

# Commercial Updates

## Individual and Family Plans Renewal

Individual members will receive their January 1 renewal notice the last week of October. Based on the receipt of 2023 Advance Premium Tax Credit (APTC) information, renewals will be released in one of two ways:

Plan A: Members will receive a renewal letter including 2023 premiums, benefit changes, and APTC.

Plan B: Members will receive the CMS-required notification with 2022 APTC, along with a cover letter explaining that a renewal notice will be sent as soon as we have their 2023 APTC information.

- **Renewal Information Access.** Prior to the renewal notice mailing, you will be able to access renewal information by running a book of business report in SelectHealth Link. To run an Individual Plans book of business report, hover over Individual and choose Member Search/Maintenance, then Download Book.
- **Renewal Changes.** Individual members who purchased a plan directly with SelectHealth, not through the Federally Facilitated Marketplace (FFM), Your Health Idaho (YHI), or Nevada Health Link can easily make open enrollment changes through the member portal by choosing Change My Plan. Renewal letters will be available in the member portal under the Documents section of their SelectHealth account. You may also initiate changes in Link.

Please contact Individual Sales with any questions at **800-442-5306**, option 2.

## \$0 Copay for Chronic Conditions Medications

Beginning in 2023, we will offer a new benefit\* for members with certain chronic conditions who are enrolled on Individual and Small Employer Plans—both Traditional and High Deductible Health Plans (HDHPs). Medication for chronic conditions including asthma, diabetes, and COPD will be available for a \$0 copay. Visit [selecthealth.org/blog/2022/09/prescription-benefits-for-chronic-conditions](https://selecthealth.org/blog/2022/09/prescription-benefits-for-chronic-conditions) to view a medication list.

SelectHealth still covers certain medications, devices, and tests with a waived deductible for HDHPs. Refer to the Deductible Waived Drugs & Devices Flyer on SelectHealth Link, under Agent Resources for more information.

\*Does not apply to Grandmothered and Association plans.

## Individual Sales Open Enrollment Hours

Individual Sales has extended hours during Open Enrollment. Beginning November 1, hours are Monday through Friday, 8:00 a.m. to 9:00 p.m. and Saturday, 9:00 a.m. to 3:00 p.m. You can reach them at **800-442-5306**, option 2.

## Change to Affordability Test for Premium Tax Credits

The IRS has finalized rules that change how premium tax credit eligibility is determined. Under the prior approach, affordability of employer coverage for a family seeking premium tax credits was determined based on the cost of *employee-only coverage*—often referred to as the “family glitch.” This approach caused challenges for those deciding between high-cost family coverage from an employer or unsubsidized coverage through an exchange.

The revised rule defines affordability based on the cost of covering employees and family members, expanding eligibility for premium tax credits and encouraging more families to shop for exchange coverage. This change will apply for the 2023 tax year and should be highlighted in open enrollment content released by HHS and state-based exchanges.

Like many aspects of the ACA, the rule change may trigger legal challenges.

The requirement for applicable large employers to offer coverage that is affordable (based on the cost of employee-only coverage) isn't impacted by the latest rules. However, a coinciding IRS notice allows flexibility for cafeteria plan enrollment changes so qualifying employees and family members can switch from employer coverage to subsidized exchange coverage.

## Sales Materials

2023 Sales materials are available in Link, including translated versions. They are located below the *Agent Tools* heading, under *Agent Resources*. The filters in the right-hand column can be used to navigate the product line. We offer downloadable and sharable versions in addition to physical copies. There is no login required for the recipient when sharing a link to a specific brochure.

## Fall Agent Seminars

Thanks to those who attended our agent seminars last month. It was nice to finally meet in person! For those we missed, seminar presentation slides are posted in Link. Locate them below the *Agent Tools* heading, under *Agent Resources*. Type "seminar" in the search box.

## SelectHealth® 2023 Fall Agent Seminar Product Recap

The following is a high-level overview of some of the updates for 2023. To attend an upcoming webinar for Utah and Nevada plans or view seminar slides and sales materials, visit Link.

Questions? Contact Sales or your account manager. Agent Information Line **800-442-5306**, option 2.

COMMERCIAL PLANS – Individual and Small Employer	
2023 Plan Highlights	<b>New for 2023</b>
	<ul style="list-style-type: none"> <li>\$0 copay on generic medications for diabetes, asthma, and COPD</li> <li>Lower cost ambulatory surgical and imaging centers</li> </ul>
	<b>Plan Highlights</b>
	Out-of-area network access options through UnitedHealthcare® Options PPO network (urgent and emergency care only for all Individual plans and Small Employer HMO* plans) *Certain exceptions exist
	<ul style="list-style-type: none"> <li>Remind members about this coverage</li> <li>Small Employer <a href="#">flyer</a> to help promote this coverage is available in Link</li> </ul>
	Rx Saving Solutions® (see details at <a href="https://selecthealth.org/rxsavings">selecthealth.org/rxsavings</a> )
	<ul style="list-style-type: none"> <li>This program, free to members, can provide large discounts on certain medications</li> </ul>
<a href="#">Employee Assistance Program (EAP)</a> services included in all Small Employer and Association plans, for all employees, whether they're enrolled in the health plan or not. These benefits include:	
<ul style="list-style-type: none"> <li>Up to four counseling sessions per incident/family (family defined as dependent under age 26 years), including assessment for EAP appropriateness; short-term counseling available in person, virtually, or over the phone; and referrals (as needed)</li> <li>24/7 crisis response hotline</li> <li>Access to Intermountain EAP web-based resources and trainings</li> <li>Financial and Legal Assistance and support (see <a href="#">flyer</a> in Link for details)</li> </ul>	
<b>Connect Care \$0</b>	
<ul style="list-style-type: none"> <li>Deductible is required first on HSA-Qualified plans in 2023</li> </ul>	

<b>2023 Utah Product Highlights</b>	<p>Diabetes Support Plan</p> <ul style="list-style-type: none"> <li>No out-of-pocket costs for many drugs, supplies, clinical tests/visits</li> <li>Generic insulin and other diabetes drugs</li> <li>Supplies including insulin, pump infusion sets, and skin preparation</li> <li>Continuous Glucose Monitors and supplies</li> <li>Equipment like A1C Glucose Monitors</li> <li>Diabetic Exams <ul style="list-style-type: none"> <li>Retinal Eye</li> <li>Foot Care</li> <li>Neuropathy testing</li> </ul> </li> <li>Deductible will not be applied for preferred insulin pumps</li> </ul> <p>Wellness Rewards up to \$240 per person, \$580 per family</p> <ul style="list-style-type: none"> <li>See details at <a href="https://selecthealth.org/getfit">selecthealth.org/getfit</a></li> </ul> <p>Enhanced direct enrollment with Health Sherpa</p> <p>Discounts at <a href="https://selecthealth.org/discounts">selecthealth.org/discounts</a></p> <ul style="list-style-type: none"> <li>Share details about all kinds of discounts available to members</li> </ul>
<b>2023 Idaho Product Highlights</b>	<p><b>Individual Plans:</b> Average of -3% premium decrease across state of Idaho  <b>Small Employer:</b> Average 7% increase on annual renewals; 1.5% quarterly increase for January 2023</p> <p>NEW Network Enhancement</p> <ul style="list-style-type: none"> <li>Four network options now available! SelectHealth St. Luke’s Health Plan (SLHP) Network, BrightPath Network, SelectHealth Saint Alphonsus Health Alliance (SAHA) Network, and SelectHealth Med network</li> <li>Visit Link Agent Resources for full details</li> </ul> <p>NEW Enhanced Prescription Drug Coverage</p> <ul style="list-style-type: none"> <li>\$0 copay on generic medications for diabetes, asthma, and COPD</li> </ul> <p>Wellness Rewards up to \$240 per person, \$580 per family  See details at <a href="https://selecthealth.org/getfit">selecthealth.org/getfit</a></p> <p>No-cost PIVOT Membership in the Boise and Meridian area</p> <p>St. Luke’s Intensive Lifestyle Medicine Program</p> <ul style="list-style-type: none"> <li>Tailored support from a team of experts</li> <li>Virtual exercise and cooking classes</li> <li>Health coaching to sustain behavior change</li> </ul> <p>First dollar Outpatient Rehab and Chiropractic services (visit limits apply)</p>
	<p>Out-of-area network access options through UnitedHealthcare® Options PPO network (urgent and emergency care only for all Individual plans and Small Employer plans)</p> <ul style="list-style-type: none"> <li>Remind members about this coverage</li> <li>Small Employer <a href="#">flyer</a> to help promote this coverage is available in Link</li> </ul>
	<p>Rx Saving Solutions® (see details at <a href="https://selecthealth.org/rxsavings">selecthealth.org/rxsavings</a>)  This program, free to members, can provide large discounts on certain medications.</p>

	<p><a href="#">Employee Assistance Program (EAP)</a> services included in all Small Employer plans, for all employees, whether they're enrolled in the health plan or not. These benefits include:</p> <ul style="list-style-type: none"> <li>• Up to four counseling sessions per incident/family (family defined as dependent under age 26 years), including assessment for EAP appropriateness; short-term counseling available in person, virtually, or over the phone; and referrals (as needed)</li> <li>• 24/7 crisis response hotline</li> <li>• Access to Intermountain EAP web-based resources and trainings</li> <li>• Financial and Legal Assistance and support (see <a href="#">flyer</a> with details in Link)</li> </ul>
	<p>Discounts at <a href="#">SelectHealth.org</a></p> <ul style="list-style-type: none"> <li>• Share details about all kinds of discounts available to members</li> </ul>
<b>2023 Nevada Product Highlights</b>	<p>Average increase on Individual Plans less than 2%. No increase on Small Employer Silver or Gold plans, 4.9% increase on Platinum plans, 7.5% increase on Bronze.</p>
	<p>NEW Individual Plan Offerings</p> <ul style="list-style-type: none"> <li>• Diabetes Support Plan - \$0 for the benefits that matter!</li> <li>• Medicaid Transition Plan</li> <li>• Virtual First Plan</li> <li>• Silver Copay Plan</li> </ul>
	<p>Out-of-area network access options through UnitedHealthcare® Options PPO network (urgent and emergency care only for all Individual plans and Small Employer HMO* plans)</p> <p>*Certain exceptions exist</p>
	<p>Individual plans offered both on and off Nevada Health Link</p>
	<p><a href="#">Employee Assistance Program (EAP)</a> services included in all Small Employer and Association plans, for all employees, whether they're enrolled in the health plan or not. These benefits include:</p> <ul style="list-style-type: none"> <li>• Up to four counseling sessions per incident/family (family defined as dependent under age 26 years), including assessment for EAP appropriateness; short-term counseling available in person, virtually, or over the phone; and referrals (as needed)</li> <li>• 24/7 crisis response hotline</li> <li>• Access to Intermountain EAP web-based resources and trainings</li> <li>• Financial and Legal Assistance and support (see <a href="#">flyer</a> with details in Link)</li> </ul>
	<p>Rx Saving Solutions® (see details at <a href="#">selecthealth.org/rxsavings</a>)</p> <p>This program, free to members, can provide large discounts on certain medications.</p>
	<p>Discounts at <a href="#">SelectHealth.org</a></p> <p>Share details about all kinds of discounts available to members</p>
	<p>Wellness Rewards up to \$240 per person, \$580 per family</p> <p>See details at <a href="#">selecthealth.org/getfit</a></p> <p>Loyalty Program includes rewards for:</p> <ul style="list-style-type: none"> <li>• Mental health visits</li> <li>• Adult and child immunizations</li> <li>• Preventive exams</li> <li>• Enroll in "Quit for Life"</li> <li>• Access to Connect Care</li> <li>• Gym reimbursement, steps, and more!</li> </ul>