



Wespath

BENEFITS | INVESTMENTS

Center for Health

February 8-9, 2017

HealthFlex Plan Sponsor Calls

Agenda

- 2018 HealthFlex Rates and Timeline
- 2017 Recap
- MDLIVE Telemedicine—New for 2017
- Vendor Web Security Updates
- HRA Updates
- Health Care Reform—Communications
- Well-Being Update

HealthFlex Rates Methodology and Timeline

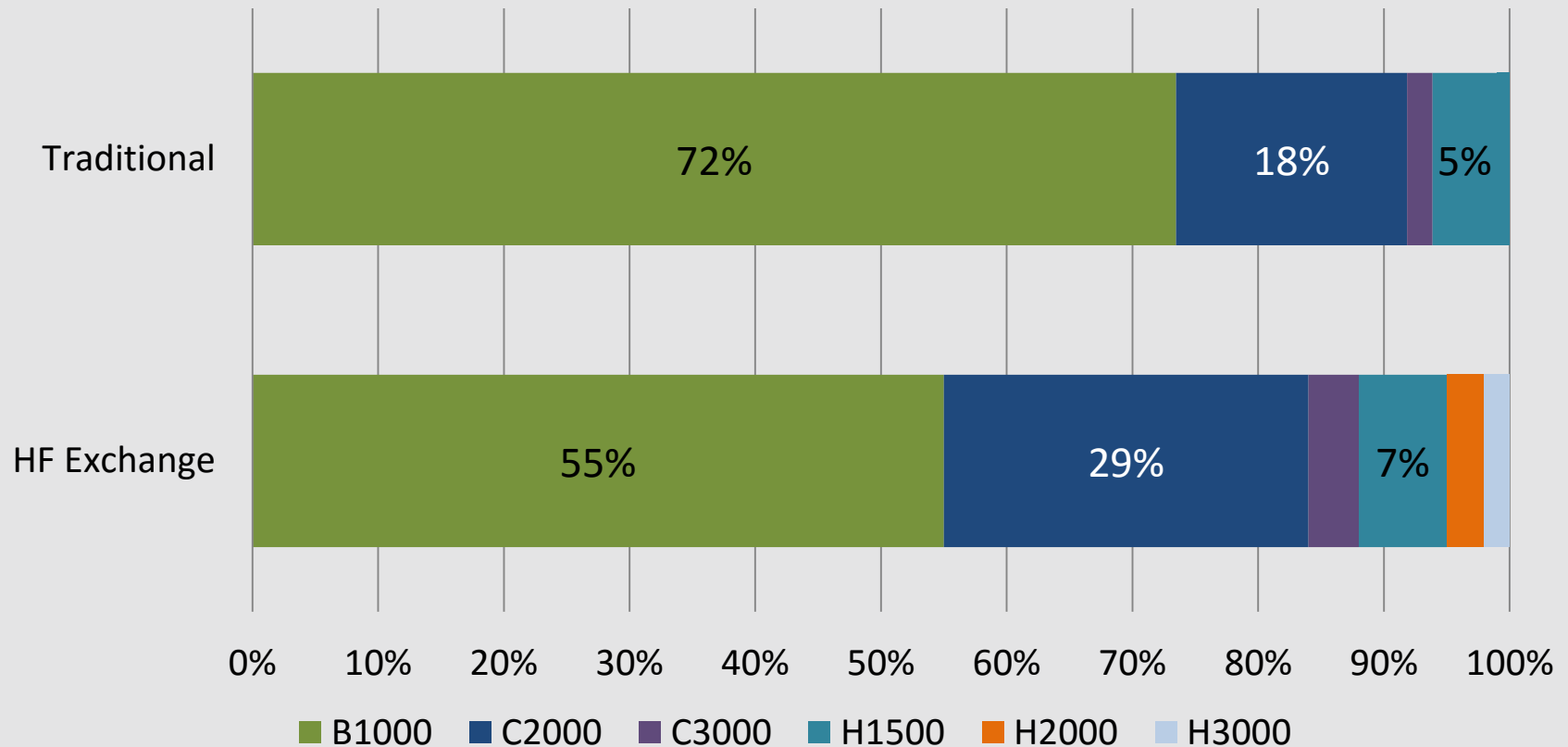
- Based on **November to November** claims data
- Finalized and distributed **late February**
- RFP for actuarial consultation in 2017
 - Reviewing best practices
 - Objectives: rate adequacy, stability, equity
- Calls with Mercer: **March 1-2**

Review of 2017 Plan Changes

1. Move to OptumRx Premium Formulary
2. 90-day maintenance fills at Walgreens
3. Behavioral health plan design
4. Nurseline carved in

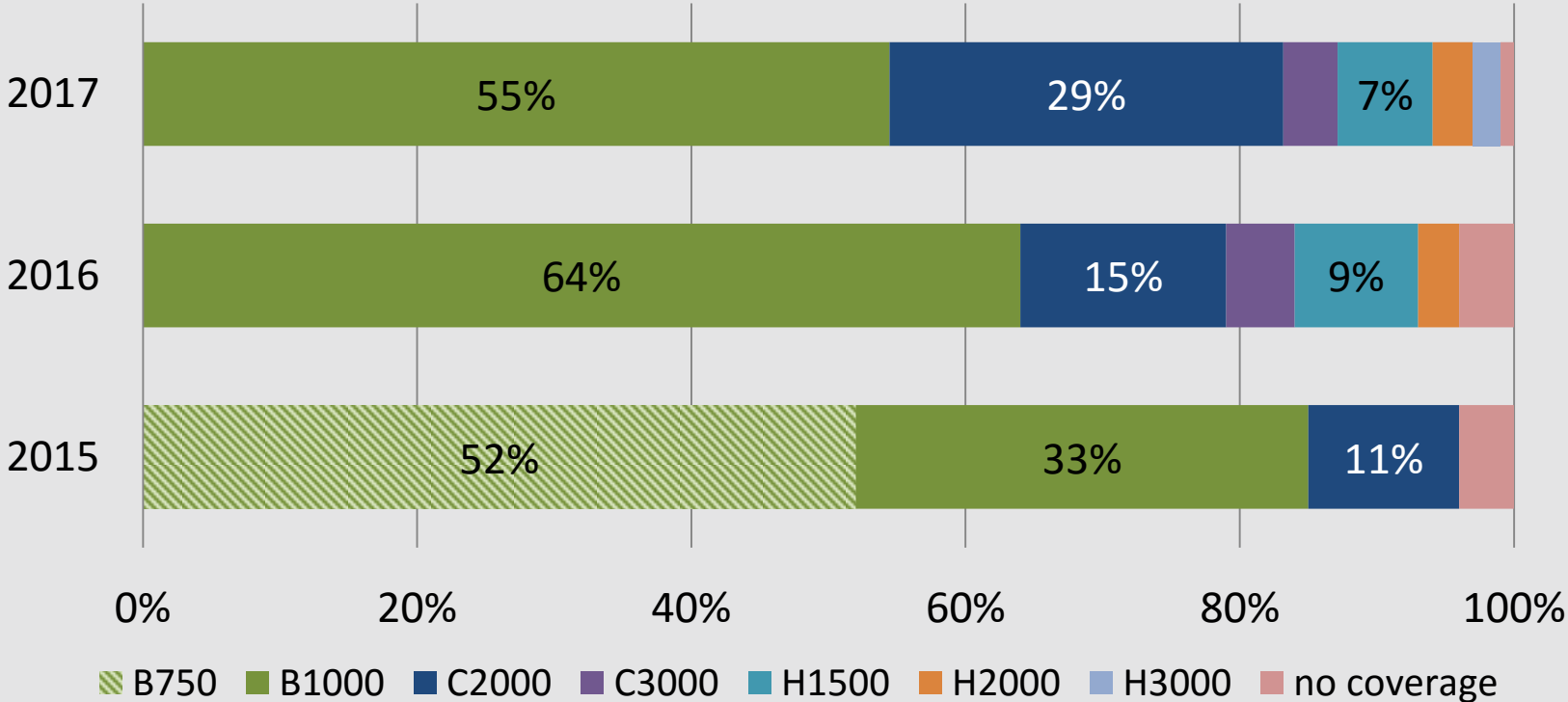
2017 Health Plan Enrollment— Traditional and HealthFlex Exchange

2017 Enrollment Comparison



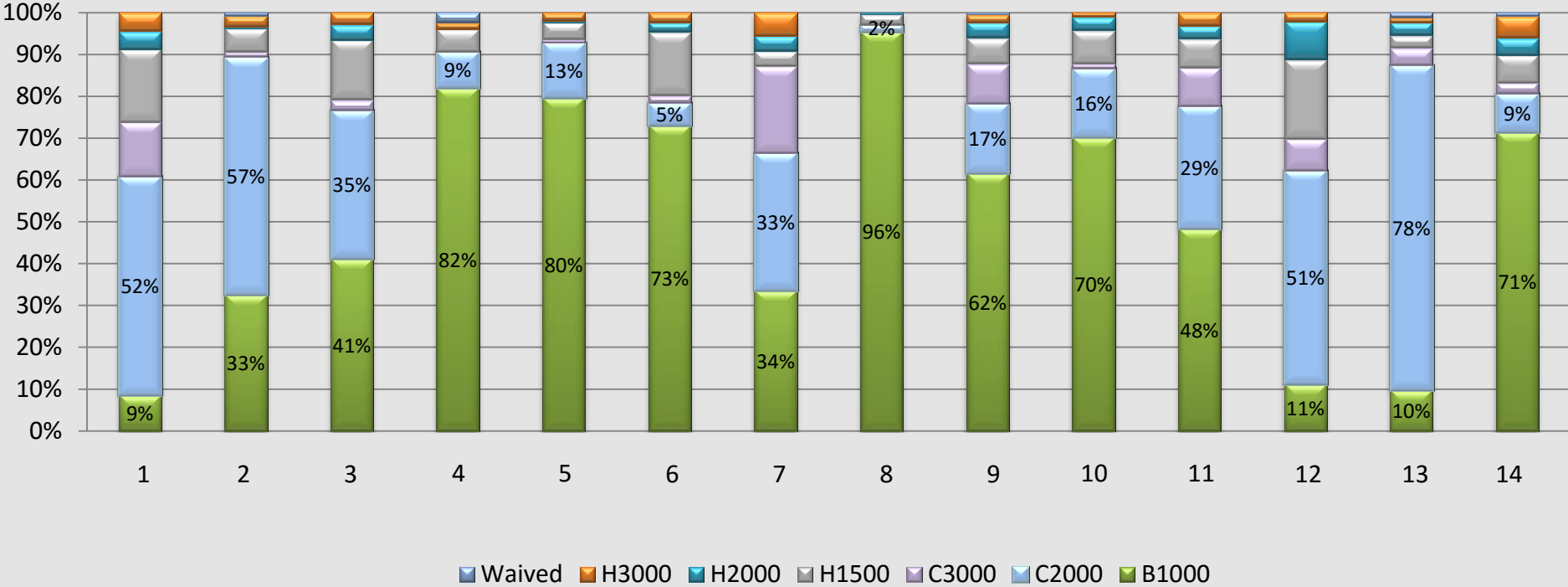
Not all plans offered by traditional plan sponsors, but many offer a plan choice

HealthFlex Exchange— Multi-Year Enrollment Analysis



Plan sponsors analyzed: 8 for 2015 and 2016; 14 for 2016 and 2017.
 Overlapping 2016 data showed substantially **same plan enrollment distribution** for the group of 8 or 14.

2017 Exchange Elections by Plan Sponsor



MDLIVE Telemedicine Updates



- Cost-effective alternative to urgent care or ER for variety of non-emergency conditions
- Activate first—use when needed
- Year-to-date registrations/utilization

MDLIVE Communication Timeline—2017

- **January**
 - **“Activate Now” e-mail** through Virgin Pulse (1/31)
 - **Activation Report** sent to WebMD to add reward points
 - **FAQs** for plan sponsor use
- **February**
 - **Communication toolkit**—“e-blast” for plan sponsor use
- **March**
 - **“Activate Now”** postcard

Vendor Web Updates

- **Objective: improved data security**
- **Already updated**
 - United Behavioral Health
 - OptumRx
 - WebMD
 - BlueCross BlueShield
- **Planned updates**
 - WageWorks—**February 2017**

WageWorks—Two-Factor Authentication

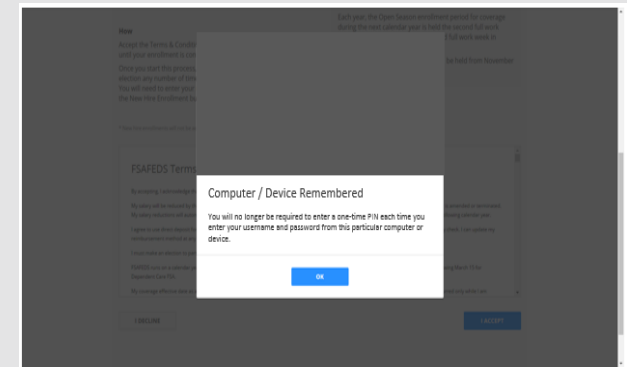
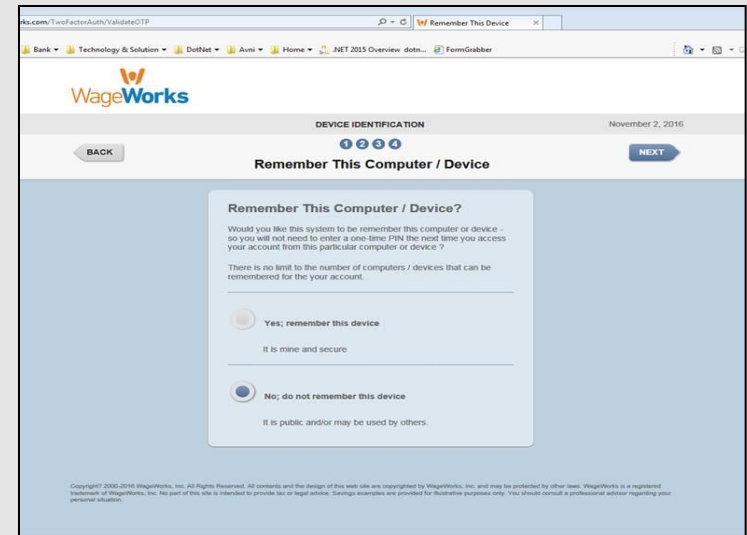
- Applies **first time logging in** to Participant Site or mobile app
- For **device not recognized** by application

The screenshot shows a mobile application interface for 'DEVICE IDENTIFICATION' dated November 2, 2016. It features a progress indicator with four steps (1, 2, 3, 4) and a 'Select Device' title. A 'BACK' button is on the left and a 'NEXT' button is on the right. The main content area contains a 'One-Time PIN Required' message: 'Select where you would like to receive your one-time PIN to access your account at this time:'. Under 'Select Device', there are two radio button options: 'w*****@gmail.com' and '(510) 9** - ***4'. Below the options, a note states: 'You will need to enter that one-time PIN on the next page to access your account online. You will have the option to have the system remember this computer or device so you can bypass this process whenever you access your account from this particular computer or device in the future.' At the bottom, another note says: 'The one-time PIN for this session is valid for only ten minutes. If your one-time PIN expires, you need to re-enter your username and password to receive a new PIN.'

- No known phone number or email—WageWorks must provide PIN by phone

WageWorks—Remember Device

- PPT selects **Yes** or **No**
 - **Yes** = private computer
 - **No** = shared computer
 - Option shows in pop-up



WageWorks—Sample E-mail

From: [Return Email Address]
To: [Participant Email Address]
CC:
BCC:
Subject: Your One-Time PIN



Welcome!

Following is the information needed to access your account online.

This authentication process enables us to ensure the security of your online account.

To Access Your Account Online

- 1) Enter this one-time PIN where requested on the website or app: **12837948**
- 2) If this is your personal and secure computer or device, let us know if you want us to remember it so you can bypass this process whenever you log in from this particular computer or device.

Important

This PIN will expire in 10 minutes.

If this PIN expires, you will need to re-enter your username and password to receive a new PIN.

This email was sent from an unmonitored email account; please do not reply to this email.

Health Reimbursement Account—Updates

- Dependent requirement—
HRA must be integrated with a major medical plan
 - IRS notice 2015-87
 - HealthFlex rules require enrollment in HealthFlex
- WageWorks will begin enforcing as of **February 16**
 - Communication by WageWorks this week (**February 10**)

WageWorks—Integrated HRA Experience

- Step One
 - Dependent SSN
 - Dependent DOB
 - Certification
 - If don't provide SSN/DOB: claim may be eligible under FSA or other application plan

WageWorks | Lynn Nagel
LOG OUT

HEALTHCARE PAY ME BACK CLAIM | October 11, 2016

Step 1 of 2 | #3a111

More Information is required for this claim to be considered for payment from the Integrated HRA*.
Patient: Jameson Smithers

Patient's Social Security # (9 digits w/ no dashes)

Confirm Patient's SSN (9 digits w/ no dashes)

My dependent's Social Security Number has not yet been received. I am responsible for entering it on the Dependents page upon receipt.

Patient's Date of Birth (MM/DD/YYYY)

Confirm Patient's DOB (MM/DD/YYYY)

CERTIFICATION
I certify that this dependent was covered under an Affordable Care Act compliant employer-sponsored** group health plan (offered by any employer) on the service date.

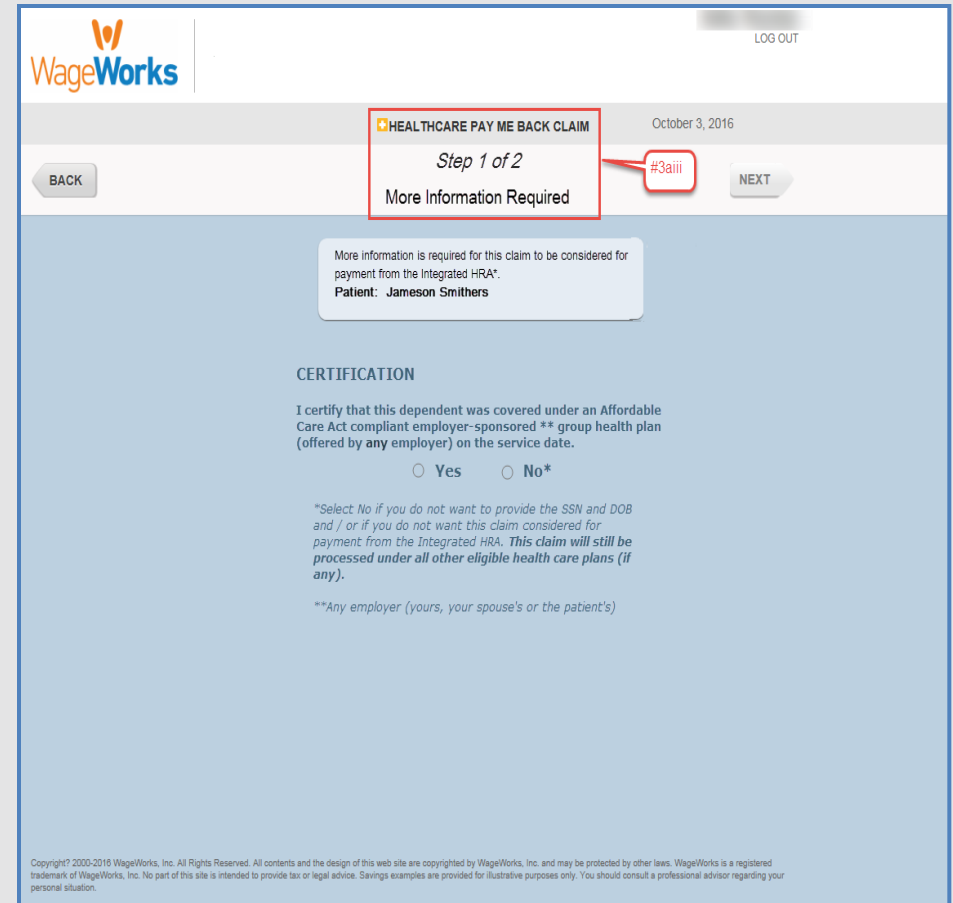
Yes No*

* Select No if you do not want to provide the SSN and DOB and/or if you do not want this claim considered for payment from the Integrated HRA. This claim will still be processed under all other eligible health care plans (if any).

** Any employer (yours, your spouse's or the patient's).

WageWorks—Integrated HRA Experience

- Step One
 - If dependent's DOB/SSN were provided previously: WageWorks won't ask for info again
 - Certification—still required on each claim



WageWorks

LOG OUT

October 3, 2016

HEALTHCARE PAY ME BACK CLAIM

Step 1 of 2

#3aiii

More Information Required

BACK

NEXT

More information is required for this claim to be considered for payment from the Integrated HRA*.
Patient: Jameson Smithers

CERTIFICATION

I certify that this dependent was covered under an Affordable Care Act compliant employer-sponsored ** group health plan (offered by any employer) on the service date.

Yes No*

*Select No if you do not want to provide the SSN and DOB and / or if you do not want this claim considered for payment from the Integrated HRA. This claim will still be processed under all other eligible health care plans (if any).

**Any employer (yours, your spouse's or the patient's)

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Health Reimbursement Account—Updates

- Terminated participants
 - Beginning Q2: available for 90 days after termination
 - Exception: death + no surviving dependents: 120 days
 - December letter encouraged spending
 - Q1 letter will notify of policy change
- Low balance accounts
 - Letter notification 90 days prior to account closure
 - Most
 - Current rule: balances <\$25; planned: <\$100
- **Why?** Stewardship—administrative fees and requirements out-of-balance with remaining funds

Health Care Reform—Communication Plan

- *Health Care Reform Update* e-newsletter—special edition regarding updates to ACA*
- White papers—as needed
- Potential new website location—more conducive to timely, “quick hit” updates

* ACA: Affordable Care Act

Health Care Reform Updates

www.wespath.org/center-for-health/health-care-reform/

Bookmarks [Wespath intranet](#) [Wingspan](#) [Wageworks microsite](#) [DDI Learning Portal](#) [Medefy seeks to take](#) [AMA AMA Pres training](#) [Pocket: How to Save](#) [Aspects of the A](#)



The Patient Protection and Affordable Care Act of 2010 (PPACA or ACA) has significant impact on health plans offered by annual conferences, general agencies and other employers of The United Methodist Church. The ACA (i.e., federal health care reform) has affected the manner in which millions of Americans receive health care coverage and will impact how employers across the U.S. provide health care coverage.

Wespath Benefits and Investments closely monitors federal health care reform and provides current information for annual conferences, local churches and other UMC employers, as well as UMC clergy and lay employees. Check this health care reform web page often for updates.

View health care reform documents by [implementation year](#) or by [audience](#).

These updates are provided by Wespath Benefits and Investments as a general informational and educational service to its plan

Health Care Reform

[Document Index—By Audience](#)

[Document Index—By Year](#)

Health Care Reform Update

Health Care Reform Update provides information and news regarding the Affordable Care Act (ACA).

Health Care Reform Updates

SPECIAL EDITION

New Administration and Congress—Potential Scenarios

With the transition to a new President and new Congress, there is much in the media about possible impacts to health care laws and regulations, leaving many in the UMC questioning how their health care strategies may be impacted. Wespath is monitoring the new developments, and is committed to providing information as it is relevant to UMC annual conferences and employers.

As part of this commitment to UMC relevance, we are carefully identifying legislative proposals and regulatory actions that move beyond just a conversation or possibility (e.g., passed by one house of Congress and likely to be passed by the other). At this time, there are multiple scenarios under consideration—many of which may come to fruition.

To provide insight and some context for the proposals discussed by the media, the following offers a brief overview of methods by which repeal of the Affordable Care Act (ACA) or significant change to ACA provisions might be achieved by the new Administration. *At this time, however, no scenarios are definitive as we do not know what actions President Trump and the 115th Congress will take in the weeks and months ahead.*

Key proposals under consideration may apply different legislative strategies to gain Congressional approval: a budget reconciliation strategy or standard legislative process.

1. Budget reconciliation approach—The budget “reconciliation” process allows legislation to become law with only 51 votes in the Senate (i.e., a simple majority). Reconciliation



SPECIAL EDITION

ACA Executive Order—Key Considerations

On January 20, 2017, President Trump signed an executive order with respect to the Affordable Care Act (ACA). Below are some key considerations regarding this executive order:

- The executive order directs the heads of governmental agencies to use any discretion available to them to waive, defer, delay and grant exemptions from provisions of the Affordable Care Act (ACA) that create taxes, penalties or regulatory burdens for individuals, insurers and others. The text of the order is available at [whitehouse.gov/the-press-office](https://www.whitehouse.gov/the-press-office).
- The amount of discretion available to the agency heads depends on the particular provision of the ACA in question. Existing law and regulations contain provisions for exemptions from certain requirements and provisions for agencies to waive penalties that would otherwise apply. Therefore, the IRS could choose to be more generous in its waiver of penalties if the waiver is already allowed under existing law and regulations.
- To take action *differing* from current final regulations, however, would require a process imposed by the Administrative Procedures Act which requires publication of new proposed regulations and a period for interested stakeholders to comment, prior to the regulations becoming final. This process typically takes several months.
 - Under current law and regulations, for example, an individual can claim a hardship exemption under certain circumstances from the ACA requirement to obtain health coverage (the “individual mandate”). However, in order to add *additional* circumstances under which an individual can qualify for this exemption, the Administration would need to propose new regulations.



On the Radar for 2018

1. Enhanced **decision support tools** for plan selection
2. Assessing **“advocacy” solution** for mid-2018/2019
 - One ID card, one number to call
 - Real-time assistance in navigating the health care system
3. Reviewing **behavioral health vendor**—possible carve-in
4. **Second opinion** service



Well-Being Update

Drink lots of water;
it's the healthiest of all drinks.

Avoid coffee and tea;
they elevate anxiety.

—John Wesley

Talking Points

- Thank you!
- Blueprint for Wellness
- Virgin Pulse Transition
- WebMD Updates
- 150 Wellness Points Update
- Well-Being Program Updates
- Well-Being Metrics



Blueprint for Wellness

- Very few changes this year
- On-site scheduling survey
 - Please complete by **Wednesday, March 15** (earlier if possible)
- Communications Toolkits
 - E-mail **mid-/late February**
 - Plan Sponsor materials
 - Participant communications
- Online Scheduler
 - Open for on-site events—**week of February 13**
 - Open for Patient Service Centers—**April 1**

Blueprint for Wellness

- *Physician Form*
 - Available as PDF
 - Better option: print out from Quest account
 - Process similar to scheduling appointment
 - Pre-printed for clarity and efficiency
- Plan sponsor training scheduled
 - **Tuesday, April 18** (11 a.m. – noon CST)
 - Nice refresher

Wespath
HEALTH PLAN INVESTMENTS

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Stemmer, Illinois 60227-1804
t: 815-425-2226
wespath.org

Dear Health Care Provider:

Your patient _____ is a member of a health plan (HealthFlex) that offers multiple wellness programs—at an out-of-pocket cost to the patient—including the option to participate in an annual preventive laboratory and biometric screening.

This screening (Blueprint for Wellness®) is provided by Quest Diagnostic Laboratories and features a comprehensive panel of screening tests, including:

- Total Cholesterol
- HDL Cholesterol
- Calculated LDL
- Triglycerides
- Calculated Cholesterol/HDL ratio
- Cardio CRP
- TSH
- Free T4
- Creatinine
- eGFR
- Calcium
- ALT
- AST
- Total/direct bilirubin
- GST
- Uric Acid
- Fasting Glucose
- Hemoglobin A1c
- Total Iron
- Iron Binding Capacity
- Iron/TIBC Percent Saturation
- Ferritin

Physician Results Form
Completed Form must be faxed to: 877-421-2266.

Participant's Program Information

Company Name	Wespath Benefits and Investments	Contract Name	Wespath Benefits and Investments
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Participant Completes *Complete this section before you visit your healthcare provider.*

Last Name	First Name	Middle Initial
Email Address	Gender	<input type="checkbox"/> Female <input type="checkbox"/> Male
Unique ID	Date of Birth	Phone Number
Fasting >9 Hours <input type="checkbox"/> Yes <input type="checkbox"/> No	Address	
City	State	Zip Code
Participant Signature	Date	

Must be completed by Healthcare Provider *The information on this form will be kept confidential.*

All fields on this form must be completed in their entirety, and the form returned by the designated deadline.

Date Test(s) Performed

Testing and Measurements Must be Completed: 04/01/2010 – 07/31/2010

BIOMETRICS	Height (inches)	Weight (lbs)	Waist (inches)		
		Systolic BP	Diastolic BP		
CLINICAL	Glucose (mg/dL)	Trigs (mg/dL)	HDL	Total Chol	LDL

HgbA1c (A1C)	
Healthcare Provider Name	UPIN/ NPI
Healthcare Provider Signature	Today's Date

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Virgin Pulse Transition

- Participant Feedback
 - Positive feedback
 - **Website**: more contemporary look and feel
 - **Mobile app**: much improved, better functionality
 - Enhanced **social connection** capabilities

Virgin Pulse Transition

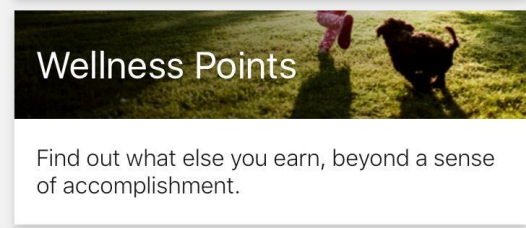
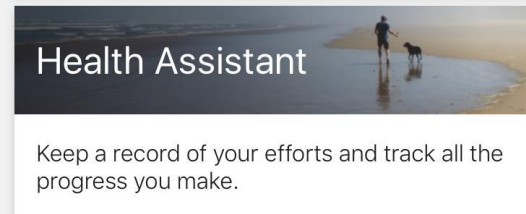
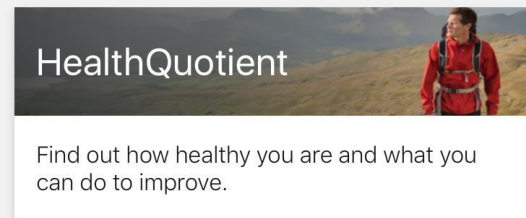
- Tips on using website
 - If you haven't tried it yet—log in!
 - Many titles from 1.0 remain in new 2.0
 - **Rewards**
 - Spend PulseCash and Review Monthly Statement
 - **Challenges**
 - Challenge a friend or personal challenge
 - **Friends**
 - Connect with friends across the UMC
 - **Tracking**
 - Updated
 - Helpful with behavior change

Virgin Pulse Transition

- Client Report Archive
 - PulseCash report
- Administrative portal available **week of February 27**
 - Improved access to:
 - Reporting
 - Challenge
 - Calendar administration
 - Training will be scheduled soon

WebMD Updates

- “Wellness at Your Side”
smartphone app
 - Access full personal **HealthFlex/WebMD site**
 - Complete **HQ**
 - Set and track goals with **Health Assistant**
 - Track and earn **Wellness Points**



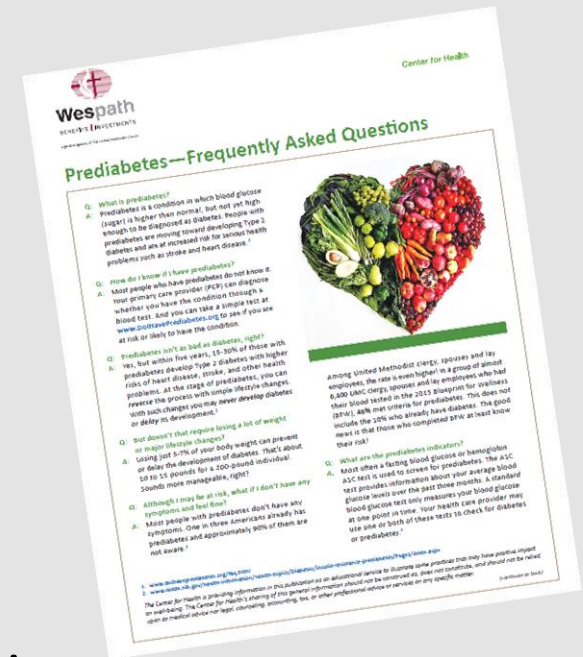
150 Wellness Points Update



- Increased opportunities to earn 150 Wellness Points on WebMD
 - **15 points:** adopt new spiritual practice for 1 month
 - Self-report
 - **15 points:** activate account with MDLIVE telemedicine
 - Up to 45 days for credit
 - **25 points:** complete EY Financial Wellness Assessment
 - Participant ID needed on EY website
 - Up to 45 days for credit

Well-Being Program Update

- **Toolkits**
 - **Prediabetes**—available
 - **Smoking cessation**—available
 - **Weight Watchers** —available
 - **Physical activity**—available soon
- **Newsletter and Bulletins**
 - **Q1 2017**—available on the CFH website
- **Healthy Family webinar series**
 - **Tuesday, February 7** — Financial Well-Being



Well-Being Program Update

- Weight Watchers
Please share with participants
- Bulletins, newsletters, fliers available at:
www.wespath.org >
Center for Health > Resources >
Information



Well-Being Metrics

- **Purpose**—provide **easy-to-understand metrics** to benchmark:
 - Areas of strength and opportunities
 - Comparison to other conferences
 - Determine and highlight best practices
- Based on 4 dimensions of well-being
 - Physical, emotional, social, financial
- Data from HQ, Virgin Pulse, WebMD and Retirement Services
- CFH wellness team to provide guidance and assistance
- Estimated roll-out: **Q2 2017**

Thank you for your partnership!





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