

OPEN ENROLLMENT MEDICAL CHANGES FOR 2022

Medical Benefit Changes

Teladoc Services HDHP	Coverage change to 80% after the deductible has been met. The cost per Teladoc visit is \$55 compared to a physician office visit of \$70 - \$100. The Teladoc benefit beginning January 1, 2022, will be \$55 prior to the deductible and then an \$11 coinsurance per visit after the deductible has been met.
Home Infusion Benefit	Home Infusion Benefit utilizes In-network providers to cover the cost of services. PPO In-network: Covered at 100% of the allowed amount subject to the deductible. PPO Out-of-network: Covered at 80% of the allowed amount, subject to the deductible HDHP In-network: Covered at 80% of the allowed amount subject to the deductible HDHP Out-of-Network: Covered at 60% of the allowed amount subject to the deductible

Pharmacy Benefit Changes

Prescription Drugs will continue to be covered by Blue Cross and Blue Shield of Alabama through **Prime Therapeutics** utilizing the [NetResults 1.0 Formulary](#). However, effective January 1, 2022, Blue Cross will transition home delivery/mail order drug services to MedsYourWay through Amazon Pharmacy. Additionally, specialty drugs will transition to Express Scripts specialty pharmacy, Accredo. AllianceRx Walgreens Prime (ARxWP) and CVS Caremark will no longer be covered pharmacies in the specialty network. Additional information about the home delivery/mail order and specialty drug changes will be sent from Blue Cross to all impacted members' home mailing address.

Beginning January 1, 2022, we will offer the Split Fill Program. The Split Fill Program is a voluntary program that applies to specific, high-cost medications that allows the member to try the drug for a shortened length of time to evaluate the existence and severity of side effects before continuing the drug therapy. The member's copay is prorated to align with the number of pills dispensed and the day supply. The Split Fill Program includes drugs in the following categories: Enzyme Deficiencies, Multiple Sclerosis, Oral Oncology, Pulmonary Hypertension, Sleep Disorders, and other specialized medications.

Employees who utilize the Omnipod DASH Insulin Management System are receiving the product through a Durable Medical Equipment (DME) provider, this will change to the pharmacy benefit beginning January 1, 2022. This was a result of the manufacturer's decision to terminate all distribution of the Omnipod DASH Insulin Management System through the DME channel. Affected employees will receive a notification change letter 60 days prior to the start of the plan year.

WONDR HEALTH

Partnering with Blue Cross and Blue Shield of Alabama, the Wondr Health program is a simple online program that uses informative videos and learning tools to teach you how to lose weight and improve your health. It is available via your desktop, laptop or mobile device.

This benefit will be available to all current members enrolled in a medical plan with UAH. More information regarding the start dates of the program will be provided in the Charger Fit Employee Wellness monthly newsletters.

THE CONSOLIDATE APPROPRIATIONS ACT

The **Consolidated Appropriations Act** (CAA) contains numerous requirements that will affect group health plans. These requirements begin January 1, 2022. The most prevalent of the requirements relates to surprise billing, ID Cards, Price Comparison Tools and pre-certification requirements.

SURPRISE BILLING

Effective for plan years beginning in 2022, group health plan participants will be protected from balance bills when they seek emergency care, when they are transported by an air ambulance, or when they receive emergency care at an in-network hospital but are unknowingly treated by an out-of-network physician or laboratory. [Click here](#) for more information.

NEW ID CARDS

In early 2022, Blue Cross/Blue Shield health plan participants will receive new ID cards. The contract number and group number will not change. The card will contain information regarding deductibles and copayments. You can continue to use the current card until the new cards are issued early next year. Employees may also use the [Alabama Blue mobile app](#) to access a virtual ID card.

PRICE COMPARISON TOOL

Health plans must offer price comparison guidance that allows enrolled individuals to compare cost-sharing amounts for items and services provided by a participating provider in a specific geographic region for the current plan year. Blue Cross is working to provide a price comparison tool to meet the CAA requirements.

PRE-CERTIFICATION REQUIREMENTS

Beginning January 1, 2022, pre-certification will be required for the following services. This pre-certification process ensures that the services meet the medical necessity criteria for coverage and will be covered under the plan. In the past if post-claims, did not meet medical criteria the claim was denied, and the member had to pay 100% of the billed charges.

- Advanced Imaging (*currently in place*)
- Radiation Therapy Management (*currently in place*)
- Genetic Laboratory Testing (*post review currently in place**)
- Select Outpatient/Office Services (includes the below) (*post review currently in place**)

(Completed by BCBS - 15 day turnaround as allowed by NCQA for non-urgent preservice reviews)

- Blepharoplasty, brow lift or ptosis repair;
- Breast reconstruction;
- Gastric restrictive procedures (if covered by the group plan);
- Implantable bone conduction hearing aids;
- Knee arthroplasty;
- Lumbar spinal fusion;
- Motorized/power wheelchair;
- Reduction mammoplasty;
- Rhinoplasty;
- Surgery for obstructive sleep apnea;
- Surgery for varicose veins;
- Wireless capsule endoscopy

Diabetes Management Program

Livongo is a voluntary health coaching program that enables people living with diabetes to share blood glucose readings and other health data with Certified Diabetes Educators. Program participants will receive a free Welcome Kit which includes:

- A smart-touch glucose meter, scale and blood pressure cuff
- Unlimited A1c testing supplies via mail order delivery

Employees can enroll in the Livongo program in one of two ways:

- 1.) Go to the welcome.livongo.com and click “Join Now” or
- 2.) Call Livongo Member Support at 800-945-4355.

Employees will be asked for a registration code and should specify UAHuntsville.

Mental Health Parity Opt- Notice

UAH will continue to opt-out of the Mental Health Parity Act in order to provide benefits for ABA Therapy subject to dollar limitations. Below is a summary of the ABA Therapy benefits and the Notice to Enrollees.

Applied Behavior Analysis (ABA) therapy is provided to help children on the autism spectrum improve specific behaviors, such as language and communication, improve attention, focus, social skills, memory, and academics, and decrease problem behaviors.

Covered at 80% of the allowed amount, subject to calendar year deductible.

- Limited to ages 0-18 for autism spectrum disorder.
- Ages 0-9 limited to an annual maximum of \$20,000,
- Ages 10-13 limited to an annual maximum of \$15,000
- Ages 14-18 limited to an annual maximum of \$10,000.

Note: Home based therapy is included.

Notice to Enrollees in A Self-Funded Nonfederal Governmental Group Health Plan

Group health plans sponsored by State and local governmental employers must generally comply with Federal law requirements in Title XXVII of the Public Health Service Act. However, these employers are permitted to elect to exempt a plan from the requirements listed below for any part of the plan that is "self-funded" by the employer, rather than provided through a health insurance policy. The University of Alabama has elected to exempt The University of Alabama in Huntsville group health plans from the following requirement:

Protections against having benefits for mental health and substance use disorders be subject to more restrictions than apply to medical and surgical benefits covered by the plan.

The exemption from these Federal requirements will be in effect for the 2022 plan year beginning January 1, 2022 and ending December 31, 2022. The election may be renewed for subsequent plan years.

The exemption will not impact any current mental health and substance use disorder benefits. The exemption only applies to the Applied Behavior Analysis (ABA) therapy benefit for children ages 0 - 18 with an Autism Spectrum Disorder diagnosis. The University of Alabama in Huntsville must be exempt from this Title XXVII requirement in order to offer ABA therapy with age-banded annual financial maximums.

Health Notices

[Health Insurance Model Notices](#)

Web and Mobile App Features

[Getting Started](#) | [Online Tools](#) | [Mobile App](#)

Blue Cross Blue Shield of Alabama offers a variety of features through their web and mobile app tools. *MyBlue* Cross and the mobile app contain a Virtual ID card feature. They also allow members to find participating providers and compare or estimate costs for medical treatments by using the Treatment Cost Estimator.