

From: [TPACommunications](#)
To: [Robert Block](#)
Subject: Proving What's Possible- HMA Client, Broker, and Consultant Newsletter June 2022
Date: Friday, June 10, 2022 9:10:40 AM



June 10th, 2022

Welcome to the June edition of [Proving What's Possible](#), our monthly newsletter.

Today's line-up:

Coming Soon!

- **Upcoming Holiday Closures**
- **Q2 Educational Webinar Series Continues: 9:00 AM PT, June 23rd**
 - Understanding the Role of Social Determinants of Health in Health Outcomes

Have you Heard?

- Join us at the Seattle Pride Parade June 26th
- HMA Named a Washington Best Workplace for The 2nd Year in a Row

Product Updates

- New Virtual Behavioral Health Product
- HDHP and HSAs Trending Up
- Enhanced Services from HealthEquity
- 2022-2023 Out-of-Pocket Maximums & HSA Contribution Limits

Regulatory Updates

- Transparency In Coverage, Machine-Readable Files
- 2022 PCORI Fee Increases
- WAPAL Fund Fee Update

COVID-19 Update

- Trends
- Regional Stats
- Multiple New Omicron Variants and Stealth Subvariant Rising
- Booster & Vaccine Update
- COVID Treatments Update
- Regular COVID Reporting Continues
- Member Support

[Link to last month's newsletter](#)

Coming Soon!

Upcoming Holiday Office Closures

We will close our offices on Monday, June 20th in observance of the Juneteenth holiday, on Friday, July 1st, and Monday, July 4th to reward our hard-working team with a four-day weekend and in observance of Independence Day. We will reopen Customer Care phone lines at 6:00 a.m. PT on the Tuesday mornings following each of these holidays.

Our Q2 Educational Webinar Series Continues:

Understanding the Role of Social Determinants of Health in Health Outcomes

Thursday, June 23rd, 9:00 AM – 9:30 AM

Featuring:

Sarah Jemley, RN, MSN, ACM, CMAC, Director of Care Support at HealthPoint

Maria Jimenez, MSW, LICSW, Health Home Program Manager at HealthPoint

[Register Now via EventBrite](#)

Did you know that 60% of an individual's health outcomes are driven by social determinants of health?

Join us on June 23rd for a 30-minute webinar to explore how social determinants of health impact health outcomes. Our featured guests from HealthPoint will share some of the innovative ways they are helping improve the health of those in our community most impacted by social determinants of health.

About HealthPoint

HealthPoint is a community-based, community-supported, and community-governed network of non-profit health centers dedicated to providing expert, high-quality care to all who need it, regardless of circumstances.

HealthPoint was founded in 1971 and serves communities across Washington.

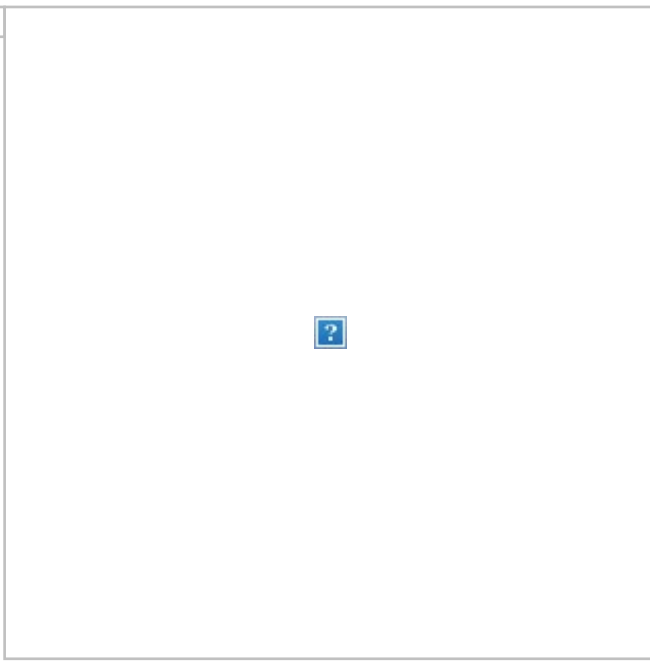
[Register Now!](#)

Have you Heard?

Join us at the Seattle Pride Parade June 26th

June is Pride Month, and we are celebrating the LGBTQI+ community! HMA will walk in the Seattle Pride Parade on June 26th. We welcome everyone to join us.

Over the last year we've been on a journey across the company to learn, embrace, and grow through recruiting initiatives, employee and leader training, and living our values-based culture that celebrates the unique strengths and perspectives of each and every team member.



[A 2022 Gallup® poll](#) indicates that in 2021 just over 7% of Americans identified as LGBT+. At HMA we have an internal team made up of volunteers from all corners

of the company called the I.D.E.A. (Inclusion, Diversity, Equity, Awareness) Project. This team works diligently to expand inclusivity and diversity within HMA. We're working to build transparency in the organization to create a more inclusive environment.

Throughout the month we will be helping raise awareness about the unique social determinants of health that affect the LGBTQI+ community. We ask you to join us in learning more about the health challenges and risks of the LGBTQI+ community and how to offer support, affirmation, respect and acceptance.

In particular, the LGBTQI+ community faces unique mental health challenges and is at higher risk for experiencing mental health conditions. Did you know that high school students who identify as lesbian, gay, or bisexual are four times as likely to have attempted suicide compared to their heterosexual peers? And, LGB adults are more than twice as likely as heterosexual adults to experience a mental health condition. Read more on this topic from the [National Alliance on Mental Illness \(NAMI\)](#).

HMA Named a Washington Best Workplace for the Second Year in a Row

This week the [Puget Sound Business Journal](#) named HMA as a Washington's Best Workplace for the second year in a row! We are a PEOPLE FIRST company and so honored that our people, our values, our culture and all the great work we do together were recognized in this way again.

We also want to congratulate all of the other Best Workplace award winners. We're thrilled to count many of our partners among fellow award recipients.

Product Updates

New Virtual Behavioral Health Product Available

We hosted two webinars over the last month introducing our new Virtual Behavioral Health Product, our unique product design, and the partners we are working with to power our new product. Our new product prioritizes whole-person health and offers compelling value for clients and members alike.

In our May 12th webinar, we shared research as well as insights from our own aggregated member data highlighting the prevalence of anxiety, depression, and substance use disorders compared to similar U.S. and regional data metrics from external studies. We also explained how this data informed our new product design and how our new product cannot only enhance our already expansive network of behavioral health providers but increase the likelihood that members will have a positive experience and continue with their behavioral healthcare and substance use disorder treatment. We also announced Workit Health and Canopy Wellbeing

as our partners that will power our new Virtual Behavioral Health product.

In our June 2nd webinar, guest clinicians from both partner organizations shared details about the capabilities and features that each brings to our new product and the synergies between them. They also described the member experience and explained how our new Virtual Behavioral Health product connects members with high-quality care in the form and at the time that will make the most impact:

- When it's right to see a counselor vs. a coach.
- The clinical effectiveness of a medication-assisted treatment program for substance use disorder.
- The evidence-based practices their providers incorporate into care plans.
- How an integrated strategy can help benefit leaders to support workforce mental health priorities.

If you missed out on either webinar you can watch recordings at the links below:

May 12th: [What Our Data Tells Us and What We Are Doing About It](#)

June 2nd: [Improving Access to Treatment for Mental Health & Substance Use](#)

Please contact your Account Manager for more information.

HDHP and HSAs Trending Up

Are you considering adding a High Deductible Health Plan (HDHP)? We are seeing an uptick in the popularity of HDHPs and their paired Health Savings Accounts (HSAs). Our consumer-directed benefits partner, HealthEquity, recommends considering generous employer contributions to HSAs as an effective and creative recruiting and retention tool and a great way for employers to save on FICA payroll taxes. We are fully integrated with HealthEquity so that the experience for you and your members is easy. Your Account Manager can set up a demo if you'd like to learn more about HealthEquity's HSA product offered through our contract.

Enhanced Services from HealthEquity

HealthEquity, recently released new features in their mobile app for enrolled members.

Enrolled members will notice the following new functionality launched late last month:

- Monthly statement and tax document viewing and download on HealthEquity Mobile
- Simplified claims submission flow on the EZ Receipts app
- Eligible expense barcode scanning on both HealthEquity Mobile and the EZ Receipts app

We believe these changes will lead to greater member satisfaction and increased engagement with their consumer-directed benefit accounts.

2022-2023 Out-of-Pocket Maximums & HSA Contribution Limits

2022-2023 Out-of-Pocket Maximums & HSA contribution limits updates from the IRS for 2023 Out-of-Pocket Maximums, HDHPs and HSAs.



Regulatory Updates

Transparency In Coverage – Machine-Readable Files

As we mentioned in our May newsletter, the Transparency in Coverage (TIC)

deadline for Machine Readable Files is rapidly approaching. As a reminder, beginning July 1st, 2022, self-funded health plans will be required under Transparency in Coverage rules to post Machine-Readable Files on a publicly facing website. Below is the important information you need to know to prepare for the upcoming compliance deadline:

1. What are the TIC MRF requirements?

On November 12, 2020, the Departments of Health and Human Services, Labor, and the Treasury (the "Departments") finalized the Transparency in Coverage Rule that requires health insurers to create and post publicly available MRFs that include INN negotiated payment rates and historical OON allowed rates for covered items and services. In addition:

- The MRFs must be available on a public website
- The MRFs must be updated monthly

NOTE: The Departments consider "monthly" to refer to reasonably consistent periods of approximately 30-days but aren't specifying a particular day of the month.

- The MRFs must be accessible free of charge
- The site can't require the user to establish a user account, password, or other credentials
- The site can't require the user to submit any personal identifying information such as a name, email address, or telephone number

Plans have flexibility to publish the files in the locations of their choosing based upon their knowledge of their website traffic and the website location where the MRFs would be readily accessible by the intended users.

2. Will we host the required MRFs on behalf of its plan groups?

Yes, we will create, generate, and publish files on behalf of the client groups for which we have rates in our systems. Please note that your OON MRF may be "empty" (not contain any rates) if your plan hasn't incurred the minimum number of OON claims during the reporting period.

3. Where will we publish the MRFs? On our existing public website?

The MRFs will be posted on a separate publicly available site hosted by us, which will be available by July 1, 2022. A link to this site will be added to our existing public website.

Employers can post the link below on their website to satisfy the Plan's obligation to post their MRFs.

HMA Link: <https://sawus2prdticmrfhma.z5.web.core.windows.net/>

NOTE: If you attempt to access the link prior to July 1, 2022, it may not be available. Please check back on or after July 1, 2022.

4. Do I need to add a link on my website to where you host the MRFs?

Yes, you are required to post a link on your public website to where we host your MRFs. If you don't have a public website, we recommend you discuss the requirement with your company's legal counsel. Please note that we won't create a website for your company.

5. Which Machine Readable Files are you hosting?

The original TIC mandate released 1/11/2021 included three MRFs:

- INN Rate File
- OON Allowed Amount Rate File
- Prescription Drug Cost File

However, in July of 2021, CMS deferred the Prescription Drug Cost File indefinitely, pending additional rulemaking. The rationale behind deferring and potentially removing the Prescription Drug Cost file is due to overlapping requirements. There is currently a mandate for reporting prescription drug costs that would make this file redundant. Should the Prescription Drug Cost File requirement be reinstated, we will keep you apprised on what to expect.

6. Will your plan information be included in the MRFs?

The MRFs will include information only for plan years that became active or renewed on or after January 1, 2022.

- If your plan hasn't yet become active with us, then your plan information won't be included in the MRFs until after your plan becomes active, as follows:
 - For INN MRFs, this will be within approximately one month after your plan becomes active.
 - For OON MRFs, this will be once your plan has reached the required reporting timeline. Because this reporting timeline is 3-6 months in the past and MRFs are produced monthly, it takes approximately 4 months after your plan becomes active with us for OON data to start showing up.
- If your plan is active but hasn't yet renewed with us (for example, if your plan renews on October 1, 2022), then your plan information won't be included in the MRFs until after your plan renews. For both INN and OON MRFs, this will be within approximately one month after your plan renews.

7. Your plan has other plans that we don't administer, will that data be included in the MRFs that you produce?

No. The MRFs will include data only for plans which we administer. It is up to you to coordinate with any other plan administrators you may have. We also cannot include data from a previous carrier in MRFs.

8. Can you download the MRFs and look at them yourself manually? Will we

help you decipher the contents?

Please note that the mandate specifies the files must be "machine-readable", not "human-readable". You can download the files, but in order to understand them you'll need software that can read JSON files.

9. Will we send you a copy of the MRFs? Do you need to host the MRFs on my own site?

We won't send you a copy of the MRFs. We will host the files on its own public website here. You may download the MRFs from there if you want, but since we are already hosting them on your behalf, you aren't required to download the files or post them on your own site. You are required, however, to post a link on your website to where we host the MRFs.

10. How long will we retain MRFs?

We are able to produce historical reporting showing MRFs were posted timely each month for audit and compliance purposes. However, please note that only the most recent month's MRFs will be available to pull. We won't be providing historical MRFs publicly or providing them by request.

11. Will we host MRFs for clients post-termination?

We will leave your last active file(s) up for up to three months after your termination date.

12. What about the Consumer Price Transparency Tool Required under Transparency in Coverage Rules?

The TiC requirement for an internet-based Consumer Price Transparency Tool that includes personalized information regarding enrolled members' cost-sharing responsibilities for covered services and items applies to Plans effective on or after **January 1, 2023**. We will have further information about our support for the Consumer Price Transparency Tool as the compliance deadline approaches.

13. Who do I contact for support?

Please contact your Account Manager.

2022 PCORI Fee Increases

PCORI Program

The Affordable Care Act included provisions to create the Patient-Centered Outcomes Research Institute (PCORI). The role of PCORI is to support patient-centered clinical effectiveness research. It is in part funded by fees imposed on Health Insurers and Self-Funded Health Plan Sponsors.

Fee Increase

On December 21, 2021, the IRS released Notice 2021-04, increasing the fee amount due from insurers and Self-Funded Health Plan Sponsors.

The fee for plan year October 1, 2021 through October 1, 2022 is \$2.79 per person. Previously it was \$2.66 per person.

Calculating PCORI Fees

There are three (3) options for determining the average number of covered lives under your health plan:

1. The Actual Count Method: Plan Sponsors add the total of lives covered for each day of the year, divided by the total number of days in the plan year.
2. The Snapshot Method: Plan Sponsors add the total lives covered on one date in each quarter of the Plan Year.
3. The Form 5500 Method: Plan Sponsors use a formula that includes the number of participants reported on Form 5500 for the Plan Year.

PCORI Fee Submission

Fees are due annually by **July 31st**. They are reported in the second quarter filing of form 720 with the IRS. Forms and instructions have been updated to reflect the current rates.

You can access form 720 and filing instructions on the IRS website here: <https://www.irs.gov/forms-pubs/about-form-720>.

WAPAL Fund Fee Update

On May 25th 2022, the Advisory Council to the State of Washington Partnership Access Line Funding Program (WAPAL Fund) voted to reduce the per-person monthly assessment rate from \$0.07 per covered life to \$0.06 per covered life. The new rate will be assessed to the quarterly filing due on **November 15, 2022**. The Q2 Filing due on August 15th will continue to be assessed at the current \$0.07 rate.

COVID-19 Update

We enter our third pandemic summer this month after reaching a sobering milestone last month of one million U.S. COVID-19 deaths since the beginning of the pandemic. The CDC's reported 7-day average U.S. daily new COVID-19 case count as of June 7th is at 105K new cases per day, which is up from 72K new cases per day one month ago and 35K cases per day two months ago. The predicted summer surge is real. The 7-day average daily new case count on any given day in June 2021 did not exceed 17K new cases and in June 2020 did not exceed 43K new cases.

The good news is that the COVID-19 survivability rate has nearly doubled compared to a year ago, largely due to the efficacy of vaccines and boosters in reducing the severity of COVID-19 symptoms. [Long-COVID](#) is the emerging concern for many of those that have survived COVID.

[Please read our full COVID Update online here](#)

Our full COVID Update includes:

- **Regional Stats**
- **Multiple New Omicron Variants and Stealth Subvariant Rising**
- **Booster & Vaccine Update**
- **COVID Treatments Update**
- **Regular COVID Reporting Continues**
- **Member Support**

We're Here for You

Thank you for reading our newsletter and thank you for your continued trust in our organization.

Please reach out to your Account Manager if you have any questions or if there is anything we can do to help. We would also love to hear your feedback on future content and story ideas for this newsletter. Drop us your ideas and feedback at TPAMarketing@accesstpa.com. [Are you following us on LinkedIn?](#) This is a great way to keep a pulse on what is happening between our monthly newsletters.



HMA - Proving What's Possible in Healthcare®

HMA is the strategic partner you can trust to collaborate with you to build and deliver health plans that protect your plan dollars, now and in the future. We invest in your success because we share the same goals—healthier outcomes for your employees at the best possible value. When you work with HMA, you get more than an ally with over 30 years of industry expertise; you get a team of proactive, highly-skilled professionals who deliver on our promises daily.

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