

# Administrator

Important news and updates from your benefits professionals

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## Benefits Employees Want Most



The pandemic has had an enormous impact on every aspect of our lives, including the way employees view employee benefits. A recent *Wall Street Journal* article chronicled the changing attitudes of workers who are working remotely or in hybrid settings. In virtually all cases, needs have shifted to things that contribute to employee well-being beyond the office.

### Holistic Well-Being

When popular job search site *Indeed* surveyed 1,000 remote workers about the future of work, results made it clear that the need to support people's mental and physical health outside of the workplace will continue long after the pandemic is over. Perks such as paid time off, flexible and remote working options and paid family leave are giving employees the support they need in a changing world. Depending on age and other workforce demographics, free therapy, personal financial planning advice and access to parenting coaches are doing a great deal to improve quality of life.

### Changes to Family Leave

The International Foundation of Employee Benefit Plans reports that 63 percent of employers have made at least some change to their leave policies because of the pandemic. For employees who are also parents or caregivers, many have introduced emergency leave for childcare and eldercare. More than 10 percent are identifying resources and referrals for childcare, tutoring and backup or emergency child and eldercare with some providing financial assistance.

Companies are also supporting mental and physical health by instituting mandatory time off. Some do this by adding holidays or creating 4-day weekends while others have shut down for entire weeks because workers are unable to take customary vacations. Either way, employers and employees view these changes as some of the best things their companies could have done during the pandemic.



# Unemployed to Get Help with COBRA

In the American Rescue Plan Act (ARPA), which was signed into law by President Biden on March 11, 2021, there are several provisions for healthcare plans, including a 100% subsidy of coverage premiums for eligible COBRA enrollees. The subsidies, which will run from April 1, 2021 through September 30, 2021, will be paid to employers by the federal government as payroll tax credits.

The subsidy will last for six months at most, ending on the earlier of the individual's maximum period of COBRA coverage (generally 18 months) or September 30, 2021. Subsidies will also end early for individuals who become eligible for coverage under another group health plan or Medicare. Those employees who terminate employment voluntarily are not eligible for the subsidy.

### Notices are Required

Employers should talk with their TPA about notice requirements and to determine who may be eligible for the subsidy. As a result of the eligibility period running through April, 2021, a list must be compiled including individuals who terminated employment as far back as November of 2019. A Notice of Assistance must be provided to individuals who become eligible to elect COBRA coverage between April 1 and September 30, 2021. Eligible workers who haven't elected COBRA by April 1 and those who elected COBRA but then discon-



tinued it must also be notified, since former employees have an extended election period running for 60 days after April 1, 2021.

Finally, a Notice of Expiration must be provided between 45 and 15 days prior to the subsidy expiring, unless the subsidy is expiring because the individual has become eligible for coverage by another group health plan or Medicare. The DOL is expected to issue new model COBRA forms within 30 days of the March 11, 2021 enactment date. In addition, individuals are required to notify the group health plan if they forfeit eligibility because they have become eligible for another group health plan or Medicare.

To learn more about the American Rescue Plan notice requirements, visit <https://www.congress.gov/117/bills/hr1319/BILLS-117hr1319enr.pdf> or contact us at your convenience.

## Do You Have a Vaccine Strategy?

Throughout the past year, organizations large and small have taken many steps to protect their workers. While those that could have people work remotely likely did, others provided PPE and modified workspaces to achieve social distancing. As states continue to loosen their restrictions and more and more people become eligible to receive a Covid-19 vaccine, employers that intend to bring people back to the workplace are working to determine how best to proceed. While very few seem to be requiring that workers get vaccinated, many employers are providing incentives to those who do.

### Employees are Looking for Guidance

For employers that place a high priority on wellness, deciding how to proceed with vaccinations is critical. Employees look to their employer for meaningful health benefits and are likely expecting guidance in this area as well. Some HR directors have responded with information about the safety of available vaccines. Because people consume information differently, companies are using many forms of media to encourage vaccinations. Whether you use emails, webinars or videos featuring co-workers, persistence is paramount. One announcement won't do the job – it will take a consistent campaign to overcome the skepticism that still exists. If you want to reinforce communication with an incentive, you might consider time off to get the shot, gift cards or several extra hours of pay.

## Trends Latest Happenings in Today's World

### Doctors Down, Drugs Up

The Lively HSA Spend Report showed that stay-at-home orders definitely kept people from seeing their physicians during 2020. Experts also assume that increased spending on prescription drugs was due to people stocking up in anticipation of losing their health benefits. Spending patterns are expected to be more normal this year as vaccinations take hold

and people begin to return to routine activities.

### Walmart Rolling Back Clinics

Previous management projected a \$3 billion rollout resulting in up to 4,000 Walmart Health Centers by 2029. With 20 clinics operating and 15 planned for this year, observers now say the company's healthcare strategy has slowed.

### Monitor Social Distancing

Even though things are beginning to loosen up in many parts of our country, some staff of the BBC are required to wear electronic devices to enforce social distancing. The device, resembling a pager, buzzes if the wearer gets too close to another person. Apparently, it is not connected to Wi-Fi and doesn't record any personal data.

## Greater Flexibility for FSAs

Legislation signed into law by former President Trump in December, 2020 gives participating employees with health or dependent care FSA accounts more time to spend funds they were not able to use in 2020 or early 2021. The grace period also applies to employees who were laid off during the pandemic.

The one-year extension enables employers to permit unlimited carryover of funds or a 12-month grace period. In addition, to provide more help to families with dependent care FSAs, the law enables these families to use their funds to purchase care for children as old as age 14, rather than just 13.

## Boosting Employee Engagement

According to a recent article in *Employee Benefit News*, the long-lasting pandemic has many employers looking for ways to help employees stay in touch with their organizations and with one another. A survey by employee engagement platform Glint showed that more than 40 percent of employees say that being disconnected due to remote working is the biggest risk to getting burned out.

In response, LinkedIn has made updates to its popular B2B platform to make it easier for workers to share company content and stories about work-related events. LinkedIn is also addressing mental stress by offering new free courses on meditation. Employers large and small are taking steps to build a stronger culture. If remote working is taking a toll on your organization, you may want to take a fresh look at LinkedIn.



## The Latest on Surprise Billing

An important part of the Consolidated Appropriations Act of 2021 is the **No Surprises Act**, intended to address surprise bills and protect healthcare consumers who receive a “balance bill” for amounts charged by a provider but not paid by their health plan. The law, scheduled to take effect on January 1, 2022, will protect patients that go to an out-of-network facility for emergency treatment, patients needing to be airlifted to the nearest emergency room by an out-of-network provider and patients receiving treatment from an out-of-network provider at an in-network facility.

The new law establishes uniform, basic federal requirements for insured and self-funded group health plans, however states may adopt even stricter standards for insurers and providers in their jurisdiction. To date, 17 states have adopted comprehensive balance bill laws to protect their residents. Guidance for several situations will need to be provided prior to year-end, including how plans will distinguish between in-network and out-of-network providers in self-funded plans using reference based pricing without a traditional PPO network. Industry sources expect these regulations to be issued by mid-year.

## Encouraging Better Decisions

One of the most important services a high quality TPA provides is just that – personalized service to plan members. In today’s complex healthcare environment, members need help not only with claims but in finding and understanding cost and quality data before they choose a provider. There are many tools we can provide to help members receive the quality, affordable and convenient care they deserve. When these variables come together, both your members and your health plan will benefit.

### Covid Baby Bust

While it would have made sense to predict a baby boom as a result of the Covid-19 pandemic, statistics are showing that the number of U.S. births could actually fall significantly as concerns about health and the economy spiked. If MetLife predictions are accurate, the number of births recorded in 2021 could drop by more than 500,000. This would result in about 3.3 million births

compared to about 3.9 million in recent years.

### Grandchildren on Demand

A new digital elderly companionship platform called Papa is helping elderly seniors connect with young companions, called Papa Pals, who help with tasks such as household chores, transportation, grocery delivery and even physician appointments and

prescription refills. Fortune 500 companies are offering the benefit to help seniors remain at home and lift the burden of caregiving from existing employees.

### Few to Return

A survey by executive outplacement firm Challenger, Gray & Christmas shows that only about 1 in 10 companies expect all their employees to return

to their pre-pandemic work environment. Surveyors say executives reflect a reluctance to mandate a return to the office until vaccinations are more commonplace. A study by consulting firm PwC confirmed that many remote workers have remained highly productive while enjoying the flexibility. While few companies are expected to abandon their space altogether, many see a hybrid plan in their future.

# Did You Know? New Ideas for Healthy Consumers

## Paying for Vaccinations

For the time being, the federal government is picking up the cost of the vaccine, with providers being able to charge an administration fee for actually giving the shot. Regulations require that insured and self-funded group health plans must cover the cost of the office visit associated with the vaccine as long as the primary purpose of the visit is to receive the vaccine. And regardless of whether the vaccine is provided in-network or out-of-network, there must be no cost sharing involved.

Plan documents must be modified to reflect the availability of COVID-19 vaccinations and the change must be communicated to plan participants. In the case of self-funded plans,

ERISA disclosure rules allow 210 days following the end of the previous plan year for the plan sponsor to issue this notification. With all the questions surrounding COVID-19 vaccines, it is recommended that employers be proactive in letting participants know that vaccinations will be covered.



## Blueberries and Your Heart

Cleveland Clinic, regarded as the number one healthcare system for cardiac care, wants you to know that a new study shows that in addition to great flavor, blueberries are good for your heart. Vitamin C and a wide array of healthy phytochemicals and anthocyanins help lower existing risk factors such as obesity, high blood pressure and more. In the six-month study, people with these and other characteristics who ate a cup of blueberries daily for six months were in better shape than those who did not. Vessels and arteries were in better condition with a 12 to 15 percent lower risk of heart disease. To receive the therapeutic benefits of blueberries, add a cup to oatmeal, a smoothie, salad or just enjoy your blueberries as a mid-day snack.

## Beware Cyber Sickness

With so many adults and kids spending increased time in front of bright screens, some may be experiencing what behavioral health experts call Cyber Sickness, a feeling similar to motion sickness. While researchers have linked this technologically induced feeling to virtual reality, some have found that it can result from spending extended periods of time looking at screens.

It appears that prolonged screen time can confuse the brain by making it think you're moving. Visual messages from the eyes fail to synch with the inner ear and other receptors that tell the central nervous system you are moving. While symptoms such as nausea, dizziness, headaches and poor balance can be experienced by children and adults, it seems to be most common in people prone to motion sickness. If you're spending inordinate amounts of time in front of a screen, you may want to try...

- *Reduced recreational screen time*
- *Taking short breaks to rest your eyes*
- *Rotating between audio and virtual conferences*
- *Closing your eyes or focus on something solid such as the edge of your desk*
- *Use arrow keys rather than a mouse to slow the movement of screen images*

**Please Contact Us:** This newsletter is not intended as a substitute for personal medical or employee benefits advice. Please consult your physician before making decisions that may impact your personal health. Talk to your benefits administrator before implementing strategies that may impact your organization's employee benefit objectives.



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