisions will begin within 90 days of the law's signing. The first changes include the following measures:

A national pool will be established to provide health coverage to "individuals" (not groups) who have pre-existing conditions and have been

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uninsured for at least 6 months. Premiums will be subsidized by the federal government, and will vary by age. Details regarding this new coverage have not yet been released. This special pool will remain in place until 1/1/2014 (unless funding is depleted sooner.)

 The federal government will provide funding to help employers provide health coverage for early retirees (those ages 55 to 64) who are not yet eligible for Medicare. This new insurance program will pay 80% of the cost of retiree claims from \$15,000 to \$90,000. This federal funding program will continue until \$5 billion in appropriations have been depleted. The CICV Consortium will investigate how this program will benefit the Consortium retirees as soon as additional information is made available.



## Our Health Plan: Changes for 2011



Health Care Reform will be introduced in stages, over the course of several years. The first round of changes begins on "the first plan year beginning on or after September 23, 2010" (6 months after passage of the laws.) This means several changes will affect the Consortium Plan as of January I, 2011. Along with all U.S. plans, the Consortium medical plans will be amended to include provisions at least as generous as the following:

 Limits on all pre-existing conditions will be removed for children under age 19. Coverage for dependent children will be extended to age 26 (unless the child has employer coverage elsewhere). The child is eligible regardless of marital or tax status. This coverage does not extend to "children of dependent children".

The Consortium Plan currently complies with other applicable reform measures for 2011 and beyond. These are:

No dollar limits on Maximum Lifetime Benefits (Our plans currently offer unlimited lifetime maximums.)

Prohibition of eligibility waiting periods greater than 90 days (Our plans allow entry on the first of the month following the date of hire.)

Two additional changes will apply to all health care plans, effective January I 2011:

- Expenses for over the counter drugs will not be eligible for reimbursement through FSAs, HSAs or HRAs.
- Non-qualified distributions from Health Savings
  Accounts will be taxed at 20% (10% currently).







## **360° Health** Healthy Solutions From Anthem

As members of the CICV Consortium, you and your family rely on ready access to Anthem's professional health care services whenever needs arise. However, you may not be fully acquainted with Anthem's total health solution known as **360**° **Health**.

This comprehensive suite of programs delivers support services, specialized resources, and health management tools to all Anthem members—to help you realize all of your health and wellness goals.

Resources are available on-line, by phone or through personalized mailings, and  $360^{\circ}$  Health programs include:

#### ConditionCare:

Those managing chronic conditions like asthma, diabetes, COPD, heart failure and coronary artery disease have 24/7 access to registered nurses who will answer questions, support lifestyle changes, consult pharmacists, dietitians, and other

professionals, and create a personal care plan for you. Toll-free assistance is available at **800-445-7922**.

#### ComplexCare:

Members facing complex or multiple health care issues will have 24/7 access to a dedicated nurse manager who will help coordinate care, provide vital information and help members learn to better manage their own conditions. To contact this special team, members can call 800-445-7922,

#### **Future Moms:**

This voluntary program has been designed to help mothers-to-be make informed choices for their babies' health. Members will receive 24/7, toll-free access to OB-GYN nurses, a copy of "Your Pregnancy Week by Week" and other educational materials, as well as an evaluation to determine any possible risks. For individual assistance, "Future Moms" can call 800-828-5891.

#### 24/7 Nurse Line:

To ensure your peace of mind and your physical well-being, Anthem nurses are available to address health issues at any time, day or night. Consortium members with PPO coverage can call 800-337-4770, and those with HMO coverage can call 800-382-9625.

#### MyHealth@Anthem.com:

Anthem's secure, interactive website delivers resources, services and tools that include medical libraries, the My-Health Assessment to identify personal health risk factors, a database to manage your personal health records, Lifestyle Centers to help you lose weight, quit smoking, develop an exercise program, manage cholesterol levels, etc., check symptoms, estimate treatment costs, and check drug costs (to name only a few).

To take full advantage of these helpful tools, log on to www. anthem.com and click on My-Health@Anthem.