

SEPTEMBER 2014

# Business Update

## You picked a great plan

We know you have choices for employee health coverage, so we want to take the opportunity to say thank you for choosing Geisinger Health Plan (GHP). We strive to stay one of top-rated plans in the nation year after year.\* Here's what puts us above the rest:

### Our integrated delivery system

No other local health plan has our connection to Geisinger Health System (GHS). This partnership enables us to offer innovative programs like ProvenHealth Navigator®, which gives nurses and physicians the tools to manage your employees' health. Plus GHS has helped us pioneer unique disease management and wellness programs.

### Exceptional service

With an average speed of 17 seconds for answering calls, we pride ourselves on delivering exceptional service day in and day out. Our top-ranked call center is filled with dedicated, experienced local representatives who are trained to answer questions and help with quick and efficient claims processing.

### Broad network

You and your employees have the liberty to choose from our large provider network that includes Geisinger physicians and hospitals plus a whole lot more. This includes 3,000 primary care doctors, 26,000 specialists and over 100 hospitals.

### Healthy perks

Keeping you and your employees healthy is important. That's why we offer award-winning programs for weight management, prenatal education, tobacco cessation and more. Plus, our members receive the perks through the Accessories Program. This program offers discounts on fitness center memberships, chiropractic care, eyeglasses and contact lenses, massage therapy and more.

**Thank you for selecting the best health care coverage around. We look forward to providing you and your employees with superior care and service well into the future.**

\*NCQA's Private Health Insurance Plan Rankings 2008-14

## Sign up!

Want health care reform updates? Visit [TheHealthPlan.com/Reform](http://TheHealthPlan.com/Reform) to sign up for email updates on health care reform. Simply click on "Employers" and enter your email address in the bottom right corner of the page.



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The Business Update is published quarterly by Geisinger Health Plan and serves as an informational resource for employers and brokers. Comments are welcomed.

Please email: [businessupdate@thehealthplan.com](mailto:businessupdate@thehealthplan.com)

Geisinger Health Plan and Geisinger Choice are collectively referred to as "Geisinger Health Plan" or "GHP" unless otherwise noted.

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GEISINGER  
HEALTH PLAN®

  
GEISINGER  
CHOICE®



## ACA employer resources

GHP has created educational materials just for employers that focus on important health care reform information affecting businesses of all sizes. GHP wants to help you understand what the Affordable Care Act (ACA) means for your business and clients.

These resources include an “ACA & Businesses” guide, an “ACA checklist” and a “What’s next” timeline. To locate these resources:

- Visit our reform website at [TheHealthPlan.com/Reform](http://TheHealthPlan.com/Reform) and click on “Employers.”

- On the “What you need to know” page, these resources are the links highlighted in teal.

# Questions about reform? We have answers

**We understand that health care reform isn’t easy. Even after a year of experience, there are plenty of unanswered questions and frequent changes. Let GHP help you get the answers you need. Keep reading for some of the latest news.**

### Concerns about Marketplace readiness emerge

The price tag for the federal Health Insurance Marketplace, Healthcare.gov, is approaching 1 billion, all while key features remain incomplete, congressional auditors said.

The auditing agency explained Healthcare.gov is over budget and behind schedule because of “new and changing requirements” imposed by administration officials.

Andrew M. Slavitt of the Centers for Medicare and Medicaid Services acknowledged the challenges, but said consumers would have “a better shopping experience” this fall.

After numerous repairs to a dysfunctional Healthcare.gov in October and November, about 8 million people signed up for coverage by the end of the first enrollment period in April. Open enrollment for 2015 begins November 15, 2014.

### IRS posts reporting documents

The health care law’s twice-delayed employer mandate may be on the path to implementation based on the administration’s decision to release draft forms.

The Internal Revenue Service posted drafts of documents that businesses must use to report health coverage

they offer employees. The documents would be used to enforce the ACA, which generally requires employers with 50 or more full-time workers to offer insurance or pay a fine.

The draft forms are provided to help stakeholders, including employers, tax professionals and software providers, prepare for these new reporting provisions and to invite comments from them, according to a statement on the IRS website. The IRS said it expects to post the draft instructions that go with the forms this month. The forms and instructions will be finalized this year.

Michelle Neblett, the National Restaurant Association’s director of labor and workforce policy, told CQ Roll Call that there is not much to the forms but that employers need technical instructions and specifications to get the system set up and understand how the information needs to be delivered. Beginning in January, she said, employers should track the coverage information on a monthly basis.

Draft IRS tax forms can be found at <http://apps.irs.gov/picklist/list/draftTaxForms.html>.

# Don't let the flu get you

We make it easy for your employees to protect themselves and their families against the seasonal flu, in two convenient ways.

## 1. A physician

Your employees' primary care physician will administer the flu vaccine at no cost to them.

## 2. Pharmacy

Local retail pharmacies can administer the flu vaccine, at no cost. Members can visit [TheHealthPlan.com](http://TheHealthPlan.com) to search for participating pharmacies in their area. If using a pharmacy, your employees should keep in mind:

- The vaccine must be administered by a pharmacist and billed through the online pharmacy claims system.
- Not all pharmacies offer flu vaccines.

**Note:** There are state regulations, such as age, regarding who can receive a vaccine from a pharmacist.

## Keeping our members informed

GHP wants to make sure that our members get the most out of their benefits, as well as understand their insurance plan.

All members, including your employees, receive our "Things you should know" book on a yearly basis. This is mailed toward the end of each year and includes important information about:

- Member rights and responsibilities
- GHP privacy notice
- Women's Health Act
- Complaint and grievance procedure
- PCP information
- Emergency services
- And more

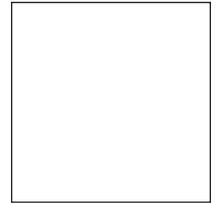
## Stay connected



Find Geisinger Health Plan on Facebook, Twitter and Tumblr for health tips and news. Just search our name.



100 N. Academy Ave.  
Danville, PA 17822-3240



HPM50 ad Sept14 Bus Update Dev 8/26/14

# One happy customer:

Christ Wesleyan Church  
& Meadowbrook Christian  
School, Milton, PA

"We have gotten very positive feedback from all of our employees on how polite and professional the wellness team has been. Many of our employees have been matched with a personal wellness coach. Throughout this one-on-one coaching, our employees love all of the advice and instructions they are given to help them reach their personal health goals."

- Chad Heise, finance director

Pictured: Gary Edwards Jr., GHP wellness associate and certified health coach, uses GHP's Smart Screener to take the blood pressure of Jared Dimmick, youth director from Christ Wesleyan.

