

Combined ABC Conference Call Notes
Higher Education, Local Education, Local Government and State
Dec. 10, 2024

Communications

- **Materials Updates**

- **2025 New Hire Guides:** The 2025 New Hire Guides were posted Nov. 15 on the Partners for Health website under Publications.
- **2025 Retiree Insurance Eligibility Guides:** The Retiree Insurance Eligibility Guides are being updated. We'll let you know in an upcoming ABC Friday Update when the revised versions have been posted.
- **2025 ID Cards:** We shared this information last month, but members have been receiving and should continue to receive their 2025 ID cards. Members who made health plan changes will receive new BlueCross and Cigna ID cards. All members will receive new 2025 pharmacy ID cards.
 - Members can request additional cards by contacting their vendor(s) or by using a vendor's mobile app.
- **2025 Federal Marketplace Notices:** The Patient Protection and Affordable Care Act notices have been updated for your use. You can find these posted by plan type on the [ABC webpage](https://www.tn.gov/partnersforhealth/agency-benefits-coordinators/ppaca-documents.html) under PPACA Documents here:
<https://www.tn.gov/partnersforhealth/agency-benefits-coordinators/ppaca-documents.html>
- **Sharecare Annual Mailer:** Sharecare will mail an annual mailer to all enrolled health plan members the week of Dec. 16.
- **Other Benefits Materials**
 - **2025 Employee Checklists:**
 - **State:** The state plan employee checklist has been updated.
 - **Local Ed/Local Gov:** We're working on these checklists and will share in an ABC Friday Update when they are ready.
 - **2025 Comparing HSAs and FSAs:** You can find this on the CDHP webpage here: <https://www.tn.gov/partnersforhealth/health-options/cdhp.html>. It has also been added to the Flexible Benefits and Publications webpages.
- **Vendor Materials:** Members can expect to receive additional information from our vendors, such as the Optum Health annual mailers and information specific to BlueCross BlueShield and Cigna programs, by mail and by email beginning in 2025 and throughout the 2025 plan year.
- **Cigna and Ballad Health Network Update:** As previously relayed, Ballad Health will potentially be leaving the Cigna LocalPlus and Cigna Open Access Plus networks effective Jan. 1, 2025. Cigna and Ballad Health are continuing negotiations under the terms of the state's Certificate of Public Advantage. Because an agreement was not reached by Dec. 1, Cigna mailed letters to impacted members. We've posted a sample letter with last week's ABC Friday Update for your reference.

- **2025 ABC Conference Call Schedule:** The 2025 ABC conference call schedule has been posted on the [ABC webpage](#) under **ABC Resources**. The next ABC call will take place at your same scheduled time on Jan. 14, 2025.
 - Note: In 2025, the regularly scheduled monthly calls take place on the second Tuesday of each month except for the November ABC conference call, which will be held Nov. 4 due to the 2025 Veterans Day holiday. Call dates could change and additional Annual Enrollment conference calls could be added.
- **Local Education: New Agency Announcement:** Jessica Southern, BA's local agency outreach director, announced new local education agencies joining the State Group Insurance Program as of Jan. 1, 2025.
 - Clay County Schools
 - Chester County Schools
- **Local Government: New Agency Announcement:** Jessica Southern, BA's local agency outreach director, announced new local education agencies joining the State Group Insurance Program.
 - As of Dec. 1, 2024:
 - City of Three Way
 - As of Jan. 1, 2025:
 - Town of Oliver Springs
 - Oliver Springs Water Utility
 - Town of Surgoinsville
 - City of Rocky Top

Benefits Presentation

- **State/Higher Ed: Voluntary Accidental Death & Dismemberment and Voluntary Term Life Insurance First Newborn Baby Benefit Change:** Zac Colona, BA's assistant director of voluntary products, presented information about a new automatic death benefit for a first newborn baby coming to the voluntary accidental death and dismemberment insurance plan and voluntary term life insurance plan effective Jan. 1, 2025.

Voluntary AD&D

- Employee must already be enrolled in voluntary AD&D
- First live newborn baby of employee will be automatically covered for a value equal to 10% of employee's voluntary AD&D coverage
- Death claim benefit will be paid by Minnesota Life Insurance Company if the baby dies within 31 calendar days of live birth
- It is not necessary for the baby to be enrolled in Edison for this coverage to be effective for the first 31 days
- Enrolled employee must enroll live baby in dependent voluntary AD&D coverage if desired to have ongoing coverage for the child past the first 31 days
 - If enrollment application for dependent AD&D coverage submitted to ABC within 1 – 30 days, the coverage will be effective retroactively to live newborn baby's date of birth
 - Example – date of birth = 9/17; form received 10/5; effective date = 9/17

- If enrollment application for dependent AD&D coverage submitted to ABC during calendar days 31-60 days, coverage will be effective first of next month after form received by ABC
 - Example – date of birth = 9/17; form received = 10/29; effective date = 11/1
- Premiums in Edison will be deducted based upon the effective date of dependent AD&D coverage in Edison

Voluntary Term Life

- Employee or spouse must already be enrolled in voluntary term life
- First live newborn baby of enrolled employee or enrolled spouse will be automatically covered for a value of \$5,000
- Death claim benefit will be paid by Minnesota Life Insurance Company if the baby dies within 31 calendar days of live birth
- It is not necessary for the baby to be enrolled in Securian's system for this coverage to be effective for the first 31 days
- Enrolled employee or enrolled spouse must add a child term rider to his or her certificate of coverage if desired to have ongoing coverage for the child past the first 31 days
 - If enrollment application for child term rider keyed into Securian's system within 1 – 30 days, the coverage will be effective retroactively to live newborn baby's date of birth
 - Example – date of birth = 9/17; application keyed 10/5; effective date = 9/17
 - If enrollment application for child term rider keyed into Securian's system during calendar days 31-60, coverage will be effective first of next month after submission of enrollment in the Securian system
 - Example – date of birth = 9/17; application keyed = 10/29; effective date = 11/1
- Securian will not charge a premium for the first month of coverage for the child term rider added due to the live birth of a newborn baby
- Premiums charged by Securian will begin the first of the month after the child term rider coverage has been keyed into their system

Operations

- **Plan Document and Form Updates:** Melissa Wiseman, BA's operations director, went over important plan document and forms changes.
 - **Please see the conference call slides posted with today's conference call notes.**
- **Annual Enrollment Appeals:** Renee Woodall, BA's customer service administrator, went over the Annual Enrollment appeals process.
 - Deadline to submit an Annual Enrollment revision was Dec. 1 at 4:30 p.m. CT.
 - If this deadline was missed, a detailed written appeal may be submitted by email to benefits.administration@tn.gov, by fax to 615-741-8196, or uploaded in Zendesk.
 - Appeal should include:
 - Member's name
 - Edison ID or Social Security number
 - An Enrollment Change Application and dependent verification (if applicable)
 - To verify if an appeal has been approved, check Edison notes.

- **2025 Benefits Orientation Videos:** Ebony Davidson, BA's education and outreach specialist, gave an update about the 2025 Benefits Orientation Videos.
 - The 2025 Benefits Orientations videos and follow-along packets will be posted by Dec. 20.

HIGHER EDUCATION QUESTIONS

Higher Ed: How is the birth reported?

Answer: For this coverage, we would only need to know about the death of the newborn baby. If the employee wants to have coverage after the first 31 days, then a regular enrollment would need to take place.

Higher Ed: Will this information (voluntary AD&D and voluntary term life first newborn) be added to the Partners for Health website for future reference?

Answer: Yes. We're adding this information to the Partners for Health website, Securian Member Handbook and the Certificates of Coverage for 2025.

Higher Ed: Can the slides be added to the Friday notes?

Answer: We do cover the information presented in the slides in the call notes. We have posted the slides from the plan document section portion of the presentation with today's ABC Friday Update.

Higher Ed: On the termination slide about voluntary cancellation, could you explain entitled for Medicare except when terminated?

Answer: This information is in section 4 of the Plan Document. There's a difference between being "eligible" and being "entitled". Being eligible for Medicare means an individual has met the criteria but has not enrolled in Medicare. Individuals become entitled to Medicare after they have enrolled. In summary, the PD language *"If the status change event is new entitlement to Medicare or Medicaid, the Insurance Cancel Request Application Form must be received by BA within 60 days from the date of the HOC/Dependent's receipt of notice of the new entitlement,"* means within 60 days after the notice confirming enrollment in Medicare.

Higher Ed: Where can the new Employee Insurance Checklist form be found?

Answer: It's on the ABC webpage, under State plan here:

<https://www.tn.gov/partnersforhealth/agency-benefits-coordinators/state-plan.html>

Higher Ed: Do we have a date on when to expect the PPACA report?

Answer: You can run it at any time. Now, it will include information for the entire year. COBRA spreadsheets were also mailed out this week to agencies.

Higher Ed: For the first newborn voluntary AD&D coverage, if the employee decides to pay for the coverage, is this considered a qualifying event and they can add their other coverage? If they decide they are going to enroll the baby and they want the coverage after the initial 31 days, and they have other children, can I add the other children at this point?

Answer: This new coverage benefit is specific to the firstborn child and provides coverage for the first live born baby for the first 31 days of life. The baby's enrollment must be submitted if it is desired to have continuing coverage. There is nothing changing about mid-year enrollment of others due to the acquisition of a new dependent by birth, and nothing will change about enrolling others. It will allow the enrollment of other children.

Higher Ed: When can we expect Annual Enrollment revisions to be finalized?

Answer: All Annual Enrollment revisions will be complete by the end of day on Friday, Dec. 13.

Higher Ed: I have been told some employees are locked out of Edison. Is anyone else having this issue? When is the Edison lock out over?

Answer: Yesterday, there was a brief issue with Edison, but it has been resolved. If someone is still having an issue, please have the employee reach out to the BA service center.

Higher Ed: Will there be some sort of notice about any AE revisions completed late this week? We have an early payroll being run Dec. 13 and we don't want to have a lot of people paying double deductions.

Answer: We do send an email to the employee and the ABC if the status of the revision is approved or not approved.

LOCAL EDUCATION QUESTIONS

Local Ed: If an employee is active military duty, are they are required to keep the employer health benefits?

Answer: No, they are not required to keep benefits. They can cancel this coverage during Annual Enrollment.

Local Ed: For clarification, when you say "involuntary," you are strictly referring to loss of coverage and not loss of employment involuntarily, correct?

Answer: That is correct. Involuntary reasons can include divorce, children aging out of coverage or other reasons a person loses eligibility for coverage.

Local Ed: Do employees have to fill out a new HSA form each year and do they have to contribute to their HSA to get the employer contribution?

Answer: It is 100% local education employer discretion on whether or not they require an employee contribution to receive an employer contribution into their HSA. The state does not provide seed funding for local education agencies. As for completing a new contribution form each year, that would also be LE employer discretion. Those forms are for internal ABC use only, and Optum Financial does not receive them at any point. ABCs would use them to record an employee's contribution into an HSA, and whether or not they continue the same contribution year over year if they receive no changes or require a form each year to record contributions is also up to the LEA at an employer level.

Local Ed: Are we still able to run the TN_BA311_ESS_NEW_DEPENDENTS query? I keep getting error message that it times out.

Answer: You can still run the report, but I'm not sure how useful it will be as it won't show the coverage for each person. We'll have a trainer reach out to you.

Local Ed: The Medicare cancel request must be received by BA within 60 days of receipt of notice of entitlement. How do we know when the employee receives a notice of entitlement?

Answer: The employee will get something telling them they are entitled to Medicare, which basically means they are enrolled. They have 60 days from when they received that notice to request to cancel our coverage.

Local Ed: Is the PPACA report ready?

Answer: Yes. You can run the PPACA at any time for the entire year.

Local Ed: Has the report for COBRA participants been sent to districts yet?

Answer: The COBRA reports were emailed on Wednesday, Dec. 11.

Local Ed: Sixty days from when they enroll or when they receive notice?

Answer: It's 60 days from when they receive notice per the plan document.

Local Ed: Can we still use the Medicare ID card to cancel coverage?

Answer: The Insurance Cancel Request Application indicates for new entitlement to Medicare or Medicaid. We will accept a copy of the new Medicare or Medicaid card or a letter of entitlement from Medicare or Medicaid. Here is a link to the Insurance Cancel Request Application, showing the types of documentation accepted:

https://www.tn.gov/content/dam/tn/partnersforhealth/documents/2024_forms/1047_2024.pdf

Local Ed: Is it possible to have new materials available in November or early December? This is so that new hires in December will have the new materials for their benefits that are effective Jan. 1.

Answer: We do try to get them ready as soon as possible. This year with the plan document changes late into the calendar year, we had trouble getting them ready quickly. However, we will take this under advisement for future years.

Local Ed: If someone has Medicare, then you are saying the employee must term the state's coverage?

Answer: No. Employees can keep their active coverage and still have Medicare. They do not have to cancel their coverage in the State Group Insurance Program.

Local Ed: If an employee adds a spouse in 2025, is the joint document still required, or is the marriage certificate going to be the only document required if they have been married more than 12 months?

Answer: The employee will still be required to provide documentation of joint ownership in addition to the marriage certificate.

Local Ed: Is there any new information on the newborn opt out benefit form?

Answer: Benefits Administration decided not to require an opt out form for this coverage. We confirmed with the medical carriers that they will accept an email. If you have someone who wants to opt out after Jan. 1, 2025, you can send us an email or notify us in writing with the person's name, Edison ID and the date of birth and we will get that information to the carriers.

LOCAL GOVERNMENT QUESTIONS

Local Gov: Will Optum send new behavioral health/EWS cards?

Answer: Only newly enrolled members and members who change their medical coverage will receive new behavioral health ID cards. These ID cards will be mailed by Dec. 16, 2024. As a reminder, the BH ID card is not required to receive care. It's meant to reduce or remove confusion about where claims or questions about behavioral health benefits should go. Members should present their behavioral health ID card to their mental health professional when seeking care. If a member can't find his/her Optum ID card, the member can call 855.Here4TN (855.437.3486) to request a new one.

Local Gov: I have someone whose coverage changed from the Limited PPO to Premier PPO, but they just received new cards with the old coverage listed. Will they receive additional new cards?

Answer: Yes. They should receive new cards reflecting the change to the Premier PPO. The member can also reach out directly to the carrier for new ID cards. Below is information for the medical insurance carriers:

BlueCross BlueShield of Tennessee

800.558.6213

Monday - Friday, 7 a.m. - 5 p.m. CT

bcbst.com/members/tn_state/

Cigna

800.997.1617

24/7

cigna.com/stateoftn

Local Gov: I have someone who removed a child from their insurance effective Jan. 1, 2025, and just received a CVS card. Is this a timing error?

Answer: Yes.

Local Gov: Every member will receive new prescription cards but only members with changes will receive new medical cards?

Answer: Correct. Newly enrolled members and members who change their medical, dental or vision coverage will receive new ID cards. If you do not make a change to your medical, dental or vision coverage, you will not get a new ID card. All health plan members will get new pharmacy ID cards for 2025 coverage.

Here is more information about ID and debit cards: <https://www.tn.gov/partnersforhealth/ae/2024-annual-enrollment.html>

Local Gov: What if there's a court order to put children on someone's health insurance. Would you not be able to change the plan, only be able to add the dependents to the existing plan? This order is only for a guardianship.

Answer: For child support court orders or medical support orders, employees can make changes to their plans. A legal guardianship is different.

Local Gov: Can you repeat what (ID) cards we will receive and not receive?

Answer: Newly enrolled members and members who change their medical, dental or vision coverage will receive new ID cards. If you do not make a change to your medical, dental or vision coverage, you will not get a new ID card. All health plan members will get new pharmacy ID cards for 2025 coverage. Regarding behavioral health ID cards for 2025: only newly enrolled members and members who change their medical coverage will receive new behavioral health ID cards. As a reminder, the BH ID card is not required to receive care. It's meant to reduce or remove confusion about where claims or questions about behavioral health benefits should go. Members should present their behavioral health ID card to their mental health professional when seeking care. If a member can't find his/her Optum ID card, the member can call 855.Here4TN (855.437.3486) to request a new one.

Local Gov: Will the special qualifying event eForm eventually go away?

Answer: There are no plans to end SQE eforms. We encourage everyone to use the SQE eForms.

Local Gov: Do you have a suggested resource for someone taking over their organization's responsibilities relating to this function?

Answer: If you have new person in an ABC role, there is a security form you must complete. There is also a 60 day training that each ABC must complete which shows the ABC the resources, forms, training and eForms.

Local Gov: Does the ABC have to sign the Enrollment Change Application or Insurance Cancel Request Application when someone is filing an appeal?

Answer: No. The ABC does not have to sign if it is an appeal.

Local Gov: What is the deadline for local education appeals?

Answer: We do not have a deadline on appeals. After Dec. 1, all Annual Enrollment change requests will go through our normal appeal process and have to meet federal guidelines in order for us to approve them. They are not guaranteed approvals.

Local Gov: If someone wants to change carriers due to Ballad Health leaving the network, will that be considered for reason for appeal?

Answer: Network changes are not grounds for making an appeal.

STATE QUESTIONS

State: Will the orientation video follow-along packet be updated and available Dec. 20 as well?

Answer: Yes. The follow-along packets will be updated and posted with the videos. On Dec. 20, look at the description with the video to find the information.

Combined ABC Conference Call Notes
Higher Education, Local Education, Local Government and State
Nov. 12, 2024

Communications

- **State/Higher Ed (this information was shared with Local Ed/Local Gov ABCs on Nov. 5):**
Cigna and Maury Regional Medical Center: Maury Regional Medical Center and Cigna have reached a verbal agreement and are finalizing contracts for Cigna's LocalPlus and Open Access Plus networks. Cigna will mail letters to impacted members about this update.
- **Cigna and Ballard Health:** Ballard Health may leave the Cigna LocalPlus and Cigna Open Access Plus networks effective Jan. 1, 2025. Cigna and Ballard Health are continuing negotiations at this time. Cigna will mail letters to impacted members by Dec. 1, 2024, if no agreement or extension has been reached at that time. Benefits Administration will send notification by next week to Cigna members in the following counties served by Ballard Health: Carter, Cocke, Greene, Hamblen, Hancock, Hawkins, Johnson, Sullivan, Unicoi and Washington.
 - Benefits Administration will keep you informed; however, we are not directly involved in the negotiations between carriers and hospital systems or providers. Even though Annual Enrollment has ended, members have one opportunity to revise their Annual Enrollment elections, provided requests are submitted to BA no later than 4:30 p.m. CT on Dec. 1, 2024. Timely submitted revisions will become effective on Jan. 1, 2025.
- **2025 ID Cards:** BlueCross BlueShield and Cigna will both start to send out 2025 ID cards and welcome kits this week. This is earlier than anticipated. Please alert your members to be on the lookout for their 2025 ID cards so they aren't overlooked or thrown away. **Note:** For members who changed medical carriers for 2025, they will need to use the correct medical insurance ID card for the year in which they receive services.
 - **CVS Caremark Kits/ID Cards:**
 - 2025 CVS Caremark ID Cards are being sent as early as Thursday, Nov. 14 and no later than Dec. 11. CVS Caremark will send multiple batches until all cards are sent.
 - Some members may receive duplicate cards.
 - Either the 2024 or 2025 card will work. The packets members receive will have details for the 2025 calendar year.
 - New ID cards can still be used for 2024 benefits and will apply the 2024 plan design.
- **CVS Caremark Prior Authorization Change:** There is a new prior authorization requirement for members taking GLP-1 medications for diabetes that became effective Monday, Nov. 11. These drugs include Ozempic, Mounjaro, Rybelsus, Trulicity and Victoza. CVS mailed letters a few months ago to members impacted by this change but did not implement the PA at that time due to a coding error. We believe less than 1,000 members could be impacted. Members taking any of these drugs for diabetes who are asked for a prior authorization when they try to refill their medication should ask their doctor to call CVS Caremark to request a prior authorization.

- **ABC Conference Call Schedule:** We're finalizing the 2025 ABC Conference Call schedule. As soon as it's ready, we'll let you know in a Friday Update. The final 2024 ABC conference call will take place Tuesday, Dec. 10.
- **This webinar has occurred. State: 4Mind4Body Webinar: Balancing Your Financial & Emotional Well-being:** The next 4Mind4Body webinar, Balancing Your Financial & Emotional Well-being sponsored by My Secure Advantage®, is Wednesday, Nov. 13 from 11:30 a.m. to 12:30 p.m. CT. We've included a flyer with a link to register.

Balancing Your Emotional & Financial Well-being

Stress is something we all experience. Financial and emotional strains are common, routinely appear together and can significantly influence our lives. Successfully reducing these stressors is key to overall wellness. We'll walk through several financial challenges and offer tips on how to manage them. We'll also talk about how to work with resources and how professionals can help.

[Click here](#) for information on all webinars.

Operations

- **Annual Enrollment Revisions:** Renee Woodall, BA's customer service administrator, gave a reminder about the Annual Enrollment Revision opportunity and Annual Enrollment appeals.
 - Now that the plan's designated Annual Enrollment period has closed, employees have one opportunity to revise Annual Enrollment elections provided the request is submitted to Benefits Administration no later than 4:30 CT on Dec. 1 of the current plan year. Employees should use the new 2025 Enrollment Change Application located on the website and select the Annual Enrollment Revision box under Part 1 on the application. Timely submitted revisions will become effective on Jan. 1 of the upcoming plan year.
 - If the Annual Enrollment and Revision periods are missed, then as of Dec. 2, an employee may submit an Annual Enrollment appeal. The written appeal should include the details of why the deadlines were missed and can be submitted by email to benefits.administration@tn.gov, by fax to 615-741-8196, or may be uploaded in Zendesk. The appeal should include the employee's full name, Edison ID or last four of the Social Security number, date of birth and full address. An Enrollment Change Application should also be included along with dependent verification (if adding dependents) or an Insurance Cancel Request Application if canceling coverage.
 - Link to the Forms page:
<https://www.tn.gov/partnersforhealth/publications/forms.html>
 - 2025 Enrollment Change Application:
https://www.tn.gov/content/dam/tn/partnersforhealth/documents/2024_for_ms/1043_2024.pdf

HIGHER EDUCATION QUESTIONS

Higher Ed: Can you clarify how CVS ID cards can both be used? For 2025, they will need the 2025 card, correct?

Answer: The 2025 CVS Caremark ID cards are going to arrive earlier than anticipated. If members receive the 2025 ID card and go to the pharmacy, it will work for 2024 plan benefits. For the remainder of 2024, either card will work.

Higher Ed: Can Annual Enrollment Revisions be made up to Dec. 1 if members did not make an election? If they did not make an election at all, can they make an AE Revision?

Answer: Yes. That is correct.

Higher Ed: Where do I find a revision form to make an Annual Enrollment Revision?

Answer: Go to the Forms page: <https://www.tn.gov/partnersforhealth/publications/forms.html> where you'll find the Enrollment Change Application:

https://www.tn.gov/content/dam/tn/partnersforhealth/documents/2024_forms/1043_2024.pdf

Higher Ed: When can new hires expect to receive insurance cards? Is there a way for me to print them or check progress?

Answer: After the enrollment has been processed and received by the medical carriers, the ID card will mail within 24 hours, and then arrive within seven to 10 days by mail. Individuals can sign up for secure access to a member portal and use that to view or print an ID card. They can also request one to be mailed. If employees made a plan change from 2024 to 2025, especially if they changed from one medical carrier to another, they should use the medical ID card for the year in which they receive medical care. For example, for care received in 2024, they need to use their 2024 medical card. For care received in 2025, they need to use their 2025 medical card. For employees who did not change their carrier from 2024 to 2025, either card will work. If employees need additional help with ID cards or creating a secure account to view their coverage information online or through the carrier's mobile app, they can contact their chosen carrier, BlueCross BlueShield at 800.558.6213 or Cigna at 800.997.1617.

Higher Ed: When will the 2025 (new hire) guide and orientation video be available for new hires?

Answer: The 2025 New Hire Guide will be available by the end of the week, Nov. 15. The new hire orientation video will be available mid-December.

Higher Ed: I have an employee who is on unpaid FMLA and has failed to pay her premium for October 2024. How can I terminate her coverage without terminating her in Edison? For January 2025, she is on her spouse's coverage who also works at the University of Memphis.

Answer: Please submit a Zendesk ticket, and we'll help you.

Higher Ed: What steps are required when a new hire is in the system as a dependent already (e.g., ex-spouse)?

Answer: The fact that the new hire is an ex-spouse should not prevent you from moving forward with the eHire form. You will get a warning that indicates that the Social Security number has been used in Edison before. You can move through the warning by pressing the OK button.

Higher Ed: I have a new employee that cannot log into Edison. What could be the problem?

Answer: The new hire employee may have been a former employee in the system. We suggest the employee reach out to the Benefits Administration service center so we can look at what could be causing the problem, and we can help reset the password if necessary.

Higher Ed: Can you give us the instructions for the (AE) revision form submissions?

Answer: ABCs and employees can submit the Enrollment Change Application to benefits.adminstration@tn.gov, by fax to 615-741-8196 or by uploading in Zendesk. The employee must submit the Enrollment Change Application with "Other - AE Revision" marked in Part 1. Annual Enrollment Revision elections should be made on the form, and the required dependent verification should be submitted with the form.

Higher Ed: Can the employee submit an Annual Enrollment Revision through Edison or must they go see their ABC?

Answer: Employees do not have to go through their ABC to submit an AE Revision, but they have to fill out the Enrollment Change Application and submit it directly to Benefits Administration or to their ABC.

LOCAL EDUCATION QUESTIONS

Local Ed: Will everyone get new ID cards or only the ones who made a change during Annual Enrollment?

Answer: Newly enrolled members and members who change their medical, dental or vision coverage will receive new ID cards. Members who do not make a change to their medical, dental or vision coverage will not get a new ID card. All health plan members will get new pharmacy ID cards for 2025 coverage. You can find information about 2025 ID cards and debit cards here: <https://www.tn.gov/partnersforhealth/ae/2024-annual-enrollment.html>

Local Ed: Are we allowed to enter the Annual Enrollment Revision, or do those all have to go to BA to enter?

Answer: All Annual Enrollment Revision enrollments must be submitted to the BA service center to be entered.

Local Ed: Please confirm which query we should download to send to our Finance Department to make sure that we have all elections and changes?

Answer: Some agencies use queries that will pull all elections, and some agencies use queries that show just the changes made. We recommend that you review the query tool to determine which one works best for you. Here is a link to the query tool: <https://www.tn.gov/partnersforhealth/agency-benefits-coordinators/abc-query-tool.html>

Local Ed: Are we still able to run the queries for changes for Annual Enrollment?

Answer: Yes.

Local Ed: I haven't been able to get the query tool to run since the first day after AE. Is it just me?

Answer: We'll be glad to help you with the query tool. We have confirmed that the query tool is working. If you continue to have problems please submit a ticket by emailing us at Benefits.Training@tn.gov.

Local Ed: Can you confirm that the new special qualifying event guidelines go into effect Jan. 1, 2025, and that dental and vision go into effect the next month instead of the month of the SQE? Is this for birth and adoption?

Answer: Yes. We have new SQE guidelines that are going into effect Jan. 1, 2025. We're working on new training materials, and the guidelines will apply to all SQE events.

Local Ed: What is the code to put in for new dependents query?

Answer: For the TN_BA311_ESS_NEW_DEPENDENTS query, use OE for the event class and 1/1/25 for the beginning and end dates.

Local Ed: I have not been able to run my new dependents added (query). When I run the report, no dependents are listed, but new dependents have been added.

Answer: We'll have a trainer reach out to you.

Local Ed: When you say all SQE events, I assume you are including health as well, correct? Not just dental and vision?

Answer: Correct. Health has to be future dated except in the case of birth events when the form and documentation are submitted within 30 days from the date of birth. We'll provide additional information in the next few weeks.

Local Ed: When can we run the AETP report? Our broker uploads the changes on Nov. 25 for changes to payroll.

Answer: We are up to date on Annual Enrollment changes. Everything has been processed that was received during AE. We are processing the AE revisions as they are received, but you'll need to run it again after Dec. 1 to get all the AE Revision changes.

Local Ed: What is the proof of joint ownership? What documents can be used?

Answer: We have a guide on our website that lists all the documents you can use. Here is the link: https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/deva_eligible_docs.pdf

Local Ed: If we have a deceased employee, will their dependent get a new insurance card at the beginning of the year? Will the insurance card be mailed to the deceased's address?

Answer: In this scenario for those dependents who are eligible for six months of free coverage, if they are covered as of Jan. 1, 2025, then yes. The ID card(s) will be mailed to whatever address we have on file for the deceased, unless we have a different address for the dependent on file.

Local Ed: I am trying to run the query TN_BA311_ESS_NEW_DEPENDENTS and it won't run. Did you say OE for class and 01/01/25 for beginning and ending date? I'll keep trying. I never did get it to process during the month of October or the first week of November.

Answer: The query takes some time to run. You have to give it time to process, and it may be better to schedule it through the Schedule Query tool. That is the correct class and beginning and end date. If you still have trouble, reach out to the BA service center and a trainer will get back to you.

Local Ed: Our employees will be impacted due to the Ballad Health/Cigna negotiations. If a decision is not made before Dec. 1 can employees file an appeal?

Answer: Annual Enrollment Revisions are accepted through Dec. 1. A network change is not grounds to file an appeal.

Local Ed: When will the new hire guides for 2025 be available?

Answer: By the end of this week, Nov. 15.

Local Ed: Could a trainer reach out to me regarding the Collection Applied Reports? I receive 25 emails each month to tell me its ready to download.

Answer: Yes. A trainer will reach out to you.

Local Ed: When someone has a name change, or adds new dependents, do they receive new insurance cards?

Answer: If someone changes their name or adds new dependents and that information feeds to Benefits Administration, we pass that on to the medical carriers. Then the person should receive new insurance cards.

Local Ed: If they already have a family policy, and then add a new baby, do they get a new card?

Answer: With a new baby, members would receive a new card from Cigna. For BlueCross BlueShield, all cards are in the HOCs name.

Local Ed: I've had several employees say they didn't receive (CVS Caremark) pharmacy cards. What is the best way to address that?

Answer: Please submit a Zendesk ticket to benefits.info@tn.gov, and we'll research this.

Local Ed: Did you say that everyone will receive a new pharmacy card for 2025?

Answer: Everyone enrolled in a PPO plan will receive a new card for 2025.

LOCAL GOVERNMENT QUESTIONS

Local Gov: If no changes were made, we can still use the same cards next year as we used this year?

Answer: Yes. If members didn't make any changes, members can use the same medical cards next year.

Local Gov: Who would I reach out to if my password reset email is not coming through (password expired)?

Answer: Please reach out to the BA service center, and we can help you reset your password.

Local Gov: Will this information (conference call) be sent to us?

Answer: We post the ABC conference call notes with the following Friday Update. All conference call notes, including Q&As can be found on the ABC page, <https://www.tn.gov/partnersforhealth/agency-benefits-coordinators.html>.

Local Gov: All employees will be receiving 2025 new CVS Caremark cards, correct?

Answer: Correct. Those enrolled in a PPO plan will receive new CVS Caremark cards.

Local Gov: If they have the 2024 card, will the 2025 card eventually come in?

Answer: For CVS Caremark, if you are on a PPO plan, yes, that is correct.

Local Gov: Can you review the CDHP plan and how spouse coverage under another plan works with it?

Answer: If you have the Consumer-driven Health Plan, you shouldn't be covered under another plan that isn't a high deductible plan. On the Partners for Health website, there is information under "Certain Restrictions" toward the bottom of the page about the CDHP with the health savings account here: <https://www.tn.gov/partnersforhealth/health-options/cdhp.html>.

Local Gov: You can use the 2025 (pharmacy ID) card instead of the 2024 if you so choose?

Answer: This is correct for the pharmacy cards. For the CVS Caremark pharmacy cards, if members get their new cards a little earlier than usual, and they're getting prescriptions before the end of 2024, the 2024 benefits will apply. Then in 2025, the 2025 plan design benefits will apply.

Local Gov: There's a member whose spouse is now in a union. The union requires all members of the family to be covered, but the employee has our CDHP plan. (The spouse's plan) is not a high deductible (plan) but they are requiring coverage.

Answer: Please submit a ticket so we can see how the spouse coverage will impact this member's coverage. You need to send information directly to benefits.info@tn.gov. If you have the Consumer-driven Health Plan, you shouldn't be covered under another plan that isn't a high deductible plan. There is information under "Certain Restrictions" toward the bottom of the page about the CDHP with the health savings account on the Partners for Health webpage here: <https://www.tn.gov/partnersforhealth/health-options/cdhp.html>

Local Gov: I have a current employee who has Medicare and the state's Cigna insurance. Which would be the primary (coverage)?

Answer: The current employee coverage with Cigna is primary.

Local Gov: With the ID cards (being sent) early, what if someone changes plans by Dec. 1, e.g., the member was in Cigna but changed to BlueCross due to network issues?

Answer: If members make a change by Dec. 1 to a different insurance carrier, they will receive new insurance cards based on that change, and they should use the new cards for 2025 coverage. The coverage they have for 2024 remains unchanged for the 2024 plan year.

Local Gov: Is there a flyer in Partners for Health regarding the new CVS (ID) cards that I can share with our employees?

Answer: We don't have a flyer about CVS ID cards; however, you can copy and paste the information from this month's call notes and share this information with your employees.

Local Gov: Can a health savings account be updated anytime during the year or only during Annual Enrollment?

Answer: Members can adjust their HSA contributions at any time as long as by the end of the year, they stay under the IRS maximum contribution amount.

Local Gov: What number would the doctor need to call to request (CVS Caremark) prior authorization?

Answer: Providers can call CVS Caremark at 1.800.294.5979 to request prior authorization.

Local Gov: When will call notes be available?

Answer: We post the ABC call notes with the ABC Friday Update that follows the conference calls.

STATE QUESTIONS

State: Does the Annual Enrollment Revision include retirees and can they make changes to their insurance?

Answer: Yes. The Annual Enrollment Revision opportunity includes retirees.

State: When will the 2025 New Hire Guide be available?

Answer: The 2025 New Hire Guides should be available by the end of this week, Nov. 15.

State: Is Benefits Administration going to go over the new 2025 Enrollment Change Application with the ABCs?

Answer: We're working on putting together training material to share before the December ABC calls. We'll go over this form and materials during these December calls.

**Combined ABC Conference Call Notes
Local Education and Local Government
Nov. 5, 2024**

Communications

- **Annual Enrollment Update:** Congratulations! Annual Enrollment has ended for employees. Employees will have an opportunity for an Annual Enrollment Revision, and information about that process is below.
- **ABC Conference Call Schedule:** Regular ABC conference calls will resume Nov. 12. The ABC conference call schedule is found on the [ABC webpage](#) under Conference Call Notes Archive and Resources.
- **Cigna and Maury Regional Medical Center:** We have a network update to share with you. Maury Regional Medical Center and Cigna have come to an agreement, meaning Maury Regional will continue to participate in Cigna's Local Plus and Open Access Plus networks. Members will receive a letter from Cigna to share this announcement.
- **Local Education: Class Action Lawsuit Claim Offers:** We have been made aware that from time to time, law firms contact agencies participating in the State LEA Health Plan about joining lawsuits or participating in class action settlements. Benefits Administration reminds Partners for Health member agencies that they are not authorized to participate in class actions; assign any claims to a third party; participate in or represent the State Group Insurance Program in any capacity; or recover damages or settlement funds in connection with claims paid through the plan. As a state-sponsored plan governed by state contracts, all legal actions must be initiated and approved by the Tennessee Attorney General's Office and cannot be contracted out to any other entity or attorney.
 - If you have questions about this, you will need to put it in writing. You can send an email to benefits.info@tn.gov.

Operations

- **Local Ed/Local Gov: Annual Enrollment Revisions:** Once the plan's designated Annual Enrollment period has closed, employees have one opportunity to revise Annual Enrollment elections provided the request is submitted to Benefits Administration no later than 4:30 p.m. CT on Dec. 1 of the current plan year. Employees should use the new 2025 Enrollment Change Application located on the Partners for Health website and select the Annual Enrollment Revision box under Part 1 on the application. Timely submitted revisions will become effective on Jan. 1 of the upcoming plan year.
 - If the Annual Enrollment and revision periods are missed, then as of Dec. 2, an employee may submit an Annual Enrollment appeal. The written appeal should include the details of why the deadlines were missed and can be submitted by email to benefits.administration@tn.gov, by fax to 615-741-8196, or may be uploaded in Zendesk. The appeal should include the employee's full name, Edison ID or last four of the Social Security number, date of birth and full address. An Enrollment Change Application should also be included along with dependent verification (if adding dependents) or an Insurance Cancel Request Application if canceling coverage.

LOCAL EDUCATION QUESTIONS

Local Ed: Has there been any information about Ballad and Cigna (networks)? We read that Ballad made a public announcement and specifically listed the state of Tennessee, but I haven't seen anything other than that from them. Will the Cigna and Ballad negotiations be pushed out to people enrolled in that network, or is that left to us to communicate?

Answer: Cigna and Ballad Health are still in negotiations. We are working on communications that will be sent to Cigna plan members in those counties served by Ballad Health. We will also send information to ABCs that you can share.

Local Ed: When will the 2025 New Hire Guide be ready?

Answer: Mid-November.

Local Ed: When can we run the query report to get the list of employees who made changes?

Answer: We have processed most of the enrollments, except for some where we have received partial dependent verification documentation. We should have all enrollments made during Annual Enrollment processed by Nov. 22, and you may need to run it again after the first week of December to see if there are employees who made Annual Enrollment revisions before the Dec. 1 deadline.

Local Ed: On the Annual Enrollment Revision process, does that allow employees to still make a change, or did they have to make a change during AE and are now changing?

Answer: Both. Employees who decided to not make any changes and those who did make changes would be able to make Annual Enrollment Revision changes.

Local Ed: Will we get an email when the newborn opt out benefit form is available?

Answer: We are still finalizing the opt out form. As a reminder, the enhanced newborn benefit change does not impact births during 2024. The opt out form is only to be used for births on or after Jan 1, 2025. Once the opt out form is finalized, we'll notify ABCs in the Friday Update.

Local Ed: When will the PPACA report be ready to print?

Answer: You can run it now through the month of November and run it again the first week in December to pick up December coverage added. We do recommend you also run it after the first of the year to pick up retroactive coverage.

Local Ed: The Annual Enrollment Revision date of Dec. 1 is a Sunday. Is this correct?

Answer: That is correct. That is the date that is stated in our plan document.

Local Ed: Could you please let me know how to correct benefits for a new employee? She was signing up for benefits during Annual Enrollment and wanted her benefits to begin January 2025, but it is showing her benefits started Nov. 1. It was past a 30 day mark from hiring, as her start date was Sept. 12. Can someone email me or call me to instruct me on how I can correct this?

Answer: We'll have a trainer reach out to you.

Local Ed: Can (Annual Enrollment) revisions be sent through Edison by using the Benefit eForm such as during Annual Enrollment or should they be sent through Zendesk?

Answer: For an Annual Enrollment Revision, you have to submit an Enrollment Change Application. You cannot submit a Benefit eForm. Please submit any required dependent verification with the application.

Local Ed: I submitted an appeal for a plan change after Thursday. Do I need to follow the (Annual Enrollment) Revision process? I did send the 2024 enrollment form. Do I need to add the 2025 form?
Answer: If you already submitted an appeal with the Enrollment Change Application, we'll process it as a revision because you submitted it prior to Dec. 1. You don't need to submit anything else. We do prefer that you submit the 2025 form. We'll request the correct form when we get to that Zendesk ticket.

Local Ed: Where can I find instructions on how to run a query now that Annual Enrollment has ended?

Answer: You can use the query tool. It will list the different queries and what each one will show you, so you can determine which one is best to run for the information you need.

<https://www.tn.gov/partnersforhealth/agency-benefits-coordinators/abc-query-tool.html>

Local Ed: Please confirm queries to run for (Annual Enrollment) elections.

Answer: If you use the query tool, it will list the queries you can run for Annual Enrollment. Here is a link to that tool:

<https://www.tn.gov/partnersforhealth/agency-benefits-coordinators/abc-query-tool.html>

Local Ed: I have an employee whose date of birth is incorrect on CVS Caremark (ID card) but it is correct in Edison. How do we correct it?

Answer: Please submit a Zendesk ticket with this person's Edison ID, and we'll work on getting it corrected.

Local Ed: Can you put instructions in the notes on running the PPACA report? I don't think that it has changed.

Answer: The PPACA report instructions are on the website. Here is a link to the instructions:

https://www.tn.gov/content/dam/tn/partnersforhealth/documents/how_to_run_ppaca_report.pdf

Local Ed: Where do I find my Sched ID?

Answer: For Local Ed, the Schedule ID is OET24.

LOCAL GOVERNMENT QUESTIONS

Local Gov: I have a health savings account question. We have never had an employee sign up for one. How does this work on our end? How does the employee obtain the account and how it is funded?

Answer: If you can send us a Zendesk ticket, we'll have Optum Financial reach out to you to provide an overview of how the process works. You can also go to the Optum Financial website for more information. Once the member is enrolled in the Local CDHP, an HSA is automatically opened for them. Here is the Optum Financial website and information:

Optum Financial 866.600.4984, optumbank.com/Tennessee or ABC support Center 800-294-6620/
accountservices@optum.com.

Local Gov: If an employee never signed up for benefits, and missed the (Annual Enrollment) deadline, the employee can still add (benefits) by Dec. 1? Is that correct?

Answer: Correct. If the employee missed the Oct. 31 AE deadline, the employee could still submit an Enrollment Change Application by Dec. 1. Note: Dec. 1 is a Sunday, but any AE Revisions submitted by that date will be accepted. Dec. 1 is the AE Revision date found in our plan document.

Local Gov: When will new insurance cards be mailed out if employees made changes?

Answer: The insurance file will feed over for Jan. 1 changes around the Thanksgiving holiday. Once that file goes over to our vendors, the 2025 ID cards will start to generate to be mailed.

- BlueCross BlueShield: ID cards will be mailed by Dec. 12, 2024.
- Cigna (both medical and dental): ID cards will be mailed by Dec. 16, 2024.
- CVS Caremark: ID cards will be mailed by Dec. 15, 2024.
- Delta Dental: ID cards will be mailed by Dec. 10, 2024.
- EyeMed: ID cards will be mailed by Dec. 17, 2024.
- Optum Behavioral Health: ID cards will be mailed by Dec. 16, 2024.
- Optum Financial: HSA/FSA debit cards will be mailed between Dec. 9-13, 2024.
- Members can request additional cards by contacting their vendor(s) or by using a vendor's mobile app.

Local Gov: I received the queries for Annual Enrollment but I am having problems retrieving the Annual Enrollment changes. Do I need to contact Benefits Administration for help?

Answer: Here is a list of Annual Enrollment related queries. We'll also have a trainer reach out to you.

1 to 3 of 3 records (filtered from 258 total entries)

Entity	QueryName	Prompts	When to Run	Intended Results
LG	TN_BA133_AUD_ESS_A FTER_OCT_20	Edison Employee ID	After Annual Enrollment	Shows employee elections made through ESS with a date/time stamp after 10/1/2020. If the employee submits the enrollment multiple times, it will show on this report.
LG	TN_BA219_AETP_INS_ ELECTIONS	Event Date: 01/01/20YY	After Annual Enrollment	Shows who has made changes to their health insurance during AE. Shows old new coverage.
LG	TN_BA265_OE_ELTNS_ ESS_AF_OCT20	Schedule ID: OEGYY	After Annual Enrollment	Provides an audit of all elections made by your employees in ESS after 10/1/20. For employees enrolling more than once, each enrollment will show with a date and time stamp.

Local Gov: What is the name of the form again that would need to be completed if there are (Annual Enrollment Revision) changes that need to be made?

Answer: Employees would need to use the 2025 Enrollment Change Application. Here is a link to the form:

https://www.tn.gov/content/dam/tn/partnersforhealth/documents/2024_forms/1043_2024.pdf

Combined ABC Conference Call Notes
Higher Education, Local Education, Local Government and State
Oct. 22, 2024

Communications

- **Materials and Communications**
 - **State/Higher Ed: Annual Enrollment Update:** Annual Enrollment has ended for employees. Employees will have an opportunity for an Annual Enrollment revision and the operations team will go over that later. Retirees can continue to enroll through Oct. 31.
 - **Local Ed/Local Gov: Annual Enrollment Update:**
 - Annual Enrollment continues for employees and retirees through Thursday, Oct. 31.
 - **Local education/local government employees:** Now – Thursday, Oct. 31
 - **Retirees:** Now – Thursday, Oct. 31
 - **ABC Conference Call Schedule:**
 - **Higher Ed/State:** Regular conference calls will resume Nov. 12. The ABC conference call schedule is found on the [ABC webpage](#) under Conference Call Notes Archive and Resources.
 - **Local Ed/Local Gov:** The next Annual Enrollment call be held on Nov. 5. Regular ABC conference calls will then resume Nov. 12. The ABC conference call schedule is found on the [ABC webpage](#) under Conference Call Notes Archive and Resources.
 - **Potential Change Healthcare Breach Update:** On Oct. 4, 2024, we shared information with you about the potential Change Healthcare breach of members' protected health information. Our letter to members has mailed, so your employees should be receiving it. In addition to calling, we've learned that people can register online to receive the credit monitoring services. We've updated the information found on our website to include the online link. You're welcome to share this information with your members.
 - **To enroll in these services, please visit www.changeybersupport.com and click the Enroll Now button to register online with IDX, or call Change Healthcare at 1.866.262.5342 and ask to enroll.**
 - **State: November 4Mind4Body Webinar:** The next 4Mind4Body webinar sponsored by My Secure Advantage® titled Balancing Your Financial & Emotional Well-being, will take place Wednesday, Nov. 13 from 11:30 a.m. to 12:30 p.m. CT. We'll include a flyer and registration link with this week's Friday Update.

Balancing Your Emotional & Financial Well-being

Stress is something we all experience. Financial and emotional strains are common, routinely appear together and can significantly influence our lives. Successfully reducing these stressors is key to overall wellness. We'll walk through several financial challenges and offer tips on how to manage them. We'll also talk about how to work with resources and how professionals can help.

People are encouraged to register even if they can't attend as they will receive a recording link.

Operations

- **State/Higher Ed: Annual Enrollment Revisions:** Once the plan's designated Annual Enrollment period has closed, employees have one opportunity to revise Annual Enrollment elections provided the request is submitted to Benefits Administration no later than 4:30 p.m. CT on Dec. 1 of the current plan year. They should use the new 2025 enrollment change form located on the website and select the Annual Enrollment Revision box under Part 1 on the application. Timely submitted revisions will become effective on Jan. 1 of the upcoming plan year.

If the Annual Enrollment and Revision periods are missed, then as of Dec. 2, an employee may submit an Annual Enrollment appeal. The written appeal should include the details of why the deadline was missed and can be submitted by email to benefits.administration@tn.gov, by fax to 615-741-8196, or may be uploaded in Zendesk. The appeal should include the employee's full name, Edison ID or last four of the SSN, date of birth and full address. An enrollment change form should also be included along with dependent verification (if adding dependents) or a cancel request form if canceling coverage.

HIGHER EDUCATION QUESTIONS

Higher Ed: Is there a form for the change (Annual Enrollment revision) that you just mentioned?

Answer: Employees need to use the new 2025 Enrollment Change Application found on the Partners for Health website. Here is the link to the Forms webpage:

<https://www.tn.gov/partnersforhealth/publications/forms.html>

Here is the Enrollment Change Application link:

https://www.tn.gov/content/dam/tn/partnersforhealth/documents/2024_forms/1043_2024.pdf

Higher Ed: Does the employee need a reason as to why they missed the Annual Enrollment (deadline) if submit before Dec. 1?

Answer: No. They do not need a reason.

Higher Ed: If an employee missed the deadline, can they also do the Annual Enrollment revision, or is this only for employees who made changes and now want to make revisions?

Answer: They can complete an AE revision.

Higher Ed: If someone did make changes online, they can change them again via the Annual Enrollment revision?

Answer: That is correct.

Higher Ed: Is voluntary term life insurance included in the revision period?

Answer: No. The state doesn't allow for voluntary term life insurance changes after the Annual Enrollment period; however, if employees elected coverage that required underwriting, they could choose not to complete the evidence of insurability. The request for coverage would be cancelled when no response is received for the underwriting.

Higher Ed: We had a claim for long-term disability. TBR was put into option 3 but they are asking what we had with another vendor prior to all employees being enrolled in option 3. The employee claim happened from June to August. We are not sure why a pre-existing would apply and because of a change in our system, some of the (prior) information is not easy to find.

Answer: Previous time enrolled in a prior higher education LTD plan immediately before transition to the state LTD plan will count towards the pre-existing exclusion time limit. The exclusion is that benefits won't be paid for a disability that results from a pre-existing condition if the member has been actively at work for less than 12 consecutive months after the date the state LTD plan goes into effect. A pre-existing condition is an injury or sickness where a member received medical treatment, consultation, care or services; or took prescribed medication or had medications prescribed in the three months prior to the state LTD plan taking effect. Please see the response on the ticket for a detailed response on this specific issue.

Higher Ed: Do we have access in Edison to confirm an employee's enrollment/selections?

Answer: We haven't finalized the enrollment selections, so you can't see them all yet. We have several queries you can run. You can use the query tool, which gives you the queries available and the information each will show. Here is a link to the query tool:

<https://www.tn.gov/partnersforhealth/agency-benefits-coordinators/abc-query-tool.html>

Higher Ed: Have they updated what the changes to the drugs (for 2025) will be?

Answer: We have not yet posted the January Performance Drug List (formulary). We should have it available later this month, and we'll let you know when it's been posted.

Higher Ed: Are employees able to send the dependent verification documents through Dec. 1?

Answer: If they submitted partial documentation, they could submit that documentation on its own by Oct. 28. If they failed to submit any dependent documents, then we will also need the Enrollment Change Application with the dependent documentation as an AE revision. **Note: The deadline to submit due to partial or invalid documentation is Oct. 28. The Annual Enrollment revision deadline is Dec. 1.**

LOCAL EDUCATION QUESTIONS

Local Ed: If an employee is going through a divorce and both are employees of the local education agency, can they drop spouse coverage during Annual Enrollment?

Answer: Yes. They can drop the spouse coverage; however, there could be legal consequences pending the divorce papers. We would suggest that the person who is being dropped take advantage of the Annual Enrollment period so they have coverage for the next calendar year.

Local Ed: Is there a cost difference between BlueCross BlueShield and Cigna? I have a few employees who are stating that they feel as if they have paid more out of pocket.

Answer: Member cost share across all the network carriers is the same, so if you are in the Premier PPO, you will have a \$25 copay regardless of the network you choose. However, for other costs, such as in-patient deductible and coinsurance, what you'll pay is based on the allowed amounts, and that is based on the fee agreements set by BCBS and Cigna and the providers. We cannot say if they are exactly the same. Those costs are negotiated between the carriers and providers. BA does not know what those costs are, and they can vary slightly. These costs, in the aggregate, are very similar.

Additional Information: Tools are available to help members estimate costs and shop for lower cost providers on the BCBS and Cigna member websites at bcbst.com/members/tn_state/ and cigna.com/stateoftn. Members can contact the carriers for help with these tools.

Local Ed: We just met with a new hire who will have Nov. 1 coverage but wanted to waive. However, they do want employee plus spouse coverage beginning Jan. 1, 2025. Can we enter as waived for Nov. 1, and then they can sign up for coverage during Annual Enrollment?

Answer: Yes. You can create the eHire and waive the new hire coverage. An Annual Enrollment event will open up 24 hours later, and the employee can elect employee + spouse before the AE deadline of Oct. 31.

Local Ed: Please go over when insurance cards should be received? We have a new teacher who has not received her cards and called this morning Oct. 22. She's with BlueCross BlueShield and has not received her cards. Note: Several agencies noted that new hires are not receiving their ID cards.

Answer: ID cards are typically mailed within two business days of the carrier loading the eligibility file. Members should allow an additional seven to 10 days for receipt. If the member needs an ID card sooner or has not received their card within two to three weeks from enrollment, it's best to contact BlueCross BlueShield (and Cigna), and they can walk the member through how to register to get a printout of the ID card.

- BCBST and Cigna confirmed that their ID cards are going out timely with no issues. ABCs who are having issues with this should contact member services for assistance. Note: It's most helpful to the carriers in researching any reported issues that ABCs are prepared to share Edison IDs when contacting the carriers. BCBST: 800.558.6213 and Cigna: 800.997.1617

Local Ed: If an upcoming retiree is currently covering their spouse and they continue health insurance at retirement but decide not to cover spouse, can the spouse still be added to her retiree dental and/or vision without being on the retiree health?

Answer: The spouse can be added to retiree dental but not vision. The spouse must be covered on group health to continue vision coverage under the retiree insurance.

Local Ed: I have an employee who has waived coverage with us, but I do not know if she has had insurance anywhere. I am assuming that she can go through Annual Enrollment now should she want to add insurance. Is that correct?

Answer: That is correct. The employee can enroll during AE.

Local Ed: Can an employee who retired in June and did not take POMCO, sign up during Annual Enrollment?

Answer: No. The employee will need to apply as a late applicant. Please submit a Zendesk ticket, and we can take a look at this member for you.

Local Ed: If a retiree covers her spouse at retirement, but drops him off later, can they put him back on, or will they have to have a qualifying event or go through Annual Enrollment? Will their age factor in? I know if they are Medicare age they will not be able to be added, but if not (Medicare age), I think they can?

Answer: If the retiree dropped the spouse during Annual Enrollment, they could add the spouse back as a SQE or during AE as long as they are eligible for group health. If you need more information, send us a Zendesk ticket, and we'll look to make sure we're providing the right information. You can submit the ticket to: Retirement.Insurance@tn.gov.

Local Ed: When will the 2025 HSA payroll deduction form be available?

Answer: The 2025 payroll deduction form is available on the ABC webpage under Optum Financial. You can find it here:

<https://www.tn.gov/partnersforhealth/agency-benefits-coordinators/optum-financial.html>

Local Ed: Are annual physicals still free? I have had several employees stating that they have to sign a paper at the office that if BCBS does not cover they will have to pay? I am being told that is for labs.

Answer: Annual exams are covered at no cost by our plan. Labs are covered if they are coded as preventive. If coded as diagnostic, there may be a cost for the labs, but there should not be a cost as long as coded as preventive. Many offices have individuals sign a document that the member is financially liable for any costs not covered by insurance.

Local Ed: Are (dependent) verification documents required during Annual Enrollment?

Answer: If adding a new dependent during AE, then yes, dependent verification is required by the AE deadline of Oct. 31.

Local Ed: When will new enrollment forms will be available?

Answer: The 2025 Enrollment Change Application and Insurance Cancel Request Application have been added to the Partners for Health website under Publications and Forms. You can find them here: <https://www.tn.gov/partnersforhealth/publications/forms.html>

Local Ed: I have a retiree requesting to enroll in the group coverage post-retirement. Does she have to enroll within 30 days of her retirement date?

Answer: You must submit an application to continue coverage at retirement to BA within one full calendar month of the end of active insurance.

Local Ed: Do you have to have a primary care doctor?

Answer: No. Individuals are not required to have a primary care doctor and are not required to have referrals to see a specialist.

Local Ed: Is the shingles vaccine covered as a preventive immunization?

Answer: Yes. However, preventive immunizations must be coded as preventive and follow the CDC age and diagnosis guidelines: <https://www.cdc.gov/vaccines/hcp/imz-schedules/adult-age.html>
Here is information on Partners for Health vaccination coverage:

<https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/flu.pdf>

Local Ed: Has there been any guidance on the new benefit for baby coverage but not adding coverage?

Answer: There has not been any guidance. Our recommendation is that members should enroll their newborn within the first 31 days after birth so they do not have any gaps in coverage, and they have coverage throughout the remainder of the calendar year.

Local Ed: If an employee has insurance with the state and Medicare (hospital coverage), will the state's insurance be the primary with Medicare be secondary?

Answer: The state's insurance plan will be primary.

Local Ed: What if an employee will add the baby to the spouse's coverage elsewhere. Does ours pay as secondary the first 31 days?

Answer: If a member wants to add the baby to the spouse coverage elsewhere, the member needs to fill out the opt out form so that Partners for Health doesn't pay for the first 31 days. It's difficult for carriers to pay any coordination of benefits for this coverage, so the member needs to opt out of this enhanced newborn coverage if they have newborn coverage elsewhere. Note: This only applies to spouses who are enrolled on our plan at the time of birth. This does **not** apply to spouses on their

own health plan. This scenario only applies if the employee is on our plan and gives birth and that spouse who did not give birth is on another plan. The newborn's claim follows the birth mother.

Local Ed: I have an employee who has insurance and the husband has other insurance. If she adds him to her plan, and he has secondary coverage, does the state allow this (used to be which coverage was older)?

Answer: The employee can add her spouse to this plan during Annual Enrollment. BA does not determine primary or secondary. The vendors determine coordination of benefits. You will need to share with the employee that they will still be responsible for cost sharing on our plan.

Local Ed: To clarify, we need to encourage all newborns to be enrolled or the parent has to complete an opt out form, correct?

Answer: Correct. Note, the enhanced newborn benefit starts Jan. 1, 2025. The opt out form has not been finalized. It will be located under Forms on the Partners for Health website.

Local Ed: Does the group coverage send a notification letter to notify employees when their children have aged out of coverage?

Answer: A COBRA notice is sent out to the aged-out dependent to their address, which is often the head of contract address.

Local Ed: If they do add the newborn, we do not charge the member for the premium for adding the baby for the remainder of the plan year? Then we start charging them the next calendar year?

Answer: When an employee enrolls the newborn, they are responsible for any additional premium. The enhanced newborn benefit does not begin until Jan. 1, 2025, and it is to provide coverage for those members who want coverage for their newborn but do not enroll timely. Please encourage your members who want coverage for newborns to enroll in coverage within the first 30 days of birth. If they enroll the newborn, they will pay any difference in premium for this coverage, as this may move the member to family coverage.

Local Ed: What if the employee does not fill out an enrollment form (for the newborn)? Does the plan still pay for the first 31 days? How would BA know the newborn exists if they do not fill out an enrollment form to add?

Answer: If the employee does not fill out an enrollment form and the birth of the newborn is related to the HOC or the spouse as an enrolled member, the way we know about the birth of the newborn is that the hospital will file the claim under the mother's insurance. BlueCross and Cigna will get a claim under the mother's coverage. If the member doesn't fill out an enrollment form for the newborn, they will not have coverage after the first 31 days, so they need to fill out an enrollment form within 30 days of birth so they have coverage for the remainder of the year without any coverage gaps.

Local Ed: Will you all send out a flyer to share with the employees explaining the enhanced maternity benefit coverage?

Answer: No. We are not communicating this benefit to employees. We're encouraging all employees to enroll their newborns so they have coverage from the date of birth. The enhanced maternity newborn coverage is a safety measure in the instance that members forget to enroll their newborns because they failed to fill out their enrollment forms. This enhanced benefit does not replace a formal enrollment. This is essentially gap coverage to ensure the newborn has coverage from the date of birth for the first 31 days. Members need to enroll their newborns within the first 30 days of birth if they want coverage after 31 days without any gaps in coverage.

Local Ed: Can an employee have the state insurance, and the father has another plan, not the state plan, can both insurances pay towards (newborn) coverage, and would the mother's coverage be primary since she is on the state plan?

Answer: If neither individual enrolls the newborn in coverage, then the state will pay for the first 31 days of coverage. If they intend to enroll the newborn in the father's coverage, they will need to fill out the opt out form, otherwise there will be issues with coordination of benefits.

Local Ed: We have an employee due to give birth in November. She currently has single coverage health insurance. If she adds the newborn in December, when will her first premium change be effective? In December or January?

Answer: If she adds the baby in December, the first time we would take premiums will be on the January Collections Applied Report, and it will include the difference in premiums for November and December along with the full premium January.

Local Ed: I am just thinking that on day 31 an employee may assume they still have the coverage and before they realize they should have enrolled them, within 30 days. We do typically notify them they only have 30 days, but I get the feeling these employees are going to assume too much.

Answer: That is correct. This is why the member needs to take steps to enroll their newborn within the first 30 days so they have coverage for their newborn without any gaps in coverage. This is also why we are not taking any additional steps to communicate this benefit to employees. All communication should be related to timely enrollment within 30 days of birth.

Local Ed: This newborn change starts Jan. 1, 2025?

Answer: Correct.

Local Ed: I'm presuming our employee that is scheduled to deliver in November, currently has another child that is not on her insurance. If this is a situation to where our employee needs to fill out the opt out form, yet it's not available, what should we do to communicate that need to BA? Also, I believe her other child is on her husband's insurance. So, she may include her newborn on her husband's insurance as well. I will need the opt out form in this case.

Answer: The enhanced newborn coverage does not go into effect until Jan 1, 2025. This employee would not be eligible for this benefit.

LOCAL GOVERNMENT QUESTIONS

Local Gov: Where do I go to run a report to see who has made changes for Annual Enrollment?

Answer: We recommend that you review the query tool on the ABC webpage. It lists all the queries, when to run them and what they will show you. Here is the link to the query tool:

<https://www.tn.gov/partnersforhealth/agency-benefits-coordinators/abc-query-tool.html>

Local Gov: Is there a supplemental Medicare plan an employee can subscribe to for a spouse?

Answer: We don't have spouse only supplement insurance with the state. The spouse can reach out to Tennessee State Health Insurance Assistance Program unless their spouse has their own years of service with the state. Here is the phone number for TN SHIP, 877-801-0044. If you have questions, you can also send an email to retirement.insurance@tn.gov.

Local Gov: I have new hires becoming eligible for health benefits as of Nov. 1. As they are enrolling via Edison this week and next week, will their elections take effect for both the remainder of 2024 and all of 2025? Or, will they have to do two enrollments, one as a new hire, and a second for Annual Enrollment for 2025?

Answer: If they want to keep the same enrollment options they selected as a new hire, the changes will carry over. If the new hires want to make changes for 2025, they can fill out an Enrollment Change Application for 2025 coverage during their new hire enrollment window.

Local Gov: If my folks do not have changes to their benefits, they do not have to do anything correct?

Answer: Correct. But networks can and do change, so please have your employees check to make sure your providers are in the network.

STATE QUESTIONS

State: There are a couple of queries for checking dependent verification. I've been running them in Edison but I'm not coming up with anything. Is there anything we can use? Is there a way to check outstanding verification?

Answer: You can use the TN_BA311_ESS_NEW_DEPENDENTS query with the event class OE, and end and start dates, 1/1/25. This will show all dependents newly covered. The qualification will be the last column and will be an "N" if we haven't received and/or approved the documentation yet.

State: We have a new hire who started yesterday and wants to change her FSA contribution for 2025. Is she able to do that in Edison or is there a form I can submit to BA? Can you provide the link to that form specifically, I could not find the form that has the FSA?

Answer: If she wants to change it for 2025, she will need to submit an FSA enrollment form that can be found on the Partners for Health website. She will need to submit it within her enrollment window and note that it is for 2025. Here is the link to the 2025 FSA form:

https://www.tn.gov/content/dam/tn/partnersforhealth/documents/2024_forms/1009_2024.pdf

State: If you have an employee who experiences the special circumstance that did not allow them to make an Annual Enrollment change, the procedure is they submit the application related to what they need to change, like to increase voluntary accidental death and dismemberment, and they would need to provide a letter to BART and complete the application?

Answer: If the employee submits the Annual Enrollment revision by Dec. 1, they can just submit the Enrollment Change Application with this change.

Combined ABC Conference Call Notes
Higher Education, Local Education, Local Government and State
Oct. 8, 2024

Communications

- **Benefits Information for Members Impacted by Hurricane Helene:** Our hearts go out to all Partners for Health members impacted by Hurricane Helene. Last week, Benefits Administration sent an email to members for whom we have accurate email addresses in Edison in Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Sevier, Unicoi and Washington counties about resources available through their benefits. You can find a link to the email on our homepage with the title: [Benefits Information for Partners for Health Members Impacted by Hurricane Helene](#).
- **Annual Enrollment Updates:**

Annual Enrollment continues through the deadlines below. Employees and retirees can make changes to their benefits that are effective Jan. 1, 2025. Please direct employees to the Partners for Health [Annual Enrollment tab](#) where they'll find premium charts, insurance comparison charts, FAQs, enrollment materials, videos and more to help them enroll.

 - **State and higher education employees:** Now - Oct. 18, 2024
 - **Local education and local government employees:** Now – Oct. 31, 2024
 - **Retirees:** Now - Oct. 31, 2024

ABC Toolkit: As a reminder, we do have materials and resources you can share with employees on the ABC webpage, found by clicking the blue button that says ABC Annual Enrollment toolkit. You can find the toolkit here:
<https://www.tn.gov/partnersforhealth/agency-benefits-coordinators/weekly-abc-update/abc-annual-enrollment-toolkit.html>
- **Additional 2025 Benefits Changes Effective Jan. 1, 2025:** We shared this information in an email to members for whom we have accurate addresses in Edison and sent a letter to those we could not reach by email. These changes were approved by the State Insurance Committees on Sept. 26, 2024. Here are the new benefit changes:
 1. **Allergy serum and allergy injections** will now be subject to an office visit copay or the lesser allowed amount on all Preferred Provider Organization plans. This is a change from current benefits where costs for allergy serum apply to the deductible with coinsurance and there is no cost for allergy injections. The allowed amount for allergy injections may be as little as \$7 and as much as \$36, and is based upon the negotiated rate between the provider and the carrier. This should reduce the cost burden for most members over the course of the year. Members will never owe more than their office visit copay for their injection or serum. Please note, Consumer-driven Health Plan members will continue to pay deductible with coinsurance.
 2. **Enhanced maternity benefit coverage** will be provided on all plans. The enhanced benefit offers short-term coverage for the first 31 days of a newborn child's life, if: (1) the head of contract or spouse is a covered person at the time of giving birth to the child; (2) the HOC did not enroll the child on the plan as a dependent; and (3) the HOC did not decline the enhanced benefit. The change can be found in Section 12.03 (C) of the 2025 Plan Document and does not alter the head of contract's responsibility to enroll a newborn for dependent coverage beyond 31 days.

Please refer to the Insurance Comparison Charts and the Plan Documents on the Publications page of our website for more details:

<https://www.tn.gov/partnersforhealth/publications/publications.html>

- **Cigna and University Physicians' Association Update:** Benefits Administration received an update about Cigna and University Physicians' Association. UPA and Cigna have reached a verbal agreement and are finalizing contracts. This is a three-year agreement for Cigna's LocalPlus and Open Access Plus networks.
- **Cigna and Murfreesboro Medical Clinic Network:** Patients of Murfreesboro Medical Clinic may have received a letter about contract negotiations with Cigna. Cigna and Murfreesboro Medical Clinic have been in ongoing contract negotiations since Murfreesboro Medical Clinic submitted a termination letter to Cigna effective Dec. 31, 2024. Cigna is working with Murfreesboro Medical Clinic to come to a new contract agreement. However, if they do not reach an agreement, Murfreesboro Medical Clinic will be out of network for the Cigna LocalPlus and Cigna Open Access Plus networks effective Jan. 1, 2025. Letters from Cigna will go out to impacted members on Dec. 1, 2024, if an agreement or an extension has not been reached at that time. We will provide more information as the negotiations develop.

Here is a link to the Murfreesboro Medical Clinic letter:

<https://mailchi.mp/mmclinic.com/important-announcement-regarding-cigna-health-insurance?e=b1690cb915>

Presentation

- **Potential Breach of Partners for Health Members' Protected Health Information:** Chanda Rainey, BA's Director of HIPAA Privacy Officer, shared the following information on a potential breach. If you have questions, you can reach Chanda at chanda.rainey@tn.gov.

Benefits Administration is committed to safeguarding our members' health information, and takes any potential misuse of member health information very seriously. On Aug. 26, 2024, BA learned about a potential breach of Partners for Health members' protected health information caused by Change Healthcare in February 2024. Change Healthcare is not a vendor or contractor of BA, but processes health insurance claims for health care providers and facilities. Please review the Change Healthcare letter posted on the Partners for Health website to learn details of the security breach. If you have questions about this breach, please contact Change Healthcare directly at 1.866.262.5342.

Although Change Healthcare cannot confirm that member information was breached, it cannot confirm that it was not. BA encourages all members to take appropriate measures to prevent and detect any misuse of their information. As a safeguard, members may enroll, at no cost, in online credit monitoring and identity restoration services provided by IDX for two years. To enroll in these services, please call Change Healthcare at 1.866.262.5342 and ask to enroll. Members must enroll for the available services to go into effect, and the monitoring included in the membership must be activated to be effective. Please note credit monitoring services may not be available for individuals without established credit or an address in the United States or its territories and a valid Social Security number. Enrolling in this service will not affect a member's credit score. If members need assistance, IDX can help. We encourage members to take advantage of

these protections and remain vigilant for potential fraud and identity theft incidents, including regularly reviewing and monitoring credit reports and account statements.

Information about the Change Healthcare breach will be mailed to Partners for Health plan members. You can find a link to this information on the Partners for Health homepage: <https://www.tn.gov/content/tn/partnersforhealth/change-health-announcement.html>

Operations

- **New Dependent Verification Process:**

- The process has changed for dependent verification this year.
- We will be processing all documents uploaded in Edison via ESS, within Edison
- This means you will not receive any email communications on these documents unless the member/ABC sends these documents in via Email/Zendesk/Fax. The communication will be sent directly to the member.

How to verify if documents have been received:

- Check Edison notes
- Query:
 - TN_BA311_ESS_DEP_DOCS_PENDING
 - TN_BA311_ESS_NEW_DEPENDENTS
- New option in the Benefits WorkCenter called “Review Benefits Attachment”
 - You can see if the employee has sent in documents, if they are pending/approved or denied and what was sent in.

Review Benefits Attachment

✓ Links
Dependent Information
Update Dependent/Beneficiary
Review Benefits Attachment
Approvals

Empl ID (begins with)

Empl Record =

Name (begins with)

Last Name (begins with)

Business Unit (begins with)


Department Set ID =

Department =

Search

Clear

The Review Benefits Attachment will allow you to review a document that has been approved/ denied / pending should a member call you with questions. You would locate the member and then you will see the status on the next page


[Return to Select Employee](#)

No document has been uploaded.

View Attachments

View All ☒ Yes ☐

Attachments	Description	Document Type	Category	Last Updated	Attached By	Status
		Proof of Joint Ownership	Property Tax Statement	10/01/2024 8:41:29AM		Pending Approval

View Attachments

View All ☒ Yes ☐

Attachments	Description	Document Type	Category	Last Updated	Attached By	Status
Sept_2024_mortgage_statement.pdf	Sept_2024_mortgage_statement	Proof of Joint Ownership	Mortgage Statement	10/03/2024 9:04:12AM		Approved
marriage_certificate.jpg	marriage_certificate.jpg	Proof of Marital Relationship	Marriage Certificate	10/03/2024 9:04:12AM		Approved

Attachments	Description	Attached By	Attached	Status
20241001_160219.jpg	20241001_160219.jpg		10/01/24 04:08:37 PM	Denied
20241001_160441.jpg	20241001_160441.jpg		10/01/24 04:08:37 PM	Denied

- Annual Enrollment Retiree Reminders:**

- **Entering Terminations:** Be sure to enter your own terminations timely, even if employees are continuing insurance at retirement.
 - **Retiring During Annual Enrollment:** If employees wish to retire during Annual Enrollment and would like to change their elections for 2025, please be sure to send an Annual Enrollment Application for Retiree Participant (2025) and the Application to Continue Insurance at Retirement (2025).
 - Annual Enrollment Application for Retiree Participant (2025)
https://www.tn.gov/content/dam/tn/partnersforhealth/documents/2024_for_ms/1041_aetp_retiree_2024.pdf
 - Application to Continue Insurance at Retirement (2025)
https://www.tn.gov/content/dam/tn/partnersforhealth/documents/2024_for_ms/1045_2024.pdf

HIGHER EDUCATION QUESTIONS

Higher Ed: What is enhanced about the newborn benefits? If someone does turn in their enrollment within the first 30 days (what happens)?

Answer: This does not negate the need for someone to timely enroll their newborn; however, if someone does not enroll their eligible newborn, this will give the newborn automatic coverage for the first 31 days. If someone turns in an enrollment form for the newborn on day 45, this will ensure they have coverage for the first 31 days. Hospitals sometimes tell mothers the newborn will have coverage for the first few months and that the head of contract doesn't have to do anything. That is not accurate. If members don't want the automatic coverage for their eligible newborn, we'll have a form they can use to opt out posted on our website under forms.

Higher Ed: If they (newborns) are put on other coverage, who pays for it?

Answer: If the newborn is enrolled on other coverage, the employee needs to submit a form to opt out of the enhanced newborn coverage. Otherwise, the state will pay for the first 31 days of coverage for the newborn if they meet the requirements. Having coverage under another plan and under the state's enhanced coverage may create some coordination of benefits issues.

Follow up question: The child is paid under the mom's coverage for the first 31 days?

Answer: If the mom in this scenario is an enrolled member of the state's plan and is not a child dependent, then yes, the newborn will have automatic coverage for the first 31 days.

Higher Ed: Do we report the baby or how do we know the baby is born?

Answer: If you know that the baby is born, we request that you submit the newborn baby's enrollment paperwork. However, if we are not notified with an enrollment form, the hospital will send a claim for the newborn to the carrier. The carrier will process the newborn's claim based on the mother's coverage, and they will match it to the mother's birth claim.

Higher Ed: If the mother does not intend to give the newborn coverage after the first 31 days, what do they need to do?

Answer: They will not need to do anything. The coverage ends after 31 days.

Higher Ed: Does this extend to the children of the HOC's children?

Answer: No. This coverage only applies to the HOC or the HOC's spouse, and they must be enrolled in coverage at the time of the newborn's birth. This automatic coverage does not extend to the dependent children of the HOC or the enrolled spouse.

Higher Ed: If a fiancé is having a baby, does the benefit extend to them even though they are not married?

Answer: No. If the individual giving birth is not enrolled in the state plan, the coverage would not apply to the newborn.

Higher Ed: I have an employee's spouse turning 65 in February 2025. She received notification that he will not be eligible for life insurance. Is that correct?

Answer: There are a lot of follow up questions we need to ask you. We'll reach out to you directly to look at the record before we can advise.

Higher Ed: How do they decline the enhanced (newborn) benefit?

Answer: The HOC will be able to opt out using the form we'll have posted on the Partners for Health website on the forms page. It must be completed and submitted to the agency benefits coordinator or BA within 60 days of the newborn's birth. We are in the process of finalizing this form.

Higher Ed: How can they (insurance) avoid getting double paid (for the enhanced newborn coverage)? If the spouse has coverage and the HOC has coverage, how will they not be double billed?

Answer: If the HOC is the father and on our plan, and the spouse has their own coverage, we will not be paying for the first 31 days of coverage. We're only paying if the individual giving birth is on our plan.

Follow up question: If the spouse is in the private sector and at a private college and they have their own coverage, if the mother didn't plan on adding to our plan, but the HOC has our coverage. What would happen at this point? Could a double payment for coverage happen if the claim is submitted to the private spouse's insurance and the HOC's automatic coverage?

Answer: In this instance, the HOC would need to submit the form opting out of the coverage to prevent any coordination of benefits issues.

Higher Ed: I've had a lot of questions about the FSA enrollment process. I agree (with my employees) and the information on the Partners for Health website isn't easy to find, especially the Edison platform doesn't have any statements during their enrollment process to remind employees where to go to seek out that coverage. There is something for Securian, but nothing for Optum Financial. Suggestion for next year's enrollment: outside coverage instructions are provided within the enrollment in writing in the Welcome Instructions section or as a separate acknowledgment.

Answer: Thank you for your suggestion. We have added more information and a direct link to Optum Financial on the Flexible Benefits webpage under Enrollment, State higher education employees.

State higher education employees: During the plan year, if you are eligible to enroll in a flexible spending account as a new employee or because of a qualifying event, consult your agency benefits coordinator for enrollment information.

If you want to enroll in flex benefits during the October enrollment period for next year's benefits, you will do so on the Optum Financial portal: www.optumbank.com/tennessee. Look for the orange banner and click on the **Enroll here button**.

Higher Ed: I have an employee who needs to drop two dependents off insurance. What steps does she need to take?

Answer: That will depend on if this is during Annual Enrollment for 2025 benefits or if this is a special qualifying event. We will reach out to you directly.

Higher Ed: If the head of contract is not the father but the spouse, the plan will pay (for enhanced newborn coverage)? If the mother is covered on the plan it will pay? To sum up?

Answer: Correct. Unless the mother is a dependent child on the plan, then yes.

LOCAL EDUCATION QUESTIONS

Local Ed: Can you explain the update for allergy serum/injections?

Answer: The benefit change is effective Jan. 1, 2025. You no longer have to meet your deductible for your allergy serum. You will only owe your office visit copay for your allergy serum after Jan. 1, 2025. The allowed amount for allergy injections may be as little as \$7 and as much as \$36. The amount is based upon the negotiated rate between your provider and BlueCross BlueShield or Cigna. You will never owe more than your office visit copay for your injection or your serum. Your office visit copay amount will depend on whether you see a primary care provider or a specialist.

Local Ed: An employee noticed on the comparison sheet for 2025 that it has \$0 amount for the injections. This has caused a lot of confusion.

Answer: The comparison charts have all been updated since the Insurance Committees voted on this change. The current Insurance Comparison Charts now show that allergy serum injections are within the copay charge for primary care providers and specialists.

Local Ed: Does this mean people cannot do allergy shots at home anymore? This is a question that I'm getting.

Answer: No. Members can still do the self-injection at home. There is not a claim for getting allergy shots at home, but there will be a claim for the allergy serum.

Local Ed: Is there anything we have to do other than sign up our employees who are adding new babies?

Answer: No. There has been some confusion as to what members are told at the hospital and what they need to do and when in regard to newborn coverage. As you know, members need to enroll the newborn within the first 30 days to ensure coverage at the time of birth continuously through the plan year. There is nothing members need to do to have this enhanced coverage. We do encourage all parents to enroll newborns timely. If members want to opt out because they have other coverage or because they don't want to coordinate with other coverage and/or don't want multiple cost sharing, they can fill out the form to opt out.

Local Ed: Is there a premium for the first 31 days (for the enhanced newborn coverage)? If they don't want to have the coverage for the newborn for the first 31 days, then no?

Answer: No. There is no premium charged to the member. However, if an individual wants to have a newborn covered for the entire plan year, then yes, there is a premium. If members do not want to have coverage for the newborn for the first 31 days and for the rest of the plan year, they can opt out of the coverage.

Local Ed: Does that mean they can stay in their current tier, for example, employee + spouse, then the first day of the following month, pay for family coverage?

Answer: That is not how it works. When the carriers pay for claims for the first 31 days, they will apply the deductible, copays, etc. In theory, the newborn is on family coverage. If the member wants the newborn to stay on coverage after 31 days, then they will need to enroll the newborn to have family coverage from the date of birth for the rest of the plan year.

Local Ed: Did they provide a list of all facilities that Change Healthcare uses?

Answer: No. They did not provide a list. It is predicted that one in three Americans were impacted by this breach. Change Healthcare has contracts with many different facilities and providers in medical, dental, pharmacy, etc.

Local Ed: Do you think if someone is already doing this with the three credit reporting agencies that taking these steps would be necessary?

Answer: Even though members may have other credit monitoring services, we do recommend that members sign up for the two years of credit monitoring offered due to this potential Change Healthcare breach.

Local Ed: Will this (Change Healthcare data breach credit monitoring) cover all our dependents as well?

Answer: It will cover all dependents if they have established credit, a Social Security number and a valid U.S. address.

Local Ed: Is the Review Benefits Attachment tab available just during Annual Enrollment or will that be a permanent feature?

Answer: It will be permanent.

Local Ed: Can you confirm the change with the weight loss drug coverage? I have employees asking if the coverage remains the same in their network. Was the change to this only for the CDHP as far as going to deductible?

Answer: The only change is for those enrolled in a CDHP, and starting Jan. 1, 2025, these drugs will no longer be on the preventive drug list. For members enrolled in a CDHP in 2025, when filling a 90-day supply these drugs will no longer have first dollar coverage, which means a member will have to meet their deductible first by paying the full discounted cost of the medication and then pay their applicable coinsurance once they have met their deductible. This change does not apply to or impact members enrolled in PPO plans. If the drugs are approved by CVS Caremark through the prior - authorization process, PPO members will pay their regular copay.

Local Ed: Any updates about CHI Memorial Hospital going back to BlueCross BlueShield Network S in the future?

Answer: We currently do not have any updates about CHI Memorial going back into BlueCross BlueShield Network S. BlueCross does have a contract with Parkridge Hospitals, and they are in Blue Network S for a few years. There will likely not be a contract in the near future with BlueCross and CHI Memorial.

Local Ed: I am having some issues with the Enrollment Preview Statement and not being able to view it. I called last week and received a case number, but no one has reached back out.

Answer: We're working on this with Edison. We talked with them, and we will ask them to follow back up with you about this.

Local Ed: If the spouse of an employee is hired in October, is there a way for the employee to be moved to the spouse's plan as a dependent for 2025? The new employee did not have previous coverage, so there is no loss of coverage.

Answer: Yes. The new employee would be able to enroll during Annual Enrollment. If they are both eligible employees, one employee would waive coverage and then enroll on the spouse's coverage. You can call the service center, and we can help you with this process.

Local Ed: When a local education agency member needs to call in to Edison for log in issues, do they call BA or the Edison help desk? I know when employees are hired and they get the Edison log in email, it states for LEA members to call BA. But I'm seeing elsewhere it says to call the Edison help desk? Is this one and the same?

Answer: The Edison help desk processes password resets for BA during Annual Enrollment. If someone calls into BA and selects the option for a password reset, the calls forward to the Edison help desk automatically during Annual Enrollment.

LOCAL GOVERNMENT QUESTIONS

Local Gov: I'm communicating about Annual Enrollment with employees. In the past, we've always said we have the State of Tennessee insurance coverage. With all the communications listed as Partners for Health, is it more accurate to state we have medical insurance through Partners for Health?

Answer: Partners for Health is the brand for all our materials, so that is correct. The insurance coverage is through the State Group Insurance Program, but yes, it is correct to say we have medical coverage through Partners for Health.

Local Gov: Will the copay cost for allergy serum be per vial?

Answer: The copay cost will be per claim. If there are two vials on the claim, the most the member will pay will be a single copay. If there is an office visit plus a vial and an injection, the most the member will pay will be an office visit copay at either the primary care physician cost or the specialist copay cost.

Local Gov: Can you please provide the query that will pull those who have updated their own benefits in Edison during Annual Enrollment?

Answer: You can use the TN_BA219_AETP_INS_ELECTIONS query to see what coverage has been changed. Also, here is the link to the query tool where you can find the list of all queries available during Annual Enrollment and what they will show you.

<https://www.tn.gov/partnersforhealth/agency-benefits-coordinators/abc-query-tool.html>

Local Gov: Can you post the link to the letter regarding the potential breach?

Answer: You can find the link to the Change Healthcare breach information on the Partners for Health homepage here: <https://www.tn.gov/content/tn/partnersforhealth/change-health-announcement.html>

Local Gov: Will all employees get a letter about the (Change Healthcare) breach?

Answer: Some members will receive a letter from Change Healthcare. BA will mail letters explaining the breach to all HOCs.

Local Gov: What is the query for Annual Enrollment updates?

Answer: We have several queries available depending on the type of information you need. Here is a link to the query tool where you can find the list of all the queries and what they will show you:

<https://www.tn.gov/partnersforhealth/agency-benefits-coordinators/abc-query-tool.html>

Local Gov: Were all employees on the state of Tennessee insurance affected by the breach?

Answer: Change Healthcare cannot confirm that information for all members was breached, and it cannot confirm that it was not. This is why BA encourages all members to take measures to prevent and detect any misuse of their information by following the instructions found on the Partners for Health website and in the letters they will receive from BA.

Local Gov: Just a clarification, all retirees covered get Annual Enrollment information directly, right?

Answer: Yes. All retirees are mailed an Annual Enrollment guide. We do not have email addresses for all our retirees, so they are mailed information.

Local Gov: Would you mind sharing what Change Healthcare does for BA? I know they are not a vendor.

Answer: Change Healthcare processes claims for all kinds of providers, including facilities, doctors, dentists, pharmacies and other providers that not able to process claims. It's estimated that 1 in 3 Americans were impacted by the Change Healthcare breach.

Local Gov: Is this nationwide (Change Healthcare breach)?

Answer: Yes. It is nationwide issue. The Change Healthcare breach impacted providers and facilities all over the country.

Local Gov: What I'm gathering is even if employees don't have our insurance, the Hurricane Helene information could be helpful to them?

Answer: Yes. You can share the information with all your employees, even if they are not enrolled in benefits with Partners for Health.

Local Gov: I'm verifying we can use the query tool to see employees that have made changes to their plan. Can we see changes as of today?

Answer: The query tool shows you the list of queries available and a description of each one. You can look at the tool to see which query will work best for you and then run that query in Edison. Annual Enrollment selections are updated in real time so you can see changes updated today.

Here is the link to the query tool: <https://www.tn.gov/partnersforhealth/agency-benefits-coordinators/abc-query-tool.html>

STATE QUESTIONS

State: Will this (new dependent verification process) option also be available within the onboarding checklist when employees elect benefits within their first 30 days of employment?

Answer: Yes. The option is a new feature available during Annual Enrollment and is also available for new hires.

State: For dependent verification, how do I find the verification process in Edison?

Answer: Go to the Benefits WorkCenter and on the left-hand side, click on Review Benefits Attachment.

State: Will you email this PowerPoint out?

Answer: The information from today's calls, including the links are part of today's conference call notes. During Annual Enrollment, we haven't been posting the PowerPoint slides with the Friday Updates due to the volume of other materials we're posting and sharing, but we'll start posting the slides again in November.

Combined ABC Conference Call Notes
Higher Education, Local Education, Local Government and State
September 24, 2024

Communications

- **Annual Enrollment Updates**

- **Annual Enrollment Dates:** Annual Enrollment starts next Tuesday, Oct. 1! As a reminder, here are the enrollment dates:
 - **State and higher education employees:** Oct. 1-18, 2024
 - **Local education and local government employees:** Oct. 1-31, 2024
 - **Retirees:** Oct. 1-31, 2024
- **ABC Summer Training Headshots:** If you attended the ABC summer training in August and had a headshot taken, you should have received it by email last week. If you haven't received it, please contact Rachel Craft at Rachel.d.craft@tn.gov.
- **Benefits Vendors Available for Questions:** We're sharing information with you on where you can find the new on-demand videos for 2025 benefits, splash page URLs and contact information.
 - **Note:** You can find all the on-demand videos for 2025 benefits on the Partners for Health YouTube channel under the **Annual Enrollment 2025 Benefits Videos playlist** found here: https://www.youtube.com/playlist?list=PLH-QH4kFKvt_MHp6FLf7QSFhPR9R-nOli

- **EyeMed Vision Options**

- **EyeMed on-demand video link:**
<https://youtu.be/NFkUeNIqRLQ?si=IhvOgycsC33Hf3no>
- **EyeMed splash page:** eyemed.com/stateoftn

Contact Information:

EyeMed

855.779.5046

Mon.-Sat., 7 a.m. – 10 p.m. CT, Sun. 10 a.m. – 7 p.m. CT,

eyemed.com/stateoftn

- **Cigna Medical Network Options**

- **Cigna Medical Network Options on-demand video link:**
https://youtu.be/OMPy_feW3OQ?si=UolaegzNgjbz2bWq
- **Cigna's splash page:** cigna.com/stateoftn

Contact Information:

Cigna

800.997.1617

24/7

cigna.com/stateoftn

- Cigna Dental DHMO Option
 - Cigna Dental DHMO Option on-demand video link:
https://youtu.be/gPVaCboj_YI?si=BkTH3H6TVB2R2nUT
 - Cigna's splash page: cigna.com/stateoftn

Contact Information:

Cigna Dental Health Maintenance Organization - Prepaid Provider

800.997.1617

24/7

cigna.com/stateoftn

- MetLife Disability (**state/higher education only**)
 - MetLife Disability on-demand video link:
https://youtu.be/yuRHN9OXi0Y?si=EyQd_G5-DQgcCutu
 - MetLife's splash page: metlife.com/StateOfTN

Contact Information:

MetLife

855.700.8001

Monday - Friday, 7 a.m. - 10 p.m. CT

metlife.com/StateOfTN

Operations

- **Edison New Benefit Plan Comparison Functionality:** Ian Harris walked through a new comparison functionality available in Edison that mimics the PDF plan comparison charts. The presentation slides are posted with today's ABC Friday Update.

HIGHER EDUCATION QUESTIONS

Higher Ed: If someone selected long-term disability that included a premium not knowing there was a premium, is there a consequence to change to option 3 since they already had a plan in place prior to 2025? Is the evidence of insurability required because they are switching options?

Answer: Higher education employees can move to the employer paid LTD option 3. Please encourage this as we've had several employees who overlooked this last year. They would not require an EOI to make this change. Note: state offline agency employees pay the full monthly premium for LTD options 1,2,3 and 4 and an EOI is required if applying for the first time or for a change to an option with a shorter elimination period or higher percentage of covered annual salary.

Higher Ed: Is a proof of insurability required to switch to LTD option 3?

Answer: For state higher education employees, no, a proof of insurance is not required for those employees wishing to change plans. However, state offline agency employees will be required to provide proof of insurability.

Higher Ed: Are they able to do so (change to LTD option 3) while on disability?

Answer: An employee is not able to change their disability plan while out of work on disability.

An employee who was off work on an LTD claim prior to Jan. 1, 2024, and returns to work will have the opportunity to switch to LTD-3 Employer Paid if desired. The employee would need to stay in any chosen STD plan until the next Annual Enrollment or if they experience a qualifying event.

An employee who has been on an STD and/or LTD claim that started on or after Jan. 1, 2024, would stay in the STD and/or LTD plan in which they are already enrolled when they return to work and they do not have the opportunity to switch their disability plan until the next Annual Enrollment or if they experience a qualifying event.

Higher Ed: Can an employee only elect accidental death and dismemberment or voluntary term life insurance during the Annual Enrollment period?

Answer: Securian Life Insurance administers basic term life/basic AD&D, voluntary term life and voluntary AD&D insurance. AE is the time for employees to choose all their benefit choices. An employee can enroll or apply for coverage outside of AE if they experience a mid-year event such as losing coverage or acquiring a dependent.

Higher Ed: Does an employee need to do a health questionnaire to increase coverage if they are in short-term disability option B and want option A?

Answer: Yes. The employee would need to complete a statement of health if switching to an option with more of a benefit.

Higher Ed: If you go from STD option B to STD option A, and then you submit an EOI, but you get denied, are you out of coverage? You can't go back to option B?

Answer: If an employee is already enrolled in STD option B and they apply to switch to option A, and it is not approved, the employee would keep their STD option B coverage.

Higher Ed: Is the (Edison) comparison of plans available to all plans or just medical?

Answer: Only medical plans will have plan comparisons available for Annual Enrollment. We will add dental and vision later in 2025.

Higher Ed: Is pharmacy going to have their January (performance) drug list changes during Annual Enrollment?

Answer: No. CVS Caremark typically shares quarterly formulary updates and changes with Benefits Administration about 45 days prior to the start of a new quarter. We anticipate receiving a copy of the January 2025 formulary in mid-November along with a list of the changes. We will summarize and communicate that to all ABCs in a future quarterly email as we do each quarter.

Higher Ed: I have an employee who applied for short-term disability during Annual Enrollment last year but Benefits Administration said they never got the application.

Answer: Please send the information to Gena Bishop at gena.bishop@tn.gov to research this for you.

Higher Ed: Will that approval from MetLife through Benefits Administration be in the notes? Is that how an ABC knows about those changes when someone is changing disability plans?

Answer: There is a query you can run, TN_BA219_AETP_DISBLT_ELECTIONS. This query will show disability changes. Note: this query will have what was keyed when Annual Enrollment closes. If the disability is changed due to a late approval, it will not show on this query. When the approval is keyed, there are notes in Edison that we've keyed the approval with the effective date. Also, ABCs can see their employees' online confirmation statements in Edison. You can find the confirmation statements here: HCM>Benefits>Review Employee Benefits>Review Employee Statements

LOCAL EDUCATION QUESTIONS

Local Ed: On the new Edison login, I noticed that our security picture is not showing. How do we know if someone has hacked or attempted to hack into Edison if we can no longer see this picture?

Answer: Edison did update their security log in tool and the new one does not have the picture and phrase on the log in page. The back end has a lot of security tools. We do not know the specifics. There are new videos on the Partners for Health website that can help employees log into Edison. You can find them at the bottom of the Videos webpage:

<https://www.tn.gov/partnersforhealth/videos.html>

Local Ed: Only the plans that we have will show (in Edison comparison functionality), is that correct? We do not have the state's dental plan, and this only confuses the employees if they are able to see dental and we do not offer it.

Answer: Correct. We haven't loaded dental yet, but if your agency doesn't offer dental, the tile won't be there. The same would apply for medical plans, so only the medical plans that are offered for local education will show up.

Local Ed: In the future, do you see the plan comparison feature offering suggestions on the best plan for employees, based on prompted questions on usage?

Answer: That is not something that People Soft currently offers. However, we have that idea as something we can consider, but it's not something we can do at this time.

Local Ed: We no longer have a picture or security phrase when logging into Edison. For an employee who only once a year uses ESS, the one thing I've stressed is the picture and phrase and if that is not correct then please do not log into Edison. Our employees only go into Edison once a year. This seems confusing to me. Why did they take that away? If employees type in the wrong name and access code they will get an error message?

Answer: They will get an error message if entering log in information incorrectly. If employees enter the wrong information or if they want to confirm their Access ID, there is a choice to get their Access ID if they don't remember it. There are videos to help employees log in and you can find them at the bottom of the Videos webpage: <https://www.tn.gov/partnersforhealth/videos.html>. We also have log in instruction on the Enrollment Materials webpage: <https://www.tn.gov/partnersforhealth/ae/materials.html>

Local Ed: I'm curious as to why we put the full cost of the plans on health insurance information, especially for Annual Enrollment. I constantly have employees think the rates are going up that much no matter how much we tell them what they are seeing is the full rate. I understand you don't know

how much our agency is contributing, but if you could at least put a note beside the rates that tells the employee to check with their agency for their portion of the cost, it would be helpful.

Answer: We are adding a footnote to the plan comparison page that will mention that local education and local government premiums are the full amount without employer support. On the charts posted on the website, there is a note under the chart that tells the employee to see the ABC for the monthly deduction and the employer's contribution.

Local Ed: When will the new enrollment form be sent out?

Answer: We're making some last updates on the remaining forms. They'll be posted by Oct. 1.

Local Ed: Will there also be a new Continuing Insurance at Retirement form sent out?

Answer: The Application to Continue Insurance at Retirement form (1045) has been updated and is posted on the [Publications page, under Forms](#).

Local Ed: Will the information on the login process be in the notes on Friday? I just want to make sure that our employees know ahead of time.

Answer: Yes. We've posted the slides from today's presentation with today's Friday Update. We also have Edison videos about the log in process that have been posted this week:

<https://www.tn.gov/partnersforhealth/videos.html>

Local Ed: Can someone let me know the query for looking at our retiree health insurance and what changes they may have made? This is for LEA subsidy purposes. I just need to be able to see if they have had a special qualifying event or something that may change their tier level, so I pay the correct LEA subsidy.

Answer: You can run the TN_BA219_AETP_INS_ELECTIONS for the changes made. You will still have to weed out the active employees, but your retirees would also be on there.

Local Ed: Is there somewhere that tells us about the different products like Medical Ally, Sharecare, Hinge Health, etc.?

Answer: You can find information about those services and other Included Benefits Extras on the Partners for Health website on that webpage, Included Benefits Extras:

<https://www.tn.gov/partnersforhealth/health-options/included-benefits-extras.html>

The Sharecare wellness program information is found on the Partners for Health wellness program page: <https://www.tn.gov/partnersforhealth/other-benefits/wellness-program.html>. On the [Sharecare splash page](#), you'll find a link on the top right to Engagement Materials.

Local Ed: Does the state send reminders to retirees about Annual Enrollment?

Answer: We mail a benefits guide to retirees. We don't have email addresses for all retirees, but we do send AE emails to those retirees for whom we have accurate email addresses in Edison. Here is the link to the webpage specifically for retirees:

<https://www.tn.gov/content/tn/partnersforhealth/ae/materials/retiree-enrollment-materials.html>

Local Ed: If new hires previously participated in the state plan from another county, they won't receive new cards, correct?

Answer: If the employee goes through Annual Enrollment and he/she is a new hire, and signs up for benefits, the employee will get new cards because he/she will be flagged as a new enrollee.

LOCAL GOVERNMENT QUESTIONS

Local Gov: Is the Hinge Health benefit outside of the networks?

Answer: Hinge Health is a program offered for members enrolled with BlueCross BlueShield as their network carrier. Cigna offers a similar program call Airrosti. You can find information on both programs on the Included Benefits Extras page here:

<https://www.tn.gov/partnersforhealth/health-options/included-benefits-extras/exercise-therapy-programs.html>

Local Gov: Are there changes in copays (in 2025)?

Answer: The only copay changes are related to Talkspace behavioral health remote therapy. In 2025, the copay will be \$15 for the PPO plans just like the MDLive and Teledoc Telehealth virtual health programs.

Local Gov: I have an employee who has Cigna LocalPlus and is wondering if the negotiations with Murfreesboro Medical Clinic have been completed? Have they signed on for 2025? Do you think they will have an answer during Annual Enrollment. What do my employees do if they do not?

Answer: Cigna and Murfreesboro Medical Clinic are still in discussions and they hope to have a decision soon. Provider negotiations happen all the time. We do not have an anticipated date for these negotiations. Employees must make the best decision at the time of enrollment. Employees may be able to revise Annual Enrollment elections by Dec. 1 as described in Plan Document Section 2.

Local Gov: I have BlueCross BlueShield. Is there something to print about the Cigna equivalent (to Hinge Health) that I could refer employees to in that coverage? Does Cigna send as much stuff about the program?

Answer: Cigna offers Airrosti Remote Recovery which is similar to Hinge Health. You can find more information on the benefits extras page. This is a flyer about the Airrosti program you can distribute: <https://stateoftn.cigna.com/static/stateoftn-cigna-com/docs/agency-benefits-coordinators/airrosti-remote-recovery-sot.pdf>. You can find information on both programs on the Included Benefits Extras page here:

<https://www.tn.gov/partnersforhealth/health-options/included-benefits-extras/exercise-therapy-programs.html>

Local Gov: Where do I find the benefits change form for 2025?

Answer: We'll have the updated Enrollment Change Application for 2025 posted by Oct. 1. It will be posted on the Publications webpage under Forms:

<https://www.tn.gov/partnersforhealth/publications/forms.html>

Local Gov: Where will I find the information about negotiations and if they are covered by our plans?

Answer: On the Carrier Information webpage, under Carrier Network Updates:

<https://www.tn.gov/partnersforhealth/health-options/carrier-network/network-updates.html>

Local Gov: Are local government entities required to notify and/or get approval from Benefits Administration when using outside brokers for things such as STD/LTD?

Answer: When offering other plans, you do need to reach out to BA with your specific questions.

Local Gov: Is the Edison benefits comparison available now for everyone?

Answer: Edison benefits comparison does not have 2024 information, so it cannot be seen for anyone choosing benefits for this year. It will be available for everyone on Oct. 1 when Annual Enrollment begins and will be available for all new hires whose benefits will begin Jan. 1, 2025, or later.

Local Gov: Is there any change in University Physicians' Association leaving the Cigna network? I think that could impact us in Knoxville.

Answer: UPDATE: UPA and Cigna have reached a verbal agreement and are finalizing contracts. This is a three year agreement for Cigna's LocalPlus and Open Access Plus networks.

Local Gov: I haven't been in the role long enough to talk about prior approval. I just know we are using outside firms for volunteer type services.

Answer: You can find information about offering other coverage in the local government Memorandum of Understanding at

https://www.tn.gov/content/dam/tn/partnersforhealth/documents/abc_lg_mou.pdf. See page 4, item 8, "prohibition on other coverages".

Local Gov: I have not been able to find that refresher training. Can you give more guidance on where to find it?

Answer: You can find the Annual Enrollment training on the ABC webpage under training here:

<https://www.tn.gov/partnersforhealth/agency-benefits-coordinators/training.html>

Select: Local Government/Local Education ABC Annual Enrollment Training.

STATE QUESTIONS

State: Can employees retiring keep their vision insurance through state?

Answer: To keep vision coverage, retirees must be enrolled on the group medical plan.

State: They can keep group health through retirement?

Answer: The retiree must meet certain eligibility criteria. Please have the retiree reach out to our service center directly at 615-741-3590, press option 2 to confirm eligibility. You can also review the retirement insurance guide on the Partners for Health website.

<https://www.tn.gov/partnersforhealth/continuing-insurance-at-retirement.html>

State: Will these steps (Edison benefits comparison) be available to view later?

Answer: We've included the slides with today's Friday Update.

Combined ABC Conference Call Notes
Higher Education, Local Education, Local Government and State
Sept. 17, 2024

Communications

- **Materials and Communications**

- **Annual Enrollment Dates:** Annual Enrollment starts soon! As a reminder, here are the enrollment dates:
 - **State and higher education employees:** Oct. 1-18, 2024
 - **Local education and local government employees:** Oct. 1-31, 2024
 - **Retirees:** Oct. 1-31, 2024
- **2025 Summary of Benefits and Coverage:** You can find the 2025 Summary of Benefits and Coverage by going to the Partners for Health website, scroll to the bottom of the home page and click on [Summary of Benefits](#). You're welcome to share this information with your employees.
- **Updated Legal Notices:** The Legal Notices document found on the Partners for Health website has been updated. Please be sure to reference this updated version going forward. You can find the updated version by going to tn.gov/PartnersforHealth, scroll to the bottom of the homepage and [click on Legal Notices](#). Employees will also find these notices in the Annual Enrollment benefits guides.
- **Benefits Vendors Available for Questions:** We're continuing to feature three additional vendors this week and share information with you on where you can find the new on-demand videos for 2025 benefits, splash page URLs and contact information. The vendor partners are also available to answer any questions you may have.
 - **Note:** You can find all the on-demand videos for 2025 benefits on the Partners for Health YouTube channel under the **Annual Enrollment 2025 Benefits Videos playlist** found here: https://www.youtube.com/playlist?list=PLH-QH4kFKvt_MHp6FLf7QSFhPR9R-nOli
 - **Optum Behavioral Health**
 - Optum Behavioral Health on-demand video link: <https://youtu.be/mPQd8EQ5xbw?si=KvyAMfaP6-IJopfG>
 - Optum Behavioral Health splash page: HERE4TN.com

Contact Information:
Optum Behavioral Health
855.HERE4TN (855.437.3486)
24/7
[Here4TN.com](https://HERE4TN.com)
- **Delta Dental DPPO Option**
 - Delta Dental DPPO Option on-demand video link: <https://youtu.be/8CgdHNBHid4?si=mz7bAHWmCTWUiVPm>

- Delta Dental DPPO splash page: DeltaDentalTN.com/StateofTN

Contact Information

Delta Dental Dental Preferred Provider Organization

800.552.2498

Monday - Friday, 7 a.m. to 5 p.m. CT

DeltaDentalTN.com/StateofTN

- **BlueCross BlueShield Medical Networks**

- BlueCross BlueShield Medical Networks on-demand video link:

https://youtu.be/e_4_rCO0YXM?si=OYTGomFGxca09fY

- BlueCross BlueShield splash page: bcbst.com/members/tn_state/

Contact Information

BlueCross BlueShield of Tennessee

800.558.6213

Monday - Friday, 7 a.m. - 5 p.m. CT

bcbst.com/members/tn_state/

Operations

- **2024 ABC Annual Enrollment Training:** The 2024 ABC Annual Enrollment training link is live. This training is available to all agency benefits coordinators and it will give you everything you need to know for a successful Annual Enrollment period. You can find the link on the [ABC webpage](#) under Training. There is a link for state and higher education ABCs, and a separate link for local education and local government ABCs. Here is the link to the Training page: <https://www.tn.gov/partnersforhealth/agency-benefits-coordinators/training.html>

HIGHER EDUCATION QUESTIONS

Higher Ed: Can you briefly discuss Hinge Health?

Answer: You can find information about Hinge Health on the Partners for Health website under Included Benefits Extras, Hinge Health here: <https://www.tn.gov/partnersforhealth/health-options/included-benefits-extras/exercise-therapy-programs.html>

Here is general information about Hinge Health and the Cigna program with Airrosti. If members are already enrolled with BlueCross BlueShield, they can launch the Hinge Health program from the BCBSTN portal.

As a health plan member, you and your dependents age 18+ can get personalized exercise therapy and support for back, joint and muscle pain without leaving the comfort of your home. Programs are available to you whether you are a BlueCross BlueShield or Cigna member. The Hinge Health and Airrosti Remote Recovery exercise therapy programs do not require a referral.

Higher Ed: Can you explain the difference in the (BlueCross BlueShield) networks?

Answer: **BlueCross BlueShield Network S** includes many providers, hospitals and facilities throughout Tennessee and across the country. However, not all providers and hospitals are in this network, which helps keep premiums and claims costs low. Specifically, this network does not include HCA facilities in Nashville but does include St. Thomas facilities and the Vanderbilt Hospital system. There is no additional monthly cost added to the premium for BlueCross Network S.

BCBST Network P includes more hospitals and facilities than BCBS Network S. There is an additional cost added to the monthly premium for BlueCross Network P. You may also pay more per claim because the costs for services in this network are generally higher than BCBST Network S.

The benefits and covered services are the same regardless of the network selection. You can find information about all the networks and specific facilities in these networks including the All Networks Hospital List on the Partners for Health webpage under [Carrier Information](#). Please also check the **Carrier Network Updates** link on this page for important updates about network changes.

Higher Ed: Is anyone having issues with dependent enrollment for optional accidental death and dismemberment? If yes, what kind of issues? I emailed about this around Aug. 1. When adding dependents, we select the drop down but it doesn't add the dependent coverage. We've had to send in several tickets. It allows you select the dependent, but when you go back, it removes it.

Answer: We do have a ticket with Edison about this, and we will give you an update on where we are with this. In the meantime, please keep sending in Zendesk tickets until we get this fixed.

Higher Ed: Are there co-pays associated with Hinge Health?

Answer: No. There are no copays for the member for the Hinge Health program.

Higher Ed: Network S is in-network for many of the hospitals, for example Vanderbilt and St. Thomas and many others. Is it correct to say that many facilities will be in the Network S and employees wouldn't have to pay extra premium or extra money for service, correct? Employees should check so they could save the extra dollars, possibly. Would this be accurate?

Answer: That is correct. If your preference of facilities in a non-emergency situation includes the facilities in Network S, then yes, you would not need to pay more for Network P. On the Partners for Health website under Carrier Information, there is a side-by-side All Networks Hospital List so you can see at a glance the facilities in the networks but review the online provider directories to be sure that your specialists and particular physicians are in the network as well. Here is the carrier information webpage:

<https://www.tn.gov/partnersforhealth/health-options/carrier-network.html>

Higher Ed: With Optum (Behavioral Health), are employees ever required to use their medical coverage for behavioral health services?

Answer: To have access to behavioral health services, employees do have to be enrolled in medical coverage, but services are provided by Optum Behavioral Health. Members will get an ID card from Optum Behavioral Health, and claims should be routed to Optum. Members should use their behavioral health ID card so the provider submits the claim to Optum Behavioral Health.

Higher Ed: A few days ago, we received a confirmation and log in information for a new employee that is not at our school. I sent it back to Edison through Zendesk. We have received another one today. Do I need to send the new one to you?

Answer: We'll have to look at that ticket. We'll pull the ticket and research this for you.

Higher Ed: I thought employees just needed to be eligible for medical coverage--not that they had to be enrolled for behavioral health services?

Answer: That applies to Emotional Wellbeing Solutions (formerly EAP). Employees are eligible for EWS services and don't have to be enrolled in medical to receive five, no-cost, short-term counseling visits, per problem, per year, per individual and other work/life services. For long-term counseling, facility-based behavioral health and substance use treatment services, the member has to be enrolled in medical coverage, and Optum Behavioral Health administers these claims.

You can visit the behavioral health and EWS webpages for more information:

Behavioral Health: <https://www.tn.gov/partnersforhealth/health-options/behavioral-health.html>

Emotional Wellbeing Solutions: <https://www.tn.gov/partnersforhealth/other-benefits/emotional-wellbeing-solutions.html>

LOCAL EDUCATION QUESTIONS

Local Ed: I have employees inquiring about creditable coverage letters.

Answer: Employees can reach out to the service center, and we can create one for them.

Local Ed: When will the 2025 Enrollment Change Application be available?

Answer: We are working to get all forms updated, and they will be posted by Oct. 1.

Local Ed: Are local education agencies required to offer the health savings account with the Consumer-driven Health Plan?

Answer: All those enrolled in a CDHP will have an HSA opened for them. You as the employer are not required to fund the HSA for them, but these members will all have an HSA available to them.

Local Ed: Medicare is asking employees if our insurance is creditable?

Answer: Each summer, Benefits Administration's contracted benefits consultants and actuaries at Aon review our plan's benefits for the following plan year to determine if they meet the Medicare requirements for our plans to be considered as creditable coverage. In July 2024, Aon certified to Benefits Administration via written report that our State CDHP, Local CDHP, Premier PPO, Standard PPO and Limited PPO all passed the creditable coverage requirements for 2025. Benefits Administration's creditable coverage letter may be accessed at https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/medicare_part_d_notice.pdf by plan members who need it now or through August 2025. Aon will again test all our plans in early summer 2025 to determine if they pass the creditable coverage test for plan year 2026. If they do, we will update this letter in early September 2025, as applicable.

Local Ed: Is it preferred that we direct employees to reach out to BA for creditable coverage letters, or is it ok if we just generate a memo?

Answer: Employees can reach out to us, or, if you are comfortable creating your own memo, then you can send one.

LOCAL GOVERNMENT QUESTIONS

Local Gov: Are the legal resources one hour, per year, or per what?

Answer: Legal assistance services include one 60-minute telephonic or face-to-face consultation per issue per year at no cost to you.* There is also ongoing support available at a discount.

*Some exceptions apply. Cannot be used for issues with an employer, health insurer or health care provider.

Local Gov: How would it work if the employer utilizes the services (EWS) for an employee?

Answer: You can call the same number, 855.437.3486, and they will connect you with a manager consultant. They will work with you, the manager or supervisor, to make sure that policies are being followed to help get the employee the support they need.

Local Gov: When will the 2025 Enrollment Change Application be posted for employees?

Answer: We're finalizing our 2025 forms and will have them posted by Oct. 1.

Local Gov: When you add a new child to an employee's benefits, do you have to list all the other existing dependents on the form or can you just list the new addition?

Answer: You only have to list the new addition coming on to the plan. You don't have to list the current dependents.

Local Gov: How many days does an employee have to drop their spouse from their coverage when the spouse benefits at new employer started August 2024?

Answer: The employee has 60 days from when the new coverage went into effect to cancel the State Group Insurance Program coverage.

Local Gov: Where in the system can you submit the Enrollment Change Application to a ticket for correction?

Answer: You can upload it into Zendesk, or you can send in an email to benefits.administration@tn.gov. If you already have an open request in Zendesk for these issues, you can reply to the ticket with the corrected document attached.

Local Gov: With premium and the Limited PPO, I see one (PPO) is less than the other, but it would depend on the deductible and what plan you choose for how much you pay? With the Premier and Limited PPOs, it would depend on how much you would want your deductible to be?

Answer: For the PPOs, the Premier PPO has the most expensive premiums, with the least expensive premiums being the Limited PPO. The member cost share, your deductible, copay and coinsurance will be more expensive in the Limited PPO than the Premier PPO. With the Premier PPO, you pay a higher premium, but your deductible and out of pocket expenses for copays and coinsurance are lower. Here is information on all the plans:

- **Premier Preferred Provider Organization, or PPO:** Higher premiums, but lower out-of-pocket costs for your deductible, copays and coinsurance.
- **Standard PPO:** Lower premiums than the Premier PPO, but you'll pay more out-of-pocket for your deductible, copays and coinsurance.
- **Limited PPO:** Lower premiums than the other PPOs, but you'll pay more out-of-pocket for your deductible, copays and coinsurance compared to the other PPOs.
- **Local Consumer-driven Health Plan with a Health Savings Account, or CDHP/HSA:** Lowest premiums, but you pay your deductible first before the plan pays anything for most services, and then you pay coinsurance, not copays. Go to the CDHP/HSA page to learn more.

Local Gov: Would Premier, Standard and Limited PPO plans also determine physicians who take those plans?

Answer: No. If an employee has preferred providers, we do suggest they check out the networks, which are BlueCross Network S, Cigna LocalPlus, BlueCross Network P and Cigna Open Access Plus. To clarify, once you select your network the providers are in your network regardless of the plan you select. The plan you select determines the costs you'll pay. The network you select determines the providers you see. Here is an infographic that may help you:

https://www.tn.gov/content/dam/tn/partnersforhealth/documents/four_steps_set_up_your_health_insurance_F.pdf

Local Gov: I'm looking at the insurance comparison page and I don't see CDHP on the carrier-network page that was added to the chat.

Answer: You can find information about all the plans available for local government employees, including the Local CDHP on the Health Options webpage here:

<https://www.tn.gov/partnersforhealth/health-options/health.html>

Here is an infographic about choosing your health insurance that may help you:

https://www.tn.gov/content/dam/tn/partnersforhealth/documents/four_steps_set_up_your_health_insurance_F.pdf

Here is information found on the CDHP webpage:

<https://www.tn.gov/partnersforhealth/health-options/cdhp.html>

Local Gov: Are you automatically eligible for the CDHP plan or is that one you have to opt into? I don't recall our organization offering it in the past.

Answer: You are required to offer all the plans and networks to all your employees. Everyone who is eligible for insurance is eligible for the CDHP with the health savings account.

Local Gov: If a person chooses the Local CDHP/HSA, where is the space on this form for an employee to write in how much they want taken out each pay period?

Answer: It's not on the enrollment form because we do not collect and store that information for non-central state employees. You, as the employer, should have your own form or other document that an employee tells you how much they want to contribute annually to their HSA in 2025 (up to \$4,300 for those with single coverage and \$8,550 for those with family coverage, with an additional \$1,000 catch up contribution for those 55 or older). Once the employee tells you how much they want deducted pretax from their paycheck, you would upload that to Optum Financial. For assistance as the ABC (this information is not for your employees), please contact Optum Financial at 800-294-6620 or accountservices@optum.com.

Local Gov: For Optum Financial, may I have a number/contact information?

Answer: You can send an email to accountservices@optum.com. As a reminder, this email address is only for ABCs, not members. Also, you can find contact information for all our vendor partners on the Vendor Contact List found here:

https://www.tn.gov/content/dam/tn/partnersforhealth/documents/vendor_list_080924.pdf

STATE QUESTIONS

State: I have had some staff ask if employees' significant others can be added as dependents under domestic partner?

Answer: We do not accept domestic partners under the plan. As defined on the dependent eligibility verification document, under type of dependent, spouse: a person to whom the participant is legally married.

State: Do all ABCs who attended the roadshow need to take the (Annual Enrollment) training in the training link?

Answer: Yes. The Annual Enrollment training is different than what was presented during the ABC Summer Training, and we recommend that all ABCs take this training.

State: When will the new insurance forms and flexible spending account forms be posted?

Answer: We are working to update all forms now and will have those posted by Oct. 1.

State: Will dependents who are turning 26 years old automatically be removed from coverage?

Answer: Yes. Dependents turning 26 are automatically removed at the end of the month in which they turn 26.

ABC Combined Conference Call Notes
Higher Education, Local Education, Local Government and State
Sept. 10, 2024

Communications

- **Materials and Communications Updates**
 - **Cigna and University Physicians' Association, Inc. Update:** We received an update from Cigna that there is an extension of the contract with University Physicians' Association, Inc., through Oct. 31, 2024, while they continue negotiations. Letters have not mailed to any impacted members due to the extension. We'll keep you updated as we learn additional information.
 - **Annual Enrollment Dates:** Annual Enrollment starts very soon! As a reminder, here are the enrollment dates:
 - **State and higher education employees:** Oct. 1-18, 2024
 - **Local education and local government employees:** Oct. 1-31, 2024
 - **Retirees:** Oct. 1-31, 2024
 - **Annual Enrollment Materials and Webpages:** As recently relayed in ABC Friday Updates, we've updated the **Partners for Health website** for Annual Enrollment. By clicking the [Annual Enrollment tab](#) at the top of the webpage, you'll find tiles and links to information and resources for Annual Enrollment to include:
 - [Important 2025 Benefits Updates](#)
 - [How to Enroll in Your Benefits](#)
 - [Enrollment Materials](#) (find interactive benefits guides and PDFs. STOLA agencies have their own PDF version)
 - [Videos and Recorded Webinars](#)
 - [For Retirement](#)
 - [Destination Annual Enrollment: 10 Essentials Video](#)

Additional information found on the main AE webpage includes links to:

Insurance Comparison Charts

Insurance Premiums

ID Cards and Debit Cards

- **ABC Annual Enrollment Toolkit:** We've also shared this in a Friday Update. The new **ABC Annual Enrollment Toolkit** is available on the [ABC webpage](#). You can find it by [clicking the blue button](#) (under the red Weekly ABC Update button).
The ABC toolkit includes:
 - **2025 benefits guides**, including an interactive version you can use as a presentation and a PDF (state offline agencies, a PDF is provided for your use).
 - **AE posters** you can print or share digitally with employees. There is a spot to add information such as the date, time and location of your benefits fair.
 - A **digital ad** to use in your internal newsletters or on your websites.
 - **Infographics** to help employees enroll or set up health insurance coverage.
 - **FAQs** you can print or email for employees.
 - An **AE benefits checklist** that shows the specific benefits available by plan.

- **Benefits Vendors Available for Questions:** In past years, we've had our vendor partners present information on their products and any changes for the upcoming year. Due to the shortened ABC call time frame, each week during the weekly ABC calls this year, we're going feature specific vendors and share information with you on where you can find the new on-demand videos for 2025 benefits, their splash page URLs and contact information. The vendor partners are also available to answer any questions you may have.
 - **Note:** You can find all the on-demand videos for 2025 benefits on the Partners for Health YouTube channel under the **Annual Enrollment 2025 Benefits Videos playlist** found here: https://www.youtube.com/playlist?list=PLH-QH4kFKvt_MHp6FLf7QSFhPR9R-nOli
 - **Here is information for Optum Financial.**
Optum Financial (HSA – all plans/FSA - state/higher ed only)
 - Optum Financial HSA on-demand video link:
https://youtu.be/AH3K_9Tv3kg?si=51kOWzXAKQFojCJI
 - **State/Higher Ed only:** Optum Financial FSA on-demand video link:
<https://youtu.be/4eNeC8WS1k4?si=dLr2q3Y6n6wbar0N>
 - Optum Financial splash page: optumbank.com/Tennessee
 Note: Drop down on this page under Health Accounts has specific information on type of accounts. The splash page will also be updated the with 2025 flyers.
Higher ed: employees use this URL to enroll in FSAs during Annual Enrollment.

Contact Information:
Optum Financial
 866.600.4984
 24/7
optumbank.com/Tennessee
 - **Here is information about for Sharecare Wellness Program.**
Sharecare Wellness Program
 - Sharecare Wellness Program on-demand video link:
<https://youtu.be/GZwBpqH0SUw?si=G8aUk0eDil1vadra>
 - Sharecare splash page: sharecare.com/tnwellness/
 Note: Engagement Materials link on the right hand side of this page.

Contact Information:
Sharecare
 888.741.3390
 Monday - Friday, 8 a.m. - 8 p.m. CT
 Email: partners.wellness@tn.gov
sharecare.com/tnwellness/
 - **State/Higher Ed:** Here is information for Securian Financial Life Insurance.
Securian Financial Life Insurance

- Securian Financial Life Insurance on-demand video link:
<https://youtu.be/CdgTNY8ne6s?si=r6Nc8xyouHvLTSMk>
- Securian Financial splash page: securian.com/tn-insurance
Note: Resources including Benefit Scout flyer.

Contact Information:

Securian Financial (Minnesota Life)

866.881.0631

Monday - Friday, 7 a.m. - 6 p.m. CT

securian.com/tn-insurance

Securian Life Insurance will send out emails prior to and during Annual Enrollment.

Here is information about those emails:

- Pre-enrollment email
 - Send date: Sept. 24
 - Sent to all benefits eligible employees (whether not enrolled or enrolled in voluntary term life insurance) besides those at the plan maximum
 - Language states that employees have a Guaranteed Issue opportunity (no health questions) if they fit the criteria and any elections outside the GI opportunity (including spouse elections) will require health questions
- Guaranteed Issue email
 - Send date: Oct. 1
 - Sent only to employees eligible for the GI opportunity (meaning increasing by \$5,000 won't require health questions)
- Evidence of Insurability email
 - Send date: Oct. 1
 - Sent to employees that aren't eligible for GI opportunity and would need to answer health questions
 - Those not currently enrolled in supplemental coverage
 - Those that are above the GI maximum
 - Those that increasing by \$5,000 would put them over the GI maximum
 - Exclude those at plan maximum
- Post enrollment beneficiary email
 - Send date: Nov. 5
 - Sent to all benefits eligible employees
- **This webinar has occurred. State:** Presented by Sharecare, the 4Mind4Body webinar, **Eating Healthy on a Budget**, was held Wednesday, Sept. 11 starting at 11:30 a.m. CT. We've posted a flyer with today's Friday Update you can share with your employees. BA also sent an email to all central state employees about the session. The webinar was recorded and will be made available after the session. [Click here](#) for more information and previously recorded sessions.
- **Annual Enrollment Benefits Guide Demonstration:** Keith Wood, BA's print and production manager, walked us through the interactive benefits guide and how you can use this guide as a presentation.

Operations

- **ABC Annual Enrollment Training:** Rachel Craft, BA's education and outreach specialist, gave information about the 2024 ABC Annual Enrollment Training.
 - **2024 ABC Summer Training Materials:** Rachel Craft, BA's education and outreach specialist, shared information about where you can find materials from the recently held 2024 Summer Training.
 - If you attended the ABC Summer Training and had a headshot taken, those will be sent to your email from our photo services team, which should be from tn.gov email address. The email might include a link or attachment. You should receive these by the end of the month but hopefully within the next week or so.
-

HIGHER EDUCATION QUESTIONS

Higher Ed: What are the HSA and FSA limits?

Answer: For the dependent care flexible spending account, the annual limit will remain at \$5,000. For the medical FSA and LFSA, the annual limit for each of these accounts will increase to \$3,200, and the carryover limit will increase to \$640 at the end of 2025. For the health savings account, the 2025 HSA maximum contribution amounts will increase to \$4,300 for employee/retiree-only coverage (including state or employer contributions) and \$8,550 for all other family tiers (including state or employer contributions).

Higher Ed: When will the headshots taken during the ABC Summer Training be available? Have they been sent out?

Answer: If you attended the ABC Summer Training and had a headshot taken, those will be sent to your email from our photo services team, which should be from a tn.gov email address. The email might include a link or attachment. You should receive these by the end of the month but hopefully within the next week or so.

Higher Ed: Are the vendors sending out new 2025 ID cards?

Answer: We've posted information about 2025 ID and debit cards on the Annual Enrollment page under ID Cards & Debit Cards here:

<https://www.tn.gov/partnersforhealth/ae/2024-annual-enrollment.html>

Here is the information for 2025 cards:

- Newly enrolled members and members who change their medical, dental or vision coverage will receive new ID cards. If you do not make a change to your medical, dental or vision coverage, you will not get a new ID card.
- All health plan members will get new pharmacy ID cards for 2025 coverage.
- All newly enrolled Consumer-driven Health Plan or Local CDHP, medical FSA and limited purpose FSA members will receive a new debit card from Optum Financial to use starting Jan. 1, 2025. If you have both an HSA and an FSA, you will use the same card for both accounts. Current members who stay enrolled will use the same debit card.
 - BlueCross BlueShield: ID cards will be mailed by Dec. 12, 2024.
 - Cigna (both medical and dental): ID cards will be mailed between Dec. 9-16, 2024.

- CVS Caremark: ID cards will be mailed between Dec. 11-15, 2024.
- Delta Dental: ID cards will be mailed by Dec. 10, 2024.
- EyeMed: ID cards will be mailed by Dec. 17, 2024.
- Optum Behavioral Health: ID cards will be mailed by Dec. 16, 2024.
- Optum Financial: HSA/FSA debit cards will be mailed between Dec. 9-13, 2024.
- Members can request additional cards by contacting their vendor(s) or by using a vendor's mobile app.

Higher Ed: For the basic term life insurance option of one time their annual salary, we have several employees whose salaries are right at 50K. When you enter their information into Edison and you select life insurance, it defaults to 1X their salary, which is okay if their salaries are under 50K. What if these employees only want 50K in coverage, and their salary goes up and the annual calculation on the new salary at 1x their annual salary? Do they have to go in every year and select the 50K only option?

Answer: This is a known issue. We are in the process of correcting this in Edison so both options are available. If you have a new hire who only wants 50K in basic term life insurance coverage, you can send in a Zendesk ticket and we can correct this in Edison until both options are available for new hires.

Higher Ed: When employees are enrolling in dental in Edison, they're not able to tell if it is Cigna or Delta Dental until the very end. Some participants do not pay attention that there are not providers in our area. Is there a fix on this?

Answer: That is not a problem we were aware of. We're testing in Edison for Annual Enrollment right now and will review the ESS screens to see if there is anything we can do to make this clearer.

LOCAL EDUCATION QUESTIONS

Local Ed: Can we insert additional information in this (Annual Enrollment benefits) guide?

Answer: No. The AE benefits guide is meant to be an interactive tool. There are posters in the toolkit for you to add information about your specific employer that might be an option for you.

Local Ed: We will send this (Annual Enrollment benefits guide) out? Partners for Health isn't automatically sending it?

Answer: We are including links to the benefits guide in emails to those for whom we have accurate addresses in Edison.

Local Ed: Who can I email with Memorandum of Understanding with questions?

Answer: You can send questions to benefits.administration@tn.gov and they will route the questions to Melissa Wiseman to follow up with you.

Local Ed: Are the 2025 Summary of Benefits online yet?

Answer: Yes. You can find the 2025 SBCs by going to the Partners for Health homepage, go to the bottom of the page and click on Summary of Benefits. Here is the direct link:

<https://www.tn.gov/partnersforhealth/summary-of-benefits-and-coverage.html>

Local Ed: Will we be able to help employees add and change benefits during Annual Enrollment? If so, how?

Answer: You can have the employee fill out the Enrollment Change Application. Then you can create a Benefit eForm to make your employee's changes for Annual Enrollment.

Local Ed: Are the 2025 retirement insurance documents available yet? The application for The Tennessee Plan, the Application to Continue Insurance at Retirement, etc.?

Answer: We're still updating the 2025 forms, but they will be posted by Oct. 1.

Local Ed: Are the 2025 CDHP changes for local education or just state employees (anti-obesity drugs)?

Answer: The 2025 CDHP anti-obesity benefits change applies to anyone choosing the CDHP plan. We have added some language to our website to clarify this change. This change only impacts those enrolled in a CDHP, and the anti-obesity medications are not being removed from the formulary. The medications can still be covered but the difference is how much enrolled CDHP members will pay. Below is information on this change and a link to the CDHP webpage:

<https://www.tn.gov/partnersforhealth/health-options/cdhp.html>

New in 2025! Benefit change for CDHP members: Anti-obesity medications will no longer be on the preventive drug list for the CDHP option in 2025. Members enrolled in this plan will be subject to their plan's deductible before plan coverage begins for anti-obesity medications including, but not limited to, Qsymia, Wegovy, Zepbound and Saxenda.

What this benefit change means for CDHP members starting Jan. 1, 2025:

- Members enrolled in the CDHP must meet their plan's deductible before coverage begins for anti-obesity medications including, but not limited to, Qsymia, Wegovy, Zepbound and Saxenda.
- Members who meet certain prior authorization criteria can still get these drugs covered. The only difference will be how much they pay.
- Anti-obesity drugs are NOT being removed from coverage.

Local Ed: The email containing our photo (headshot), will that be coming from an outside vendor or from BA?

Answer: It will be coming from a tn.gov email account and the email will include a link.

Local Ed: Are the Enrollment Change Application and the Insurance Cancel Request Application forms changing for 2025?

Answer: Both the Enrollment Change Application and Insurance Cancel Request Application will be updated for 2025. These applications will be posted on the Partners for Health website by Oct. 1

Local Ed: If employees are not making any changes to their plan, is it still not a requirement for them to log in?

Answer: Correct. If employees want to keep their current coverage, no action is required.

Local Ed: I have a few employees retiring in December. They have already completed the current Application to Continue Insurance at Retirement. Will they need to complete the updated 2025 application once it's available or will the current one be accepted?

Answer: The current application will be accepted.

Local Ed: I am new to this and wanted to make sure we do not have to do anything unless an employee would like to make changes. Am I understanding that correctly?

Answer: Correct. You, nor the employee, don't need to do anything if the employee does not want to make any changes.

Local Ed: Where is the 2025 Insurance Comparison Chart located?

Answer: You can find the link to the chart in several places on the Partners for Health website, including the Health webpage, Annual Enrollment main webpage, and under Publications, Insurance Comparison Charts. You can find the local education comparison chart here:

https://www.tn.gov/content/dam/tn/partnersforhealth/documents/2025_comparison_charts/benefit_grid_2025_le_lg.pdf

Local Ed: Will the current Enrollment Change Application be updated for 2025?

Answer: Yes. The Enrollment Change Application will be updated along with other forms by Oct. 1.

Local Ed: We have an employee who does not have any proof of joint ownership documents. She did go to the bank and open an account and provided the sheet with both names and account number but it's not accepted. Any other suggestions she can use?

Answer: We'll see what has been submitted with the application and follow up with you directly.

LOCAL GOVERNMENT QUESTIONS

Local Gov: Can this (interactive benefits guide) be shared as a video?

Answer: It cannot be shared as a video but you can share the presentation directly. There is a share button at the bottom of the presentation. When in full-screen mode, you can click the share button and copy the link and paste in your browser. You can also send the presentation directly out by email to your employees.

Local Gov: What is the date for this training?

Answer: The ABC Summer Training occurred in August. The materials from the training are available on the ABC webpage, under Summer Training. For the Annual Enrollment Training, this training will be available soon and the link will be posted on the ABC webpage under Training.

Local Gov: What is the date for the refresher training?

Answer: The Annual Enrollment training is an on-demand learning opportunity. The information will be available on the ABC webpage soon, and you can take the place any time before Oct. 1.

<https://www.tn.gov/partnersforhealth/agency-benefits-coordinators/training.html>

Local Gov: Could you confirm that premium amounts for local government, are they okay to be shared at this time with staff? Are these approved? Can I share them with the other guidance now?

Answer: Yes. You can share the premium information and all the information with your employees now. We aim to have Annual Enrollment information available a full month prior to Annual Enrollment so employees have that a month to review before enrollment starts. Here is a link to where you can find premiums:

<https://www.tn.gov/partnersforhealth/insurance-premiums.html>

Local Gov: Outside of Annual Enrollment, when I enroll a new employee as a single benefits person through ESS, do I need to upload the Enrollment Change Application?

Answer: You do not need to upload the Enrollment Change Application with a Benefit eForm. Please keep the application form on file in case of an appeal.

Local Gov: Where will I find the Enrollment Change Application for 2025?

Answer: We're working to finalize the form and it will be available by Oct. 1

STATE QUESTIONS

State: Could you share the link please for 15-min ABC Annual Enrollment training please?

Answer: The Annual Enrollment training link will be posted later this month. We'll let you know when it's available.

Combined ABC Conference Call Notes
Higher Education, Local Education, Local Government and State
July 9, 2024

Communications

- **Materials and Communications Updates:**
 - **Reminder - Annual Enrollment Dates:**
 - **State/Higher Ed:** Oct. 1 – Oct. 18
 - **Local Ed/Local Gov/Retirees:** Oct. 1 – Oct. 31
- **Annual Enrollment materials:** We're finalizing Annual Enrollment materials and resources for you to share with employees. We'll have more information to share with you during the ABC Summer Training and in the Friday Updates. New materials include an ABC toolkit with an employee checklist, FAQs, posters and infographics.
 - **Annual Enrollment Benefits Letters:** In August, all active employees and COBRA participants will be mailed a 2025 benefits letter which will announce 2025 premiums and benefits changes.
 - **2025 Annual Enrollment Benefits Guides (formerly called newsletters):** A digital Annual Enrollment benefits guide will be posted on the Partners for Health website for all active employees and COBRA participants by Sept. 1. PDF versions will also be available. Retirees will be mailed a guide (formerly called the newsletter) and it will also be available as a PDF on the Partners for Health website. We'll walk through the digital Annual Enrollment guides on an upcoming ABC call.
- **ABC Annual Enrollment Conference Call Schedule:** We did post an updated ABC conference call schedule last week with the Friday Update and the schedule is posted on the ABC webpage under Conference Call Notes Archive and Resources.
 - We'll **cancel the August ABC conference calls** due to the ABC summer training.
 - Weekly calls will be added in September. The regular September call will take place Sept. 10, and calls will be added Sept. 17 and Sept. 24.
 - There will be two calls in October. The regular call on Oct. 8 and we're adding calls for all plans on Oct. 22.
 - **Local Ed/Local Gov:** We're adding a call for local education and local government ABCs on Nov. 5.
 - Regular monthly ABC conference calls will resume Nov. 12.
- **Local Ed/Local Gov: Other Post Employment Benefits Survey Emails:** The other post-employment benefits survey email will go out to all local education and local government agencies on Aug. 5. Please watch your email for this important survey, which will give you detailed information on who to contact with questions and the deadline to return information to Benefits Administration. Note: your agency's participation is required and the survey must be returned per the 10 business day window noted in the Memorandum of Understanding.
- **Local Gov: New Agency Announcement:** We announced a new agency joining the local government plan. We'd like to welcome the City of Minor Hill to the local government plan!

Operations

- **Local Ed/Local Gov: Adding and Dropping Dental and Vision Plans Deadline:** Nakeisha Myles, BA's director of education and outreach, went over information for agencies interested in adding or dropping dental and/or vision coverage for 2025.
 - **Adding or Dropping Dental and Vision Plans:**
 - As a reminder, the deadline for agencies wishing to add dental and/or vision coverage (if not already enrolled in the plan) is Aug. 1.
 - You must notify us in writing that you wish to add dental and/or vision coverage. Your notification letter must:
 - Be on your agency's letterhead.
 - State your agency's intent to join the dental and/or vision plan.
 - Be approved by your governing body, if appropriate, and signed by your agency director.
 - Please submit your letter via Zendesk or email directly to nakeisha.n.myles@tn.gov.
 - Your employees will be eligible to enroll during the annual enrollment period in October for coverage that will begin on Jan. 1, 2025.
 - **Dropping Dental or Vision:** If your agency would like to drop dental and/or vision coverage for the 2025 calendar year, we will also need a written notice. That notice will need to be on your agency's letterhead and signed by the agency's director. You can upload the notice via Zendesk or send it directly to nakeisha.n.myles@tn.gov by Aug. 1.
- **Replying to Secure Emails from Benefits Administration:** Ian Harris, BA's systems administration manager, went over important information for you when replying to secure emails from BA.
 - STS made technical adjustments to the routing of secure emails in the last week of June.
 - This caused email replies to secure emails to not work in Zendesk.
 - We have found a workaround that requires your assistance.
 - When responding to a secure email from Benefits Administration, please use Reply All.
 - This will ensure the reply is able to be opened in Zendesk.
- **ABC Summer Training Reminder:** Rachel Craft, BA's education and outreach specialist, shared a reminder about the ABC Summer Training. You can still RSVP for the upcoming ABC summer training. You can attend in person or virtually.
 - **In-person will be held at the Tennessee State Library and Archives**
 - A state parking lot will be reserved for attendees
 - In-person attendees can have a professional headshot photo taken and will be eligible for giveaways and door prizes
 - **Aug. 21 – State and Higher Ed**
 - **Aug. 22 – Local Ed and Local Gov**
 - To register for the ABC summer training, go to the ABC webpage, click on 2024 Summer Training on the left, at the top of the page, click the link that says **RSVP to the 2024 ABC Summer Training**. Or you can use this link:
<https://www.tn.gov/partnersforhealth/agency-benefits-coordinators/2024-summer-training.html>
 - **More Information:** <https://www.tn.gov/partnersforhealth/agency-benefits-coordinators/2024-summer-training>

HIGHER EDUCATION

Higher Ed: Is there a brochure with hotels available for the ABC Summer Training?

Answer: We're working on a list of recommended hotels and restaurants. We'll post a link to the information on the ABC webpage under 2024 ABC Summer Training.

Higher Ed: Have you all started working on the AE Guide for 2025? Can vendor contact information be added?

Answer: We have started on the AE guides, and vendor contact information will be found at the back of the guides.

Higher Ed: Can you tell me what time the ABC Summer Training is on Aug. 21?

Answer: We'll start at 8:30 a.m. CT, and you'll be able to visit with the vendors. We'll formally start at 9 a.m. We'll end at about 4 p.m. CT.

Higher Ed: How early will the Annual Enrollment guide be available for retirees (and employees)? I have had a few reach out recently asking when they'll see premium information, etc., and they would like to know when to expect that going forward.

Answer: The AE guides and premium charts will be posted on the Partners for Health website by Sept. 1. The AE benefits letters will be mailed to active employees and COBRA participants in mid-August and will include 2025 premium charts. The AE retiree guide will mail Sept. 6.

Higher Ed: I would like to have a benefits fair for our employees. I would like to reach out to our vendors who are unable to attend. When is a good time to host a benefits fair? I haven't had one in a long time.

Answer: Typically, on the medical side, ABCs reach out to BlueCross BlueShield and Cigna to see if they are available to attend their benefits fair on a set date and time. You can find contact information for all vendors on the [Vendor Contact List](#), and there is specific contact information for benefits fairs. I'm not sure if you have reached out to them, but if there is an issue, if you could submit a Zendesk ticket with some details, and we'll check with the vendors. Here are some suggestions from other higher education institutions:

- Most vendors can attend your benefits fair if you contact them early to schedule the event.
- I start reaching out to vendors in January to get them on my schedule.
- We usually reach out to vendors as early as February to secure dates with vendors and to secure space on campus.

Update: BA followed up with BCBS and Cigna and learned that pulling teams together to staff benefit fairs can be challenging considering factors like demand, travel needs that impact the number of requests that can be scheduled, attempts to coordinate schedules with other vendors and the timing of requests. No blackout dates were noted, but both BCBS and Cigna recommend submitting requests as soon as possible. Addressing your requests to both medical vendors and proposing two or three dates and times in order of your preference might improve scheduling efficiency. Also, if you have an approximate date in mind, you might include a question in your request asking the vendors to offer up some available options within your preferred date range.

Higher Ed: Will employees have an option for a virtual benefits fair?

Answer: BA will not have a virtual benefits fair, but we will have pre-recorded, on-demand videos again this year from our vendors and two on-demand videos from BA about benefits changes. We'll post these on our AE Enrollment Materials webpage by Sept. 1. We'll let you know when they are

posted and where to find them. We'll also use these videos in our AE emails we send out to employees.

Higher Ed: Will they be live vendor presentations or pre-recorded?

Answer: The vendor videos are pre-recorded. With the live vendor presentations, we often had too many people who wanted to attend, and we could not answer all the questions during the time frame., We're offering those pre-recorded so employees can watch them at their convenience.

LOCAL EDUCATION QUESTIONS

Local Ed: If there are multiple ABCs in our LEA, do we all have to complete the other post-employment benefit survey, or will only the primary ABC completing it suffice? Our other ABCs are only for back up purposes, and do not use Edison daily.

Answer: We just need one survey per agency.

Local Ed: I've heard a rumor that Murfreesboro Medical is looking at pulling out of the Cigna network. Have you all heard this?

Answer: We have not heard this from Cigna but we'll follow up with them. **UPDATE:** Benefits Administration followed up with Cigna and learned that Murfreesboro Medical and Cigna are in contract renegotiations. However, there's nothing unusual in that process and no immediate cause for concern. Such negotiations occur throughout the year in the regular course of business. Most result in renewals with no member impact. Rest assured that Cigna will keep BA updated on any negotiations that are at risk and, as always, we will communicate with ABCs and members as needed in a timely manner. We do share network updates on our website, under Carrier Information, then go to [Click Here for Carrier Network Updates](#).

Local Ed: We have a new ABC for our agency for this upcoming school year. Do I just put a request in Zendesk for their Edison access and new role? I will remain the backup ABC.

Answer: Yes. That is correct.

Local Ed: Yesterday, I terminated an employee through job data. A few minutes later I received an Edison login email on the same employee. I sent in a Zendesk ticket on this employee. When this weird stuff happens, do you all want us to send in a Zendesk ticket? I was really terminating the employee.

Answer: Yes. Please submit a Zendesk ticket so we can research this issue.

Local Ed: Do we know when the 2025 rate charts will be sent out?

Answer: We will post 2025 premium charts on the Partners for Health website by Sept. 1. The charts will be included in the AE benefits letters we're mailing to all active employees and COBRA participants. The charts were also posted with the June 21 Friday ABC update. You can find links to the charts on the ABC webpage under Weekly Updates Archive. Here is a link to the June 2024 Friday Update archive:

https://www.tn.gov/content/dam/tn/partnersforhealth/documents/abc_weekly_updates/abc_email_2024_jan_jun.pdf

LOCAL GOVERNMENT QUESTIONS

Local Gov: If an agency has been on the health plan for more than two years but has the dental/vision for only one year, can the agency drop the dental and/or vision?

Answer: Yes.

Local Gov: Is Aug. 1 the last day to drop health benefit as well?

Answer: No. We require a 60-day notice for agencies to drop health coverage. Although we only require a 60-day notice, please let us know as soon as possible so we can refrain from contacting your employees about Annual Enrollment if you plan on leaving by the end of the year.

Local Gov: Is the ABC Summer Training information on the website? Is this course a one-day course?

Answer: It is a one-day training. You can find the information on the ABC webpage, under 2024 Summer Training (there is a link on the left-hand side of the page). Right now, you can RSVP to either attend in-person, or virtually. Soon we'll include a link to hotel and restaurant information, and we'll email out more information to attendees.

Local Gov: Is the virtual ABC Summer Training the same day?

Answer: Yes. We'll live stream the training on the same day at the same time.

Local Gov: Should we have received a confirmation email for registering for training?

Answer: Yes. You should have received an email confirmation. We'll also send another email out as we get closer to the training date.

Local Gov: Can you go over again how to get to the hotel and food sites?

Answer: We haven't posted the information yet on the ABC webpage, but we'll post a link under 2024 Summer Training.

Local Gov: What's the deadline to RSVP?

Answer: We haven't set a deadline. Please register as soon as possible.

Local Gov: The ABC Summer Training is virtual or an in-person training option?

Answer: Both. The RSVP will let you choose which one you want. For in person, it saves you a seat, and for the virtual option, you'll get links for the trainings.

Local Gov: When you register, it states Monday, Aug. 19. Did I misunderstand it to not be Aug. 22 for local government?

Answer: The ABC Summer Training for local government will be held Aug. 22. The Aug. 19 date in the confirmation email is when you'll receive additional information if you registered for the virtual session.

Local Gov: What if you are not able to attend live or virtual that day? Is there another option?

Answer: After Aug. 22 and the ABC Summer Training is complete, we'll post links to videos from the training on the ABC webpage.

STATE

State: What are the hours for the ABC Summer Training?

Answer: We'll start at 8:30 a.m. and will finish by 4 p.m. CT. We'll have the same hours for the virtual training. We'll have more details about both options soon.

State: The ABC Summer Training will be virtual too?

Answer: Yes. For the virtual option, you will sign up the same way.

State: Where is the ABC Summer Training located if you want to attend in person?

Answer: It will be held at the Tennessee State Library & Archives near Bicentennial Mall. We'll have free parking available, and more information will be posted soon on the ABC webpage under 2024 Summer Training.

Combined ABC Conference Call Notes
Higher Education, Local Education, Local Government and State
June 11, 2024

Communications

- **Materials and Communications**

- **2025 Benefits and Premiums:** On May 31, we included the 2025 benefits changes and aggregate average premium increase percentages for 2025 by plan in the Friday Update Word document. For local education and local government agencies, we also sent a memo to all ABCs and agency directors. There has been some confusion about the aggregate premium costs. **The aggregate premium increase applies to ALL plan options and tiers**, so that includes all PPO options, and the CDHP option. The additional cost added to the monthly premium for the BlueCross Network P and Cigna Open Access Plus networks will still apply in 2025, and those amounts will not change. So, to clarify; all plans and tiers will have an aggregate premium increase in 2025, and the additional cost added to the monthly premium for the two networks, BlueCross Network P and Cigna OAP, will not change in 2025.
- **ABC Survey:** We want to thank all the primary ABCs who recently completed the annual ABC survey in May. We had a total of 353 responses, which is an increase in participation of 67%. We'll have survey results and more information to share with you soon.
- **This webinar has occurred. State: 4Mind4Body – Optum Health Men's Mental Health Webinar, June 12:** Presented by Optum Health, join Partners for Health for the Men's Mental Health webinar, Wednesday, June 12 from 11:30 a.m. to 12:30 p.m. CT.

Mental health is essential for a happy and full life, yet there is often a lack of awareness and understanding of how men experience mental health. Perceptions of masculinity, gender stereotypes and stigma can make it harder for men to recognize when they might need support. As a result, there's a disproportionate difference between the number of men experiencing mental health disorders and those seeking treatment. This session will unpack the key components of psychological wellbeing for men, delving into some of the societal norms that disempower men from accessing help.

Pre-registration required. Session will be recorded and made available after the session.
[Click here](#) for more information about upcoming webinars and previously recorded sessions.

- **Local Ed: New Agency Announcement:** Jessica Southern, BA's agency outreach director, announced a new local education agency that is joining the plan.
 - Empower Academy
- **Local Gov: New Agency Announcement:** Jessica Southern, BA's agency outreach director, announced new local government agencies that are joining the plan.
 - Summertown Utility District
 - Hardeman County Highway
 - Town of Cornersville

Presentations

- **Local Gov:** HIPAA Training: Chanda Rainey, BA's director of HIPAA compliance, shared a reminder about HIPAA Training.

The 2024 HIPAA annual classes are open. You must complete the training by the last day of your assigned training month.

Our training for local government now includes a review of the Memorandum of Understanding. This year, we have registered everyone for the class. You'll locate the class in Edison under My Learning.

- Each agency is assigned a month to have training completed. You can take the training now without worrying about the completion date.
- All ABCs and directors must complete the annual HIPAA training every calendar year. You must complete the training by the last day of your assigned month. Failure to comply with mandatory training requirements may suspend insurance benefits access. Training requirements will not be waived unless the BA HIPAA compliance officer approves.

Local government will take LG_LE_HIPAA_2024

- Here is the navigation after you log in to Edison at www.edison.tn.gov: NAV BAR > Navigator > ELM > Learning Home > Search for Learning type **HIPAA** > Annual HIPAA Training (HIPAA 2000) > LG_LE HIPAA_2024.

Training completion date:

- Local government – June 30

- **State:** HIPAA Training: Chanda Rainey, BA's director of HIPAA compliance, shared a reminder HIPAA Training.

The 2024 HIPAA annual classes are open. You must complete the training by the last day of your assigned training month.

This year, we have registered everyone for the class. You'll locate the class in Edison under My Learning.

- Each agency is assigned a month to have training completed. You can take the training now without worrying about the completion date.
- All ABCs and directors must complete the annual HIPAA training every calendar year. You must complete the training by the last day of your assigned month. Failure to comply with mandatory training requirements may suspend insurance benefits access. Training requirements will not be waived unless the BA HIPAA compliance officer approves.

State will take STATE_HE_HIPAA_2024

- Here is the navigation after you log in to Edison at www.edison.tn.gov: NAV BAR > Navigator > ELM > Learning Home > Search for Learning type **HIPAA** > Annual HIPAA Training (HIPAA 2000) > State_HE_HIPAA_2024.

Training completion date:

- State – June 30

Operations

- **Local Ed/Local Gov:** Adding and Dropping Dental and Vision Plans Deadline: Nakeisha Myles, BA's director of education and outreach, went over information for agencies interested in adding or dropping dental and vision coverage for 2025.
- **Adding or Dropping Dental and Vision Plans:**
 - As a reminder, the deadline for agencies wishing to add dental and/or vision coverage (if not already enrolled in the plan) is Aug. 1.

- You must notify us in writing that you wish to add dental and/or vision coverage. Your notification letter must:
 - Be on your agency's letterhead.
 - State your agency's intent to join the dental and/or vision plan.
 - Be approved by your governing body, if appropriate, and signed by your agency director.
 - Please submit your letter via Zendesk or email directly to nakeisha.n.myles@tn.gov.
 - Your employees will be eligible to enroll during the annual enrollment period in October for coverage that will begin on Jan. 1, 2025.
 - **Dropping Dental or Vision:** If your agency would like to drop dental and/or vision coverage for the 2025 calendar year, we will also need a written notice. That notice will need to be on your agency's letterhead and signed by the agency's director. You can upload the notice via Zendesk or send it directly to nakeisha.n.myles@tn.gov by Aug. 1.
 - **2024 ABC Summer Training:** Ebony Davidson, one of BA's education and outreach specialists, shared information about the upcoming ABC roadshow training. To register for the ABC summer training, go to the ABC webpage, click on 2024 Summer Training on the left, scroll down under the picture and you'll find the blue box that says **RSVP to the 2024 ABC Summer Training**. Or you can use this link: <https://www.tn.gov/partnersforhealth/agency-benefits-coordinators/2024-summer-training.html>.
-

HIGHER EDUCATION QUESTIONS

Higher Ed: For the imputed income report, did you decide how we're handling terminations if someone leaves? Right now, it's kind of like the report is a month behind.

Answer: We had a conversation with April Preston, and we explained how the state is handling this.

Higher Ed: Will the ABC Summer Training also be available via remote?

Answer: You will have the option of attending in-person or virtually. We'll also record the sessions, and they'll be available after the training.

Higher Ed: For the changes to the BlueCross BlueShield network, CHI Memorial is leaving Network S but are they also leaving Network P?

Answer: We're still waiting to hear the outcome for BCBST Network P. We've previously communicated that we expect they will leave BCBST Network P effective July 1, 2024, but there is still an ongoing discussion. We're waiting on official word. As soon as we have more information, we'll let you know.

Higher Ed: Where to go to register for the ABC summer training?

Answer: To register, go to the ABC webpage, click on 2024 Summer Training on the left, scroll down under the picture and you'll find the blue box that says **RSVP to the 2024 ABC Summer Training**. Or you can use this link: <https://www.tn.gov/partnersforhealth/agency-benefits-coordinators/2024-summer-training.html>.

LOCAL EDUCATION QUESTIONS

Local Ed: Do you know when the letters about the Blue Cross Blue Shield network changes (CHI Memorial / Parkridge) will be mailed to members?

Answer: Currently, we're still waiting to hear a final decision about CHI Memorial and BlueCross Network P. As soon as we have more information on negotiations about this network, we'll share the information with you. For impacted members enrolled in BCBST Network S, those letters have already mailed. If you have members who believe they should have received a letter regarding BCBST Network S but did not, please submit a Zendesk ticket with their information and we'll research this for you.

Local Ed: Other than calling the Benefits Administration 800 number or via Zendesk, is there a way to look into Edison to see if a retiring employee has submitted the Application to Continue Insurance at Retirement?

Answer: Calling the service center and looking in Zendesk are the only ways to see if someone has submitted the application. If the retiree submits the application directly to us and Part 9 isn't complete, we will then reach out to the ABC to either complete Part 9 or verify the last day of active coverage.

Local Ed: Is there a way for us to know if a retiree application is approved or not?

Answer: If the employee submits the Application to Continue Insurance at Retirement and they're not eligible, we'll let you know. We'll send you an email as to why the member is not eligible, and we also send the member a letter.

Local Ed: Have we arrived at the costs yet for the health insurance in 2025? I received the letter with the percentage amount, but do we have the cost sheets available?

Answer: We have posted the 2025 premium charts with the June 14 ABC Friday Update.

LOCAL GOVERNMENT QUESTIONS

Local Gov: Can you drop (the) medical (plan) and stay on dental and/or vision with the state?

Answer: No. Your agency must offer medical coverage to be on the State Group Insurance Program.

Local Gov: We're currently enrolled in dental and vision and we would like to continue. Do we need to do anything for 2025?

Answer: No. There is nothing you need to do if you want to continue offering dental and vision coverage to your employees.

Local Gov: Is that new for 2025?

Answer: This is not new, and the coverage requirement applies only at the agency level. Your agency has to offer medical coverage to offer the dental and vision coverage to all employees. **Employees** don't have to enroll in medical coverage to enroll in dental and vision coverage if your agency chooses to offer the dental and vision plans.

Local Gov: We had someone stop by our office and they stated that some agencies are being told they can no longer be part of the state plan. Any information on that is appreciated.

Answer: We're aware there is a provision in state grant contracts that concerns participation in state plans. BA does not manage organizations' grant/contract compliance with state agencies and does not know how this clause applies to each organization. Over the past two years some organizations have notified BA of their decision to drop participation in the Local Government Plan to comply with their grants and continue to receive grant funding. We recommend that you contact your state grantor agency with questions and/or reach out with questions as soon as possible to a central email for information about this grant provision: D36.Grant@tn.gov.

Local Gov: I completed HIPAA training in December. Do I have to do it again? My learning is showing it complete. I want to ensure that I don't miss something.

Answer: The training is updated each year. If you completed the 2024 training, then you have completed the requirement. You'll need to make sure you completed the 2024 version.

Local Gov: Will charts with 2025 premium costs for medical, dental and vision be available this week?

Answer: We've posted the 2025 medical, dental and vision premium charts with the June 14 ABC Friday Update.

Local Gov: Is summer training one day or two?

Answer: It is a one-day training, and for local government it will be held on Aug. 22. To register, go to the ABC webpage, click on 2024 Summer Training on the left, scroll down under the picture and you'll find the blue box that says **RSVP to the 2024 ABC Summer Training**. Or you can use this link: <https://www.tn.gov/partnersforhealth/agency-benefits-coordinators/2024-summer-training.html>.

Local Gov: Is the roadshow going to be recorded in case people cannot be there or view due to other commitments this year?

Answer: There is a virtual option, and we'll post the recorded videos after the training has been completed.

STATE QUESTIONS

State: Am I understanding correctly that ALL medical insurance participant premiums are going up?

Answer: Correct. The Insurance Committee approved an aggregated average health insurance premium increase of 5.5% for active state plan members and retirees. The 2025 health insurance premium increase percentage is in the aggregate; premium increases will vary slightly within the products and coverage tiers.

State: At the bottom of the notes, it said that BlueCross BlueShield Network P wasn't going up along with one of the Cigna plans, so I am confused.

Answer: The 2025 aggregated average health plan premium increase for all health plans is 5.5% for active members and retirees. In the information previously provided, the **additional monthly cost** added to the monthly premiums for BCBST Network P and Cigna OAP will not change in 2025. If employees choose BCBST Network P or Cigna OAP as their network carrier, they will pay an additional monthly cost, which is added to the monthly premium. There is information about the additional cost added to the monthly premium for BCBST Network P and Cigna OAP on the [Carrier Information webpage](#).

Combined ABC Conference Call Notes
Higher Education, Local Education, Local Government and State
May 14, 2024

Communications

- **Materials and Communications**
 - **2024 Annual Enrollment Dates for 2025 Benefits:** We announced the Annual Enrollment dates last month, but here they are again for your reference:
 - **State/Higher Ed: Oct. 1 – Oct 18**
 - **Local Ed/Local Gov/Retirees: Oct. 1 – Oct. 31**
 - **2025 Premiums and Benefit Information:** We don't have any information to share about 2025 premiums and any benefits changes but hope to have some information following the May Insurance Committee meeting.
 - **BlueCross BlueShield Network Updates:** HCA Parkridge is joining Blue Network S effective July 1, 2024. CHI Memorial doctors and facilities will leave Blue Network S and Blue Network P effective July 1. BCBST members will receive communications soon with additional information on these network changes. To learn more, members may visit <https://bcbstnetworkupdates.com/>. Sample letters for both BCBST Network S and Network P members were posted with last week's Friday Update.
 - **CVS Mail Service Pharmacy Change:** Beginning May 15, 2024, CVS Caremark Mail Service Pharmacy will no longer have inventory to dispense certain GLP-1s, due to widespread supply constraints. GLP-1s are medications used to treat diabetes or obesity, depending on the specific drug.

Members may fill prescriptions for these medications at in-network retail pharmacies, where available. Members will pay plan-designated retail cost-sharing; however, they may be eligible to use manufacturer copay assistance cards, as available.

Summary of Changes

Starting May 15, 2024, CVS Caremark Mail Service Pharmacy will no longer have inventory to dispense any prescriptions for all dosages of the supply-constrained medications below:

- Mounjaro
- Trulicity
- Wegovy
- Saxenda

Impact to Members

- Starting May 15, 2024, members will no longer be able to fill the above supply-constrained GLP-1 drugs at CVS Caremark Mail Service Pharmacy.
 - The Mail Service Pharmacy will continue to dispense GLP-1s that are not experiencing supply constraints.
- Before May 15, 2024, CVS Caremark's Mail Service Pharmacy will reach out to impacted members:

- Members will receive letters and a call from CVS Caremark Mail Service Customer Care representatives to alert members to the upcoming change and offer alternative options for members to receive their medication.
 - Customer Care representatives will also assist members in transferring prescriptions to any in-network participating retail pharmacy.
- After May 15, 2024, CVS Caremark's Mail Service Pharmacy will notify members who attempt to fill a prescription for these drugs that their order cannot be processed.
 - Multiple communication channels will be used, as permitted: letter, email and/or SMS.
 - Prescribers that attempt to send new prescriptions for supply-constrained GLP-1s to CVS Caremark Mail Service Pharmacy will also be notified that the prescription cannot be filled.
- Claims for supply-constrained GLP-1s filled at in-network retail pharmacies will be processed at contracted retail rates. Members will pay retail copays. Commercial members may be eligible to use manufacturer copay cards which could decrease member out of pocket cost.
- Members can view a list of participating pharmacies in their network by signing into Caremark.com. Choose "Plan and Benefits" and then select "Pharmacy Locator." If they have additional questions, they can call the number on their benefit card.
- **ABC Survey:** Our annual ABC survey was sent out last week to primary ABCs and a reminder email was sent out Tuesday, May 14. We value your input and hope you'll take a few minutes to complete this survey. The deadline is May 21.
- **Explanation of Benefits Reminder and Resources:** We shared this information in an April Friday Update.
 - Benefits Administration reminds members who have received health services to check their explanation of benefits to make sure the fees they were charged are correct for Partners for Health plan members.
 - Members who believe they may have overpaid for a service should contact their health care provider to ask for a refund. Plan members who need assistance to request a refund should contact their insurance carrier.
 - To learn more about the explanation of benefits and why it's important, visit <https://mailchi.mp/tn.gov/know-your-health-aug2022-3160941>.
 - Find more information on EOBs on our carrier webpages via the [Partners for Health website](#).
- **ABC Roadshow Training Reminder:** A reminder that the ABC Roadshow Training will take place in August in Nashville. The dates are below. The training will be in-person and a virtual option will also be available. Registration and more information will be coming soon!
 - **State/Higher Ed:** Aug. 21
 - **Local Ed/Local Gov:** Aug. 22
 - Onsite: Tennessee State Library and Archives
 - Virtual option also available
 - More information coming soon!

- **Local Ed/Local Gov: Sharecare Wellness Program SMS**

- Starting on June 10, Sharecare will send monthly text messages regarding the wellness program to local ed and local gov members and retirees.
- The initial text will ask members if they would like to opt-in to receiving text messages regarding the wellness program. Example of that message:
 - “Partners for Health & Sharecare: Welcome to your wellness program. Reply YES to receive texts. Reply STOP to unsubscribe. Msg&data rates may apply.”
- Members who opt in will then receive a brief welcome message followed by this marketing message encouraging them to learn more about the program:
 - “Partners for Health & Sharecare: You have access to more programs & resources than ever before! Learn more: <https://shareca.re/sotn>. Reply STOP to unsubscribe.”
- Once a member opts in, they will receive text messages on a monthly cadence.
- Members can unsubscribe from these texts at any time by replying STOP to the marketing message sent.
- Once members opt out, Sharecare will not send any follow-up communications via text.
- If members want to start receiving these types of communications again, they will need to text Sharecare. This information is provided on the microsite sharecare.com/tnwellness > FAQs > General > How do I update my communications preferences?

- **ABC Webpage Changes:** We’ve made changes to the layout of the ABC webpage.

- The main change to the ABC website involved eliminating the accordion on the main page and moving the options previously under the accordion to the side navigation.
- Each accordion category is now a separate webpage, making it easier to locate documents using the website's search function.
- Another advantage of our redesign is the capability to customize the content of each page. Overall, the redesign makes our website more functional and we hope you will find it is more user-friendly.

- **ABC Conference Call and Friday Update Poll Results:** Thank you to all the ABCs who completed the recent poll sent out about the ABC conference call and weekly Friday Update process changes. Here are the results and a few changes we will implement based on your comments.

Question 1. The shortened half hour monthly ABC conference call gives Benefits Administration enough time to present information and answer my questions.

- Strongly agree: 73
- Agree: 194
- Neither agree nor disagree: 41
- Disagree: 8
- Strongly disagree: 1
- No answer: 2
- Total responses: 319

Strongly agree/agree = 83.70%

Disagree/strongly disagree = 2.82%

Neither agree nor disagree = 12.85%

No answer: .63%

Question 2. The ABC conference call time works with my schedule (Higher Education - 8:30 a.m. CT; Local Education - 9:30 a.m. CT; Local Government - 10:30 a.m. CT; State - 11:30 a.m. CT).

- Strongly agree: 67
- Agree: 185
- Neither agree nor disagree: 44
- Disagree: 20
- Strongly disagree: 2
- No answer: 1
- Total responses: 319

Strongly agree/agree = 79.00%

Disagree/strongly disagree = 6.90%

Neither agree nor disagree = 13.79%

No answer = .31%

Question 3. Is there anything Benefits Administration could do to improve the current ABC conference call process?

We received many great comments and suggestions.

- Several requests for call reminders.
 - We're working on an automated reminder that will go out on the Monday before the calls with the link to the join the webinar. We hope to start sending this reminder prior to the June ABC conference calls.
- Request for the slides after the call.
 - We'll start posting slides with the regular Friday Update. Please note that changing the format from a PowerPoint to a PDF may alter some graphics.
- We are discussing many of the additional comments about the ABC conference calls and will update you if any additional changes are made.

Question 4. The process of going to the ABC webpage and clicking the red button to download the Friday weekly ABC update Word document, conference call agenda/notes (if applicable) and flyers is easy.

- Strongly agree: 100
- Agree: 162
- Neither agree nor disagree: 28
- Disagree: 19
- Strongly disagree: 8
- No answer: 2
- Total responses: 319

Strongly agree/agree = 82.13%

Disagree/strongly disagree = 8.46%

Neither agree nor disagree = 8.78%

No answer = .63

Question 5. Is there anything Benefits Administration could do to improve the current Friday ABC update process?

Again, we received many great comments and suggestions.

- The Friday Update email is now automated and is a better way for BA staff to provide the information. Because the email is now automated, this is why the email is titled “Important Benefits Administration Update”, and why we’re not able to add attachments.
 - We had a suggestion to make the Friday Update a PDF. We save the document as a Word document so when you download the document, you can copy and paste information that is designated for your members/employees to easily share with them.
 - We had another suggestion to change the email subject line if we’re emailing specific information outside of the regular Friday Update and we’ll do that going forward.
- **State: 4Mind4Body – Optum Health Men’s Mental Health Webinar, June 12, 11:30 a.m. CT.** Mental health is essential for a happy and full life, yet there is often a lack of awareness and understanding of how men experience mental health. Perceptions of masculinity, gender stereotypes and stigma can also make it harder for men to recognize when they might need support. As a result of these complex factors, there’s a disproportionate difference between the number of males experiencing mental health disorders and those seeking treatment. This session will explore men’s mental health and unpack the key components of psychological wellbeing for men, delving into some of the more damaging societal norms that disempower men from accessing help.

Pre-registration required. Session will be recorded and made available after the session.

Click here to register:

https://eapworklife.my.site.com/USTrainingForm/s/newregistrationpage?c_recordId=a254N000004DWB0QAO

[Click here](#) for more information about upcoming webinars and previously recorded sessions.

Presentations

- **Here4TN.com Live and Work Well Site Refresh:** Chris Roe, senior client services manager with Optum Health, went over new website features and site functionality changes for members.
- **Higher Ed: HIPAA Training – Deadline May 31:** Chanda Rainey, BA’s director of HIPAA compliance, gave a reminder about HIPAA training. The 2024 HIPAA annual classes are open. There is no need to wait for the assigned month. You must complete the training by the last day of your assigned training month.

This year, we have registered everyone for the class. You’ll locate the class in Edison under My Learning.

- Our training is online in Edison. Each agency is assigned a month to have training completed. You can take the training now without worrying about the completion date.
- All ABCs and directors must complete the annual HIPAA training every calendar year. You must complete the training by the last day of your assigned month. Failure to comply with mandatory training requirements may suspend insurance benefits access. Training requirements will not be waived unless the BA HIPAA compliance officer approves.

Higher education will take **STATE_HE_HIPAA_2024**

- Here is the navigation after you log in to Edison at www.edison.tn.gov: **NAV BAR**
>Navigator > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > State_HE_HIPAA_2024.

Training completion date:

- **State higher education – May 31**

You can email BA's privacy officer, Chanda Rainey, with any questions: chanda.rainey@tn.gov

- **Local Ed: HIPAA Compliance Announcement:** Chanda Rainey, BA's director of HIPAA compliance, shared an important HIPAA compliance announcement.
 - Some school districts use TalentEd Records or a similar product for operations. This electronic onboarding and records management system allows you to complete HR and payroll documents electronically. If you use it to manage insurance documents, it's essential that you implement safeguards to maintain HIPAA compliance. Authorized access must be installed to restrict access to only those listed in the ABC directory for the insurance folder. Also, any electronic communication regarding insurance benefits with employees must be able to be reproduced at the request of BA. Email documentation is often required for the appeal process. Your commitment to ensuring these safeguards are in place is crucial.
- **Local Gov: HIPAA Training – Deadline: June 30:** Chanda Rainey, BA's director of HIPAA compliance, gave a reminder about HIPAA training.
 The 2024 HIPAA annual classes are open. There is no need to wait for the assigned month. You must complete the training by the last day of your assigned training month.
 Our training for local government now includes a review of the Memorandum of Understanding. This year, we have registered everyone for the class. You'll locate the class in Edison under My Learning.
 - Our training is online in Edison. Each agency is assigned a month to have training completed. You can take the training now without worrying about the completion date.
 - All ABCs and directors must complete the annual HIPAA training every calendar year. You must complete the training by the last day of your assigned month. Failure to comply with mandatory training requirements may suspend insurance benefits access. Training requirements will not be waived unless the BA HIPAA compliance officer approves.

Local government will take **LG_LE_HIPAA_2024**

- Here is the navigation after you log in to Edison at www.edison.tn.gov: **NAV BAR**
>Navigator > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > LG_LE HIPAA_2024.

Training completion date:

- **Local government – June 30**

You can email BA's privacy officer, Chanda Rainey, with any questions: chanda.rainey@tn.gov

- **State: HIPAA Training - Deadline June 30:** Chanda Rainey, BA's director of HIPAA compliance, gave a reminder about HIPAA training.
 The 2024 HIPAA annual classes are open. There is no need to wait for the assigned month. You must complete the training by the last day of your assigned training month.
 This year, we have registered everyone for the class. You'll locate the class in Edison under My Learning.

- Our training is online in Edison. Each agency is assigned a month to have training completed. You can take the training now without worrying about the completion date.
- All ABCs and directors must complete the annual HIPAA training every calendar year. You must complete the training by the last day of your assigned month. Failure to comply with mandatory training requirements may suspend insurance benefits access. Training requirements will not be waived unless the BA HIPAA compliance officer approves.

State will take **STATE_HE_HIPAA_2024**

- Here is the navigation after you log in to Edison at www.edison.tn.gov: **NAV BAR**
>Navigator > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > State_HE_HIPAA_2024.

Training completion date:

- **State – June 30**

You can email BA's privacy officer, Chanda Rainey, with any questions: chanda.rainey@tn.gov

Operations

- **Local Ed: Eligibility Rule Survey:** Melissa Wiseman, BA's director of operations, informed ABCs about a short eligibility rule survey going out this week.
 - The Plan Document allows local education agencies a choice of when to start coverage for employees. You can start coverage the first of the month after hire, or you can start coverage the following month. The same option must be applied to all employees. We have not previously documented the choice each agency has selected and will be doing that going forward so that we can better assist your agency with eligibility questions. We will be sending out a survey this week to ask which practice you follow. Please complete the survey by Wednesday, May 29.
- **Higher Ed/Local Ed/Local Gov: Retirement Reminder:** Jasmine McCreight, BA's retirement insurance manager, shared a retirement reminder.
 - If a member's term date in Edison needs correction, please send the Corrections and Clarifications form to the active department for the necessary correction. The retirement department cannot make any corrections if the error was made by the agency.

HIGHER EDUCATION QUESTIONS

Higher Ed: No questions

LOCAL EDUCATION QUESTIONS

Local Ed: Lately when I enter a new hire in Edison, our back up ABC is the person who is receiving the Edison login information instead of me. I have reported this; however, it continues to happen.

- **Answer:** The Edison team is researching this issue.
-

LOCAL GOVERNMENT QUESTIONS

Local Gov: I completed a Corrections and Clarification form through Zendesk to correct a Cigna health plan choice. Under “Issue to be Corrected” I didn't see anything relevant, and it wouldn't allow me to type anything.

- **Answer:** The Corrections and Clarifications form is not available to use to change the plan type. Please submit an Administrative Error form.

Local Gov: I replied to a secure email from Benefits Administration. Then I received a call that it couldn't be opened, and we didn't need to use secure emails to BA. Is this correct?

- **Answer:** We do have trouble opening secure emails sent from your systems. The message we are trying to convey is that anything that is sent or uploaded through Zendesk is secure. If you have sensitive information, please submit it through Zendesk so it stays in a secure system the entire time.

Local Gov: Do we have any information regarding 2025 rate increases?

- **Answer:** We don't yet have information about 2025 premiums, but we hope to have information for you following the May Insurance Committee meeting.

Local Gov: When people are entered as retiring and want to continue insurance, can you share the timeline for continuing insurance at retirement? My employees don't always give a month's notice.

- **Answer:** You'll want to submit the Application to Continue Insurance at Retirement within one full calendar month of the active coverage ending.
- **Follow up question:** When I submit the Application to Continue Insurance at Retirement form through Zendesk, I usually include the ACH with it. Do employees need to send money? What needs to happen? Will you ACH the first payment?
- **Answer:** It depends on when the application is submitted and the enrollment is keyed. We'll notify the retiree if payment is needed before the ACH is set to begin.
- **Follow up question:** Also, recently I had an employee who met my requirements, but was under age 55. When you terminate the employee, the COBRA information automatically gets sent out and that is the only thing that gets offered to the employee. Can she continue COBRA coverage for longer than 18 months or is that not available?
- **Answer:** COBRA coverage is up to 18 months and an employee cannot continue after 18 months.

Local Gov: Did you all discuss the survey question about when insurance will begin for new employees?

- **Answer:** That is just for local education agencies. For local government, everyone can have a probationary period, and we track that information.
- **Follow up:** I am local education. Do I need to respond to the survey?
- **Answer:** Yes. If you are a local education ABC, you do need to respond to that survey for your agency.

Local Gov: What is the probationary period?

- **Answer:** Local government agencies have a choice as to when they start coverage, either the first of the month after the hire date or you can implement a probationary period of 30 to 60 days. The same start date has to apply to all employees in your agency.

STATE QUESTIONS

State: If you took the HIPAA training in January, do you need to retake it?

- **Answer:** You shouldn't have to because it would have been the 2024 training that you completed. If you have completed the 2024 training, you should not have to retake it.

Combined ABC Conference Call Notes
Higher Education, Local Education, Local Government and State
April 9, 2024

Communications

- **Materials and Communications**
 - **2024 Annual Enrollment Dates for 2025 Benefits:**
 - **State/Higher Ed: Oct. 1 – Oct 18**
 - **Local Ed/Local Gov/Retirees: Oct. 1 – Oct. 31**
 - **Correct Information on Your Websites:** Benefits Administration has been notified by a state employee that she is receiving phone calls meant for the Emotional Wellbeing Solutions program, formerly EAP, at her work phone number.

After doing a Google search of the telephone number, we've found that some Benefits Administration member agencies have outdated information and old member materials on their websites. This outdated information includes this state employee's phone number which was associated with a former vendor partner that provided EAP services. We need you to work with your web masters/information technology teams to ensure the benefits information you're providing on your agency website is accurate. We encourage you to do this as soon as possible.

The accuracy of benefits information we provide to our members online is critical to our success, and we take the responsibility seriously. At Benefits Administration, we make website updates routinely and pride ourselves on keeping our website current. The simplest way to combat outdated information on your website would be to link to tn.gov/partnersforhealth rather than providing information independently.

- **ABC Poll:** On April 2, Benefits Administration sent an email to all ABCs from our benefits.info@tn.gov email account with a link to a very brief poll about the changes made to ABC conference calls and the Friday ABC update process. We encourage all ABCs to complete the survey (one response per ABC). So far, we've had a great response to the survey. If you haven't completed the survey, we'll include the link again in this week's Friday ABC update. If you've already completed it, it should not let you complete it again.
 - **The deadline to complete the survey is April 16 (next Tuesday).**

Here is the link to complete the survey:

https://stateoftennessee.formstack.com/forms/abc_poll_on_calls_and_update

- **This webinar has occurred. State: 4Mind4Body Webinar – The Magic of Movement Webinar Presented by Sharecare**

Presented by Sharecare, join Partners for Health for The Magic of Movement webinar, Wednesday, April 10, from 11:30 a.m. to 12:30 p.m. CT.

Discover the key to aging well and the health benefits of walking. This webinar will also give tips to help you increase your steps throughout the day and explain the impact of movement on the brain and your overall lifespan.

Pre-registration required. Session will be recorded and made available after the session.

[Click here](#) for more information about upcoming webinars and previously recorded sessions.

Presentations

- **Local Ed: HIPAA Training:** Chanda Rainey, BA's director of HIPAA compliance, went over the required HIPAA training available to you now.

The 2024 HIPAA annual classes are open. You can take the class now! You must complete the training by the last day of your assigned training month. Our training for local education now includes a review of the Memorandum of Understanding. This year, we have registered everyone for the class. You will locate the class in Edison under My Learning. If you were not registered, please sign up for the class using the instructions that follow.

The Health Insurance Portability and Accountability Act of 1996, known as HIPAA, is a federal law that protects the privacy and confidentiality of protected health information. Protected health information, known as PHI, is individually identifiable health information held or maintained by Benefits Administration or our business associates who act on our behalf that is transmitted or maintained in any form or medium. As an ABC, you and your agency are our business associates. The law requires all covered entities and business associates to be trained in HIPAA policies and procedures. All ABCs, backup ABCs and directors with access to Edison must complete the annual training. The HIPAA training exemplifies Benefits Administration's commitment to educating and promoting a culture that encourages ethical conduct and compliance with state and federal laws.

Our training is online in Edison. Each agency is assigned a month to have training completed. You can take the training now without worrying about the completion date.

All ABCs and directors must complete the annual HIPAA training every calendar year. You must complete the training by the last day of your assigned month. Failure to comply with mandatory training requirements may suspend insurance benefits access. Training requirements will not be waived unless the BA HIPAA compliance officer approves.

Local education will take **LG_LE_HIPAA_2024**

Here is the navigation after you log in to Edison at www.edison.tn.gov:

NAV BAR >Navigator > ELM > Learning Home > Search for Learning type **HIPAA > Annual HIPAA Training (HIPAA 2000) > LG_LE HIPAA_2024 or State_HE_HIPAA_2024.**

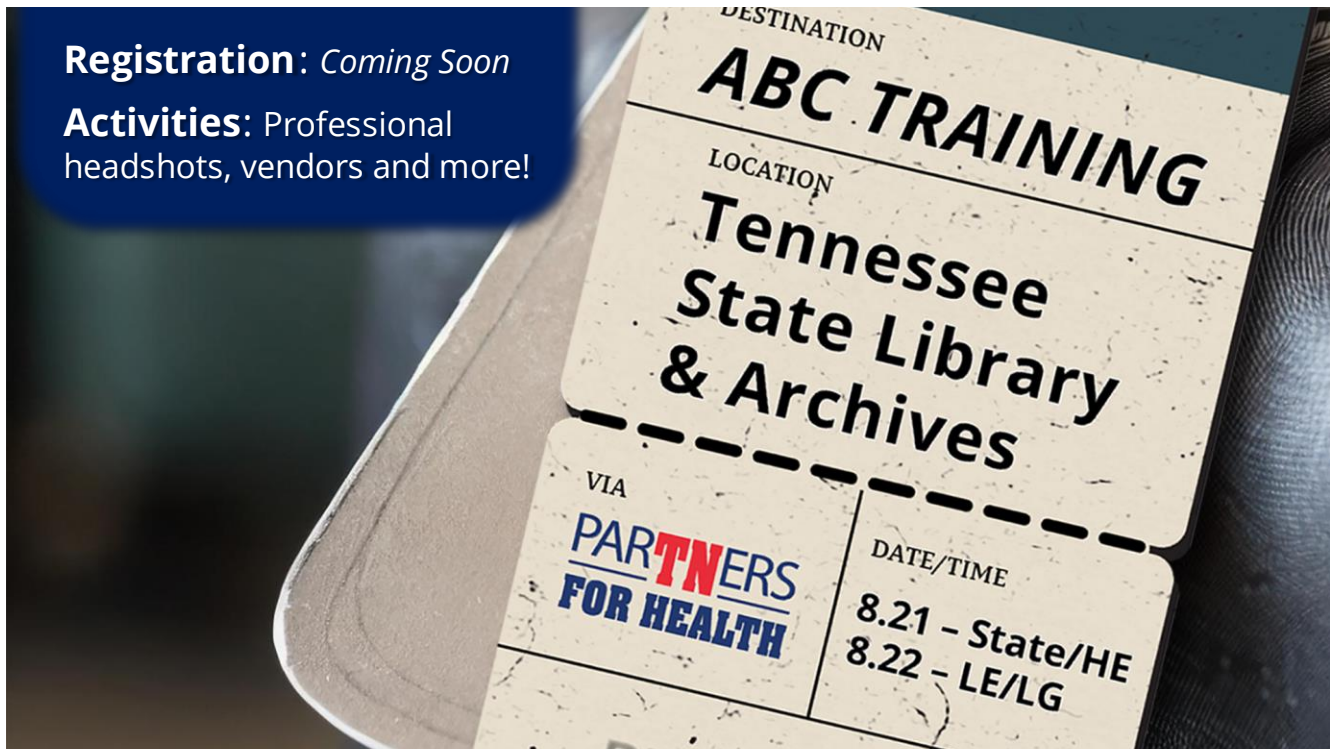
Here is the training completion schedule for all plans:

- **Local education – April 30**
- **Higher education – May 31**
- **Local government – June 30**
- **State – June 30**

Operations

- **"Save the Date" for the ABC Summer Training:** Judy Carmen, BA's education and outreach specialist, shared the dates and onsite location for this year's ABC Summer Training.

- **State/Higher Ed:** Aug. 21
- **Local Ed/Local Gov:** Aug. 22
- Onsite: Tennessee State Library and Archives
- Virtual option also available
- More information coming soon!



- **Higher Ed/Local Ed/Local Gov:** Reminder about Upcoming ABC Webinars: Tameka Allen, BA's program director, shared a reminder about upcoming webinars for ABCs.
 - The active service center training team will be offering two refresher webinars this month. On April 22 and 23, we will host a refresher training on eHire forms and eBenefit forms. This training will review how to create forms but most importantly how to respond to eHire forms that are routing to you as the terminating agency. Our team will also offer a termination refresher on April 29 and 30 at the times shown there on the screen. The times are CT. We're looking forward to reviewing this information with you all.
 - **eHire/eBenefit Refresher Training**
 - April 22 – 9 to 11 a.m. CT
 - April 23 – 1 to 3 p.m. CT
 - **Termination Refresher Training**
 - April 29 – 9 to 11 a.m. CT
 - April 30 – 1 to 3 p.m. CT
 - **Here is the Formstack registration link:**
[https://stateoftennessee.formstack.com/forms/eform and termination training](https://stateoftennessee.formstack.com/forms/eform%20and%20termination%20training)

HIGHER EDUCATION

Higher Ed: Will we receive the enrollment links by email? For the trainings in April?

- **Answer:** Here is the link to register:
https://stateofennessee.formstack.com/forms/eform_and_termination_training
Once you register, you'll get an email to join the trainings.

Higher Ed: Where is the ABC summer training again?

- **Answer:** The ABC summer training will take place in Nashville at the Tennessee State Library and Archives. More information about the training will be coming soon.

LOCAL EDUCATION

Local Education: Do we know if there will be any rate increases for 2025, and if so, when will those be communicated?

- **Answer:** We don't have any information to share. We may have some information after the May Insurance Committee meeting, but it may be June. As soon as we have that information, we'll share that with you.

Local Education: Do you have any information or updates on CHI Memorial remaining in BCBS Network S?

- **Answer:** We don't have any updates, but we're watching it closely. As soon as we have information, we'll include it in the Friday ABC update, and we also post the information on the [Carrier Information, Network Updates webpage](#).

Local Education: Can you tell us when the Edison lock out times usually are?

- **Answer:** It's going to be the first working day of each month. The additional dates are on the calendar:
https://www.tn.gov/content/dam/tn/partnersforhealth/documents/ba_april_2024_ext_ca.pdf

Local Education: I've been using the new special qualifying event benefit eForm in Edison, and I'm having trouble when something gets denied. Where it says notes, I haven't been able to see the notes. Have others had this issue? I received one this morning and no matter what page I look on, I can't see the notes. I usually have to call BA to see what the issue is. So, on my end, I haven't seen a fix on that.

- **Answer:** Thank you for letting us know. The Edison team was able to confirm that the comments are viewable through the SQE eForm. To view the comments, you must click the expand arrow next to the comments tab. Once the tab is expanded, the comments can be viewed from each page of the form. We've included a picture below. The second place you can see notes is on the employee's profile page at the very end.



Local Ed: If an ABC was late on getting someone termed in Edison, and between the time the coverage should have ended and when the termination was entered into Edison, the member used the pharmacy benefit. As a result, the cost of the RX was taken out of the LEAs refund. Is there a way to recoup that from the state? Can the state turn around and bill the termed member?

- **Answer:** If you term the employee late, we do withhold any prescription claims out of your refund. If you choose to recoup the funds from your former employee, that would be on the agency to do so.

Local Ed: This is a retirement issue. Is there a report that I can run to see if a retiree has changed coverage. We pay an LEA subsidy and sometimes we're overpaying. Can you help?

- **Answer:** If you have security access to your retirees in Edison, then you can run any reports you can run for active employees. You'll want to run this query:
TN_BA219_MED_DEN_ELECTIONS
- **Follow up question:** What if you don't already have that (security access)? How can I get access if not already?

Answer: We can have our trainer research this, and if you don't have access, you'll need to complete the security form. Here is a link to the security form:

https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc_edison_user_form_he_le_lg.pdf

Local Ed: How did the survey go concerning the ABC calls and notes?

- **Answer:** The ABC survey is still in process; the deadline is April 16. The link was in the last Friday update, and we'll include it again this Friday. We've had great results so far. We will share the results with you in May or June.

Local Ed: Was there any information on 2025 Insurance rates or the expected increase percentage?

- **Answer:** We don't have any information to share. We may have some information after the May Insurance Committee meeting, but it may be June. As soon as we have that information, we'll share that with you.

LOCAL GOVERNMENT

Local Gov: Could you repost the dates for the event (ABC Roadshow) in Nashville?

- **Answer:** For local government, the roadshow will be held Aug. 22 at the Tennessee State Library and Archives. It's in person, and there will be a virtual option as well.

Local Gov: Have you heard anything on upcoming 2025 insurance rates?

- **Answer:** We don't have any information to share yet. We might have information to share after the May Insurance Committee meeting. If not then, it will be June. When we get that information, we'll share it with you as soon as possible.

Local Gov: What are the dates for the ABC refresher courses again?

- **Answer:**
eHire/eBenefit Refresher Training
April 22 – 9 a.m. – 11 a.m. CT
April 23 – 1 p.m. – 3 p.m. CT
Termination Refresher Training
April 29 – 9 a.m. – 11 a.m. CT
April 30 – 1 p.m. – 3 p.m. CT

Local Gov: When an employee leaves/retires, are they required to cover all the covered dependents in COBRA/retiree coverage, or can they elect to just cover themselves and their children, leaving off the spouse?

- **Answer:** When an employee retires, he/she doesn't have to cover all his/her dependents. They can just cover themselves or just their children and themselves if their children were on the coverage. When someone leaves, anyone who was on active coverage can enroll in COBRA at any plan tier.

Local Gov: HIPAA deadline is June correct?

- **CORRECTION:** The deadline for HIPAA training for local government ABCs is the end of June.

Local Gov: If someone loses coverage on Feb. 1 and they apply for our coverage, will Benefits Administration retro to the Feb. 1 time frame? This is for the spouse.

- **Answer:** No. We do not allow retroactive coverage except for birth, adoption or placement for adoption. For all other events, the earliest effective date allowed for coverage under this plan is the first day of the month following the date that your enrollment request, including all required documentation, is completed and submitted to BA.

Local Gov: Where do we go to complete the HIPAA training?

- **Answer:** All ABCs should have been automatically enrolled in HIPAA training. To access this training, you will sign into Edison, click on Learning and Career > Under 'My Learning' you will see the two trainings listed. You will select the blue Launch (play) button to get started.
 - **If you were not automatically enrolled, you can enroll yourself. Follow the instructions below.** Here is the navigation after you log in to Edison at www.edison.tn.gov:
NAV BAR > Navigator > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > LG_LE HIPAA_2024
That deadline is the end of June for local government.
-

STATE

State: No questions.

Combined ABC Conference Call Notes
Higher Education, Local Education, Local Government and State
March 12, 2024

Communications

- **Materials and Communications Updates**

- **ABC Update Process and Survey:** Last June, we implemented a new ABC email process. Now all ABCs receive an automated email message each Friday, which gives you a direct link to the ABC webpage. On the ABC webpage, you can click the red button at the top of the page, **Weekly ABC Update**, and download the weekly ABC message (it's a Word doc) as well as any PDFs that are applicable to your plan.
- As a part of our review of this new process and the change in the ABC call schedule, we're going to send out a very brief survey at the end of this month.
- If you're not receiving the regular automated Friday ABC update email, please send us an email to benefits.info@tn.gov, and we'll make sure you're correctly listed in the ABC directory.

- **Cigna and Covenant Health System in East Tennessee Reach Agreement:** On March 7, the following information was shared in an email to ABCs. You're welcome to share with your impacted members. Benefits Administration also sent an email to enrolled Cigna members for whom we have accurate email addresses.

In October 2023, some Partners for Health members received letters informing them that Covenant Health System and Cigna were in negotiations. **Covenant Health System and Cigna have reached an agreement**, which means the following facilities will remain in the Cigna LocalPlus and Cigna Open Access Plus networks.

- Claiborne Medical Center, Tazewell
- Cumberland Medical Center, Crossville
- Fort Loudon Medical Center, Lenoir City
- Fort Sanders Regional Medical Center, Knoxville
- LeConte Medical Center, Sevierville
- Methodist Medical Center, Oak Ridge
- Morristown-Hamblen Healthcare System, Morristown
- Parkwest Medical Center, Knoxville
- Roane Medical Center, Harriman

Members who received initial letters will receive follow-up letters letting them know that these facilities will remain in network.

Should you have questions, you can call Cigna at 800.997.1617 anytime or visit cigna.com/stateoftn.

Partners for Health posts carrier network announcements online at <https://www.tn.gov/partnersforhealth/health-options/carrier-network/network-updates.html>.

- **Sharecare Member Giveaway Update:** We wanted to give you an update on the recent prize winners for members who were the first to complete the RealAge® test in the Sharecare platform.
 - Out of 250 members receiving wellness program prizes, we have totals for these groups:
 - 160 state and higher education heads of contract/28 spouses
 - 62 local education and local government members
 As a reminder, you can go to the Sharecare splash page, under Engagement Materials here sharecare.com/tnwellness/engagement-materials/ to find the Marketing Playbook for state/higher education or local education/local government. In the marketing playbook, there is a page that lists the remaining 2024 giveaways.
- **Member Materials:** During last month's ABC conference calls, we had a question about where members can find marketing materials they are receiving from our vendors. Here is more information for employees eligible for Emotional Wellbeing Solutions services and members enrolled in medical coverage:
 - **Optum Behavioral Health and Emotional Wellbeing Solutions:** The [Here4TN Toolkit](#) is found on the EWS webpage. Flyers in this toolkit have been updated to reflect the updated EWS program and services, which was formerly called EAP.
 - **Cigna:** There is a webpage found on the Cigna splash page specifically for ABCs which includes the current flyers for Cigna's programs: <https://stateoftn.cigna.com/agency-benefits-coordinators>
 - **BlueCross BlueShield:** Information about member programs and services are found on the BCBST splash page: bcbst.com/members/tn_state/
- **State Offices and BA Service Center Closed Friday, March 29 for Good Friday.**
- **Local Ed/Local Gov: Important Health Savings Account Information:** This information was shared in a recent ABC Friday Update. Local education and local government ABCs should **never** go into the Optum Financial client portal and open health savings accounts for employees. HSAs are legally only available to plan members enrolled in a qualifying high deductible health plan, which is our Local Consumer-driven Health Plan. They are not available to those in our other plans, nor should anyone be enrolled in one if they have a PPO health plan through the State Group Insurance Program. When a plan member enrolls in the Local CDHP, Benefits Administration automatically sends that enrollment over to Optum Financial, who then works to open an HSA for your employee.
- **Webinar has occurred. State: 4Mind4Body Webinar – Overcoming Debt and Achieving Financial Freedom, Wednesday, March 13, starting at 11:30 a.m. CT.**
 - Presented by Optum Health and My Secure Advantage®, join Partners for Health for the Overcoming Debt and Achieving Financial Freedom webinar, Wednesday, March 13, from 11:30 a.m. to 12:30 p.m. CT.

Debt is one of the biggest obstacles keeping people from reaching their financial goals. This event will encourage you to prioritize debt management and provide options for getting started. We'll review specific debt-reduction strategies and how to write and

follow SMART goals. We hope you leave this event motivated and more confident about reducing your debt.

Preregistration is required. Session will be recorded and made available after the session.

- Last month's webinar, **How to Simplify Your Life**, is available on the Partners for Health YouTube page. Click here to watch: <https://youtu.be/vuYZjZ1jUxU>
- **Local Gov: New Agency Announcement.** Jessica Southern, BA's agency outreach director, announced that a new agency, Lincoln County Board of Utility, joined the local government plan.

Presentations

- **Sharecare:** Ginger Maloy, Sharecare's senior account manager, went over coaching and guided programs available to all employees, spouses, adult dependents and retirees who are enrolled in medical insurance with Partners for Health. You can go to the Sharecare splash page for more information: <https://www.sharecare.com/tnwellness/>
- **HIPAA Training:** Chanda Rainey, BA's director of HIPAA compliance, went over required HIPAA training.
 - The 2024 HIPAA annual classes are open. You can take the class now! There is no need to wait for the assigned month. You must complete the training by the last day of your assigned training month. Our training for local government and local education now includes a review of the Memorandum of Understanding. This year, we have registered everyone for the class. You will locate the class in Edison under My Learning. If you were not registered, please sign up for the class using the instructions that follow.
 - The Health Insurance Portability and Accountability Act of 1996, known as HIPAA, is a federal law that protects the privacy and confidentiality of protected health information. Protected health information, known as PHI, is individually identifiable health information held or maintained by Benefits Administration or our business associates who act on our behalf that is transmitted or maintained in any form or medium. As an ABC, you and your agency are our business associates. The law requires all covered entities and business associates to be trained in HIPAA policies and procedures. All ABCs, backup ABCs and directors with access to Edison must complete the annual training. The HIPAA training exemplifies Benefits Administration's commitment to educating and promoting a culture that encourages ethical conduct and compliance with state and federal laws.
 - Our training is online in Edison. Each agency is assigned a month to have training completed. You can take the training now without worrying about the completion date.
 - ABCs, backups and directors must complete the annual HIPAA training every calendar year. You must complete the training by the last day of your assigned month. Failure to comply with mandatory training requirements may suspend insurance benefits access.

Training requirements will not be waived unless the BA HIPAA compliance officer approves.

Local government and local education will take **LG_LE_HIPAA_2024**

State and higher education will take **State_HE_HIPAA_2024**

- Here is the navigation after you log in to Edison at www.edison.tn.gov:
NAV BAR > Navigator > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > LG_LE HIPAA_2024 or State_HE_HIPAA_2024.
- **Training completion schedule:**
 - Local education – April 30
 - Higher education – May 31
 - Local government – June 30
 - State – June 30

Operations

- **ABC Resources:** Rachel Craft, BA's education and outreach specialist, shared the following resources for ABCs.
 - Education and Outreach and ABC Resources
 - Thank you to Focus Group participants!
 - The ABC webpage and trainings listed
 - 2024 ABC Guide
 - 2024 Summer Training – videos from last year on YouTube
 - New Look to ELM and how to find training
 - 2024 ABC Training is ready for new ABCs and can be taken to refresh for anyone!
 - How to find the 2024 Benefits Orientation
 - Edison How-To Series & YouTube
- **Higher Ed, Local Ed, Local Gov: Upcoming ABC Webinars:** Tameka Allen, BA's program director over the active service center, and Paula Vetter, BA Insurance Benefits Manager, shared information about upcoming webinars for ABCs.
 - The active service center training team will be offering two refresher webinars next month.
 - On April 22 and 23, we'll host a refresher training on eHire forms and eBenefit forms. This training will review how to create forms but most importantly how to respond to eHire forms that are routing to you as the terminating agency.
 - We listened and heard you in our most recent focus group meeting. Our team will also offer a termination refresher on April 29 and 30 at the times shown on the screen. The times are Central time.
 - **eHire/eBenefit Refresher Training**
 - April 22 – 9 to 11 a.m. CT
 - April 23 – 1 to 3 p.m. CT
 - **Termination Refresher Training**
 - April 29 – 9 to 11 a.m. CT
 - April 30 – 1 to 3 p.m. CT

- **Here is the Formstack registration link:**
https://stateoftennessee.formstack.com/forms/eform_and_termination_training
- **State: Clarification about Benefit SQE eForm:** State employees should not be using the new Benefit SQE eform as it is not working correctly. BA is working on hiding the link for state employees.

HIGHER EDUCATION QUESTIONS

Higher Ed: For the weight management (program), can a counselor/representative facilitate a group informational either live or via Zoom? Right after COVID, our department had an EAP person come in and talk about what is available. Is there something similar from Sharecare?

- **Answer:** Yes, Sharecare does have a catalog of webinars we can offer. We can follow-up with you.

Higher Ed: Are new employees set up in Edison required to take HIPAA training at onset?

- **Answer:** New ABCs have 30 days to take the training. If ABCs started in January and they took it within 30 days of their hire date, they wouldn't need to take it again. You only need to take it one time per calendar year.

Higher Ed: The training for scheduling reports and where to find those previously scheduled, are they no longer running?

- **Answer:** We'll have a trainer reach out to you.

Higher Ed: Once the new Edison came about, your already scheduled premiums due report is no longer running because I didn't get mine either. Did all that get wiped out?

- **Answer:** Is this the one emailed to you once a month?
- **Follow up:** Yes.
- **Answer:** Those reports did run, so let me find out why you didn't get it. Someone will get back to you.
- **Here is the report navigation:** Click on the tile that looks like a waffle under the navigation bar. Look in the Other Applications section. Click on Report Manager. On the left-hand side of the screen, click on the plus sign beside the folder called General. In the drop down list, You will see your report listed as: TN PREM DUE/COLLECT APP DEDUCT - 2023-03-06 (whichever date the report ran will display here) . Click on the report. Then click on the middle link in the list of reports that ends with .PDF to retrieve your report. Your report will open in a new window.

Higher Ed: I am confused why coverage level Family to EE + Spouse did not drop in the month it was to drop?

- **Answer:** We believe you have submitted a Zendesk ticket about this, and we'll make sure the billing team responds to you.

Higher Ed: Does the state offer discounted childcare benefits? I don't know if that's on PerkSpot or anything?

- **Answer:** No, we don't offer childcare assistance or discounts, but higher education and state employees can enroll in the dependent care FSA during the Annual Enrollment period each fall (or during the plan year if they have a qualifying life event, like a new baby). This will allow them to contribute up to \$2,500/\$5,000 into a DC-FSA to pay for childcare. Optum Here4TN may be able to assist in finding resources in the employee's area. The resources are not necessarily discounted, but Here4TN may be able to find something.

Higher Ed: When can we expect the employee's statement to populate employee elections information? This is when we review the statement when new employees make their elections.

- **Answer:** We're aware of this, and it is a production issue Edison is working on. For now, ABCs can run a query to view the employee's elections from ESS:
TN_BA133_AUD_ESS_AFTER_OCT_20. Or you can use the query
TN_BA376_NEW_HIRE_ELECTIONS if you plan to review more than one employee at a time.
-

LOCAL EDUCATION QUESTIONS

Local Education: Is there a cost to participate in the Sharecare program?

- **Answer:** There is no cost to participate with Sharecare.

Local Education: How can we tell if we have already taken the 2024 HIPAA training?

- **Answer:** It will be listed under MyLearning, and it will show completed for 2024.

Local Education: Has the new ABC training been updated to include the Edison updates?

- **Answer:** The ABC training doesn't have the new Edison screenshots, but we are always updating materials. We are currently updating the Edison how to videos.

Local Education: I have another job and will be leaving my position as ABC on March 29. They should have my replacement by the end of this week. I will let them know about all the training. What else do I need to do for them before I leave?

- **Answer:** Before you leave, the most important thing is sending in the ABC Edison Benefits User Security Authorization Form to get the new ABC registered. Let the new ABC know so we can start their training and get them registered for all the ABC access. We'll have a trainer reach out to you for a smooth transition.
-

LOCAL GOVERNMENT QUESTIONS

Local Government: Does BA also automatically remove employees in Optum once the employee has been terminated and Local CDHP coverage has ended?

- **Answer:** Once an employee termination or enrollment termination comes over in a file, we do terminate that from the CDHP plan as well. It doesn't necessarily mean the employee has closed the health savings account associated with the CDHP as that is the responsibility of the employee. It's not the responsibility of the state of Tennessee plan.

Local Government: If someone is retiring on 4/30, should their term date be 3/31 in Edison?

- **Answer:** If the active coverage will end 4/30/2024, then yes, you will use an effective term date in Edison of 3/31/2024.

Local Government: What is the form to remove an employee as an ABC?

- **Answer:** You'll use the Edison Benefits User Security Authorization Form:
https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc_edison_user_form_he_le_lg.pdf

Local Government: Is there an additional cost after a certain time with the Sharecare plan? I was signing up and noticed it indicated free for the first weeks. I think it was the eat right plan.

- **Answer:** There is no cost for Sharecare for members enrolled in the health plan.

Local Government: I have several employees who have left and are terminated in Edison but are still in Optum. Is that because there is a balance in the account? **Similar question:** I have the same follow up question about Optum. We still see termed employees in Optum and are not sure if we're supposed to change their status manually or leave it alone as it might close their account and affect them accessing leftover funds.

- **Answer:** Status of enrollment will not impact a member's access to funds. If an account still shows in Edison, it is because an account is still open. There shouldn't be any edits to status that are done in Edison. Only the account holder can close the health savings account.

Local Government: I know it is early, but do we know anything about 2025 premium estimates for budgeting purposes?

- **Answer:** We don't know anything yet, but as soon as we do, we will let you know.

Local Government: Where can I go and find discounts to gym memberships for our staff?

- **Answer:** If they're enrolled in health coverage, there are discounts with BlueCross BlueShield and Cigna for gym programs, and members can go to their splash pages to find information. We also have information posted on the Partners for Health website here:
<https://www.tn.gov/content/tn/partnersforhealth/other-benefits/wellness-program/fitness-center-discount-program.html>

STATE QUESTIONS

State: When the special qualifying event form is working, employees can fill it out and it automatically sends to you (BA)?

- **Answer:** When we get it working correctly, yes, employees will be able to complete the special qualifying event form themselves and send it directly to us.
- **Follow-up question:** How will the ABC fill out their portion?
- **Answer:** Since this is an SQE form, there isn't an ABC portion to fill out. We'll let you know on the back end. State employees can't submit an enrollment application without an ABC.

Combined ABC Conference Call Notes
Higher Education, Local Education, Local Government and State
Feb. 13, 2024

Communications

- **Materials and Communications Updates**

- **Important Information for Members Enrolled in The Tennessee Plan:** The Tennessee Plan is a supplemental medical insurance program designed to cover certain expenses not fully paid by Medicare Part A and B coverage. It was recently brought to our attention that when a member of The Tennessee Plan visits a provider, they may be told that their UMR plan is their primary plan, not Medicare. If a member contacts you to report this occurring, please direct the member to call UMR at 1.888.477.9307, M–F, 7 a.m. – 4:30 p.m. CT, to talk to a dedicated customer service representative. Note: If members do have a claim denied by Medicare, please have the member’s provider resubmit the claim to Medicare, as the coordination of benefits information has been updated to accurately reflect Medicare as the primary payor. UMR is emailing The Tennessee Plan members for whom they have email addresses, and mailing letters to all members to inform them of this issue. We have also posted this information on our Partners for Health website.
- **Cigna and Covenant Health System:** Cigna and Covenant Health System have reached a verbal agreement and are working to finalize and sign a new contract. BA will post updated information on our Carrier Network Updates webpage when we have more to share: <https://www.tn.gov/partnersforhealth/health-options/carrier-network/network-updates.html>
- **Partners for Health Email Issue:** Last month, we had an issue while sending out an email through our service provider to enrolled health plan members, and many members were mistakenly auto unsubscribed from our Partners for Health email campaigns. This created quite a bit of confusion. We apologize if members contacted you about the re-subscribe email they received, which was auto generated. The service provider has determined this was a spam filter issue, and they’re working to correct it. We hope that members will be resubscribed back into the email list without having to take any additional action. We’ll keep you informed as to the outcome.
- **Higher Ed/State: Dependent Basic Term Life Insurance Letters:** We shared this information in a recent ABC Friday update. Securian Financial mailed 30,302 letters on Feb. 9, 2024, to those dependent spouses and children who lost basic term life insurance coverage as of Jan. 1, 2024, due to the change from the Traditional to the Contemporary life insurance program. These dependents did not enroll in the voluntary term life insurance program. Letters advise dependents of the opportunity to convert the lost coverage to an individual life insurance policy. Only one letter will be sent to impacted households. If members have questions, they can contact Securian Financial at 866.881.0631, M-F, 7 a.m. – 6 p.m. CT.

- **State Offices and BA Service Center Closed Feb. 19:** State offices and the BA service center will be closed Monday, Feb. 19 for Presidents Day.

- **This webinar has occurred. State: 4Mind4Body Webinar – How to Simplify Your Life, Feb. 14:** Presented by Optum Health, state employees can join Partners for Health for the **How to Simplify Your Life** webinar, tomorrow, Wednesday, Feb. 14, from 11:30 a.m. to 12:30 p.m. CT.

With this program, participants will learn to identify personal barriers to living life simply through examining their inner beliefs. Program highlights include examinations of inner pressures and how excuse-making helps people avoid change.

Session was recorded and will be available in a few days on the Partners for Health YouTube page.

Last month's webinar, **Healthy Habits**, is available on the Partners for Health YouTube page. Click here to watch: <https://youtu.be/F0VEgUa7iZ8>

Presentations

- **Airrosti Remote Recovery:** Dr. Chris Cato with Airrosti went over the Airrosti Remote Recovery program offered to Cigna health plan members.
 - Information about this program and other benefits extras can be found on the Partners for Health website under Health Options at <https://www.tn.gov/partnersforhealth/health-options/included-benefits-extras.html>.
- **Sharecare:** Ginger Maloy, Sharecare's senior account manager, joined us again this month to go over information about the wellness program biometric screenings.
 - Sharecare microsite for more information about the program: <https://www.sharecare.com/tnwellness/>
 - Information to complete the RealAge Test is found here: <https://www.sharecare.com/tnwellness/sharecare-profile/#realage>
 - Information about biometric screenings is found here: <https://www.sharecare.com/tnwellness/biometric-screenings/>
- **Wellness Program Onsite Screenings:** Kayla Livesay, BA's assistant director, population health, discussed how your agency can schedule a wellness program onsite screening.
 - Sharecare is working with Quest to schedule biometric screenings for 2024. If your agency has an interest in hosting a screening, you can use this link to request a screening: <https://app.smartsheet.com/b/form/ee1388352dac40588ab3b839610964e1>.
 - Please complete the form and provide three preferred date options. If you have any questions, you can email partnersforhealthbiometrics@sharecare.com. Our screening event specialist with Sharecare will follow up.
- **State: Working for a Healthier Tennessee:** Kayla Livesay, BA's assistant director, population health, relayed information about the Working for a Healthier Tennessee program available for state employees.

Working for a Healthier Tennessee is a free workplace wellness program that helps Tennessee State Government employees take small steps toward big changes by focusing on three key areas: physical activity, healthy eating and well-being. You don't have to be enrolled in medical insurance with Partners for Health to participate.

Each Tennessee State Government agency that participates in Working for a Healthier Tennessee has a [Wellness Council](#). This is a team of employee volunteers who plan and monitor activities to promote good health for their co-workers. The Working for a Healthier Tennessee team provides each Wellness Council with communications, activity suggestions, weekly newsletters, handouts and webinars.

There are many ways employees can get involved:

- Be on the lookout for the Be Well @Work newsletter sent directly to your inbox on the first Tuesday of each month.
 - If your agency does not currently receive these newsletters but would like to, please reach out to WFHT.TN@tn.gov.
- At tn.gov/wfhtn you can find more information about the initiative, including healthy recipes, success stories, challenges, lunch 'n learn topics, a video resource library, upcoming challenges and activities and more!
- Complete the Department of Human Resource's [Wellness Break Agreement](#) and submit it to your supervisor for approval to combine your two daily 15-minute rest breaks into one 30-minute break to participate in health and wellness activities.
- Join or establish a Wellness Council.
- Follow Working for a Healthier Tennessee on [Facebook](#), [Instagram](#) and [YouTube](#).

You can help support this initiative by sharing the [Working for a Healthier Tennessee handout](#) when onboarding new employees and encouraging employees to engage with us. For questions or requests, you can email WFHT.TN@tn.gov.

- **Local Ed/Local Gov: Consolidated Appropriations Act Reporting:** Christa Martin, BA's director of financial management and program integrity, shared the following information about the Consolidated Appropriations Act survey emails that were sent out last week.

Local Education

On Feb. 5, Benefits Administration emailed all primary ABCs and Finance Officers (if applicable) in the ABC Directory requesting the required information for calendar year 2023 CAA reporting. The subject line was "DO NOT DELETE Federally Required CAA Reporting Survey from Benefits Administration".

A spreadsheet was attached to the email, which contained instructions, an example and the survey tool. Please review the instructions and example before completing the survey.

Please send any questions you may have to CAA.LocalEd@tn.gov and we will be happy to assist you.

The due date to complete this survey is **Feb. 26**. Once you have completed the survey, please send it to the email address above.

Reminder of the information requested for calendar year 2023:

- The total amount of premiums your agency paid on behalf of active employees (including dependents);
- The total amount of premiums your agency paid on behalf of pre-65 retirees (including dependents); and

- The total amount of premiums your active employees paid for medical insurance (usually through payroll deduction)

The CAA reporting requirement is for medical plans only. The medical plans are the Premier PPO, Standard PPO, Limited PPO and Local CDHP. Dental, Vision and the Tennessee Plan are not included.

Local Government

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The CAA reporting requirement is for medical plans only. The medical plans are the Premier PPO, Standard PPO, Limited PPO and Local CDHP. Dental, Vision and the Tennessee Plan are not included.

Operations

- **State: Important Announcement:** The F&A Office of General Counsel will be holding a session for state attorneys on ABC responsibilities later this month. We have included a summary of the responsibilities with today’s Friday call notes so you can be prepared if your attorneys have questions for you after the session. Additionally, they will be discussing the legal consequences to your agencies and employees if you fail to properly perform your ABC duties.

Legal Consequences to the Agency/Employees for Failure to properly Perform ABC Duties

a. **Lost Opportunity for Coverage.** Failure to enroll properly either for new hires or special qualifying event changes prevents the member from enrolling or terminating coverage as requested or from adding or removing dependents and could make them unable to gain insurance coverage on the Plan when they need it. There are many legal limitations on BA’s ability to grant appeals for missed enrollment deadlines, which highlights the importance of the ABC’s role in insurance enrollment.

b. **Improper Release of Plan Data.** When acting as ABC, you are acting on behalf of a HIPAA covered entity and are obligated to safeguard all insurance information in the Edison/BA portal accordingly. ABCs receive mandatory annual HIPAA training. It is important

that ABCs do not share login or password information into BA's portal with any other agency employee that is not designated as an ABC. If anyone in your agency other than the ABC needs information from the portal for any reason, including responding to a Subpoena, discovery requests, or a public records request, they should contact the F & A Office of General Counsel for assistance.

Role of the Agency Benefits Coordinator (ABC)

- The ABC serves as a liaison between your department, its employees and BA.
- One of the most important parts of your job as an ABC is ensuring that all insurance information is communicated timely and accurately during employee orientation. You must:
 - Provide the Employee Insurance Checklist to the employee and review each item on the Employee Insurance Checklist
 - Clearly explain that the new hire has 30 Calendar Days from their hire date (or date of eligibility) and advise that the enrollment must be complete within Edison or by paper enrollment submitted by eForm within that deadline
 - Ensure the employee receives in print or has access to electronic versions of all new employee orientation materials provided by BA
 - Describe to the employee how and when to add newly acquired dependents, and explain the Member's responsibility to provide documentation to verify dependent eligibility within designated timeframes
 - Review with the employee the impact of a leave of absence from employment on benefits
 - List for the employee the benefits options Members have at the time of termination of employment (e.g., COBRA, retirement)
 - Explain to the employee how to make changes to coverage or terminate coverage for themselves or dependents including the employee's obligation to immediately notify the ABC of any change in dependent eligibility status.
- Upon request, the ABC shall provide to BA all orientation materials provided by the department to new employees.
- All ABCs shall participate in ABC conference calls/electronic meetings with BA staff based on a schedule defined by BA. ABCs shall review all notices emailed from BA and must check the Website weekly to review all new BA postings. ABCs shall participate in all meetings held by BA in addition to the regular conference calls and weekly messages.
- The ABC shall promptly review notices and updates from BA, including notices regarding annual premium increases or benefit changes and updates to the Plan Document.
- All ABCs shall complete all training required by BA. All new ABCs shall complete the New ABC Training offered by BA and shall be required to pass a test to access Edison benefits information. New ABC Training shall be completed within 60 Calendar Days of becoming an ABC. Supplemental training shall be completed as required by BA and failure to do so will result in suspension of access to benefits information in Edison. Training requirements cannot be waived unless approved in advance by BA.
- All new ABCs shall complete the HIPAA training module in Edison within 30 Calendar Days of access to the system. All ABCs shall complete the HIPAA training ANNUALLY during the scheduled training month or as otherwise prescribed by BA. Failure to complete the annual HIPAA training will result in suspension of access to benefits information in Edison which will not be restored until HIPAA training is complete.

- The ABC shall be familiar with the insurance benefits and eligibility provisions described in the Plan Document and any applicable Certificates of Coverage for the Voluntary Benefits.
 - The ABC shall be responsible for certifying the Application to Continue Insurance at Retirement. The ABC shall refer all eligibility or policy questions related to creditable years of service and monetary retirement benefits to TCRS staff. Questions about retiree eligibility and questions about the Annual Enrollment period for retirees shall be directed to BA.
 - The ABC shall refer Members interested in obtaining information concerning the process for appeal to the Member Handbooks, the Summary of Benefits and Coverage and the Plan Document on the Website and shall assist Members in filing appeals if requested.
 - The ABC shall answer general questions on the coverages offered by the Plan. The ABC shall refer any detailed eligibility inquiries to the BA Service Center. The ABC shall refer any detailed benefits and claim inquiries to the appropriate insurance carrier.
 - The ABC shall coordinate or assist with events or benefits fairs related to these products, including reserving meeting space, as requested by BA, and ensuring that employees/Members are aware of these events.
 - The ABC shall assist with requests from BA to help with ensuring the agency Members respond to requests for information and otherwise comply with sections "5.05, Subrogation Rights"; "5.06, Right of Reimbursement"; and "5.07, Recovery of Payment" of the Plan Document.
 - ABCs scheduled for retraining shall lose access to benefits information in Edison if retraining is not completed in the time frame designated by BA.
 - The ABC will receive quarterly reports from a data match with the National Change of Address database. The ABC shall work with the HR office to update addresses in Edison based on the results.
 - The ABC shall respond to a monthly email from BA regarding invalid Social Security Numbers within the deadline specified by BA in the request.
- **Special Qualifying Event Form Reminder:** Tameka Allen, BA's active service center director, shared a reminder that the much-anticipated SQE eForm is ready for use. Many of you are already using this new feature and have provided great feedback regarding the simplicity of the form. Step-by-step SQE training has been added to the Partners for Health website. Select the 'Agency Benefits Coordinators' drop down, 'Training' and then 'Edison How To' near the bottom to locate the SQE eForm training.
 - **Corrections and Clarifications Form and Reminders from the Service Center:** Paula Vetter, BA's insurance benefits manager, shared a reminder about the Corrections and Clarifications form, and reminders from the service center.
 - We have updated our **Corrections and Clarification Form**.
 - We've added options for employees terminated in error, to correct the hire/termination date and for employees who are terminated prior to the coverage start date. The form can only be used for the options listed on the form; any other corrections could require other documentation.
 - We have also added a new method to submit the form.
 - If you do not need to keep a copy of the form or prefer a fully digital option, we have added the Corrections and Clarification Form as an option in Zendesk.
 - Go to Zendesk, select 'Submit a request' then from the drop down select

‘Corrections and Clarification’ and input the employee’s information and the requested correction. No documents are required to be uploaded using this option.

- This means you do not need to complete both the digital form and the Zendesk form.
- There is still a standard digital form available for download on Partners for Health. Select the ‘Agency Benefits Coordinators’ drop down, ‘Forms’ and then ‘Corrections and Clarification Form’.
- This form can be downloaded and edited. You can then send this document in to the service center to make the requested update.

Reminders from the Service Center

- Please do not submit duplicate enrollment requests or dependent documents. If you need to check in on the status of an enrollment, please call in or chat with us for an update.
- The service center turnaround time for enrollments/documents is 2-5 business days. The turnaround time for emails/inquiries is 24-48 hours with the consideration for weekends and holidays.
- Please remember to submit HIPAA with your email inquiries or if you are emailing in an enrollment request, please include the member’s Edison ID number.

- **ABC Focus Groups:** Rachel Craft, BA’s education and outreach specialist, went over the ABC focus group opportunity. Here is the link to sign up for an ABC focus group session:

- <https://stateoftennessee.formstack.com/forms/focus>

- **State/Higher Ed:**

- Virtual - Thursday, Feb. 22 at 1 p.m. CT
- Virtual - Tuesday, Feb. 27 at 10 a.m. CT

- **Local Ed/Local Gov:**

- Virtual - Thursday, Feb. 22 at 10 a.m. CT
- Virtual - Tuesday, Feb. 27 at 1 p.m. CT

- **All Plans:** Feb. 28 in person at 10 a.m. CT – Location: Tennessee State Library and Archives (downtown Nashville)

- **Retirement Support Reminders:**

- **Local Ed: Support Form Reminder:** Please be sure to submit all LEA support forms to TCRS as well as Benefits Administration. If it is not sent to TCRS, it could directly impact the member’s pension in error.
- **All ABCs:** Please be sure that you are terming your employees timely in Edison even if they are continuing insurance at retirement. It creates billing issues especially when we have to retro cancel.

HIGHER EDUCATION QUESTIONS

Higher Ed: I will be working on a one year project in which I will be back and forth out of the office. Is it possible to have any Benefits Administration requests not sent directly to me, but sent to the HR Benefits email? Do I need to submit a ticket to have this request done?

- **Answer:** You can send us a Zendesk ticket, and we will update our records so any notifications will go to a specific email address by a specific effective date. We’ll also have our trainer, Darlene, reach out to you.

Higher Ed: Is there any website that captures all brochures that are sent out to employees? We have some employees call in wanting a copy of brochures but have lost them.

- **Answer:** You can find information about the benefits extras on the Partners for Health website here: <https://www.tn.gov/partnersforhealth/health-options/included-benefits-extras.html>
- Our medical carriers and vendors will have brochures specific to their programs on their websites. You can find links to all our carriers and vendors on the Partners for Health [Benefits Contact Information webpage](#):
 - BlueCross BlueShield: bcbst.com/members/tn_state/ (search under Resources)
 - Cigna: cigna.com/stateoftn (search under Tools and Resources)
 - Optum Health: Here4TN.com (search under Member resources)

Higher Ed: Where can we see how to complete the wellness incentives? For example, preventive screening results, annual exams, etc. Are claims used to record completion?

- **Answer:** You can go to this page to find specific information on how to earn incentives for the wellness program: <https://www.sharecare.com/tnwellness/earn-incentives/>. For incentives based on claims, that information is automatically uploaded into Sharecare. As long as the test or screening is within the dates on the [wellness program incentive chart](#), you'll automatically get credit; however, members must complete the RealAge Test first before they're eligible to earn any incentives.

Higher Ed: Can you get the ACH form placed under Forms – Retirement as well as under the Retirement tab on the main page?

- **Answer:** The form is found under Forms, [Miscellaneous](#). The ACH form is also on the For Retirement webpage, under Forms. We'll look at this though and see if we can put the form under the main Forms webpage under Retirement.

LOCAL EDUCATION QUESTIONS

Local Ed: Is this a required biometric screening (with the wellness program)? I'm sorry but I am not sure about this program.

- **Answer:** The biometric screening is not required. With the Sharecare wellness program, all employees, spouses and adult dependents and retirees who are enrolled in medical insurance with Partners for Health have access to wellness resources. You can find more information for local education health plan members on the Sharecare website here under the Engagement Materials tab: <https://www.sharecare.com/tnwellness/> and then click on the [Engagement Materials header](#) at the top of the page.

Local Ed: When a member's last name changes, even though we as the ABC can make this change in Edison, does BA need a copy of the Social Security card with the new name?

- **Answer:** No. We do not need a copy of the card. You would just make the change on your end.

Local Ed: What is the best way to send the LEA forms to BA? I have only historically sent them to TCRS.

- **Answer:** You can upload it into Zendesk, or you can send an email to retirement.insurance@tn.gov.

Local Ed: I missed the first part of the meeting. Do we have any updates concerning Cigna and Covenant Health?

- **Answer:** Yes. Cigna and Covenant Health System have reached a verbal agreement and are working to finalize and sign a new contract. BA will post updated information on our Carrier Network Updates webpage when we have more to share:
<https://www.tn.gov/partnersforhealth/health-options/carrier-network/network-updates.html>

Local Ed: What is the best way to contact Caremark? I have lots of calls this year from employees having problems with prescriptions.

- **Answer:** Members can call CVS Caremark at 877.522.TNRX (8679), 24/7. The website is:
info.caremark.com/stateoftn

Local Ed: I needed to run a June 2023 Collections Applied Report in CSV form. I ran the report, and it had our name on it and a higher ed name. How do we get this corrected?

- **Answer:** We will have a trainer reach out to you.

LOCAL GOVERNMENT QUESTIONS

Local Gov: When will PPACA reports be available to pull for 1095s?

- **Answer:** They're available now. Instructions are on the ABC website. Here is the link:
https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc_run_ppaca.pdf

Local Gov: I am brand new to Partners for Health. Is there an introductory website or material resource?

- **Answer:** We'll have a trainer reach out to you. You can find general information about the plans and benefits offered at tn.gov/partnersforhealth. On this site, there is an [ABC webpage](#), specific to ABCs. Here you'll find the weekly Friday ABC update when you click the red button, the archives for our previous updates and conference call notes, ABC conference call schedule, link to the ABC Guide and more information you'll need as an ABC.

Local Gov: What is special qualifying event benefits training about?

- **Answer:** We have a new SQE form where you submit enrollment requests for birth, loss of coverage, etc., so you can now submit the SQE in Edison. The process is similar to the New Hire benefit enrollment. The SQE training shows you how to complete the enrollment.

STATE QUESTIONS

State: No questions.

Combined ABC Conference Call Notes
Higher Education, Local Education, Local Government and State
Jan. 9, 2024

Communications

- **Materials and Communications**

- **2024 Retirement Insurance Eligibility Guides:** We're finalizing the 2024 Retirement Insurance Eligibility Guides and they're scheduled to be published Jan. 19. We'll include a notice in an upcoming ABC Friday update.
- **BlueCross BlueShield Fitness Your Way Offer:** Last Friday, we posted a flyer with the Friday ABC update for those enrolled in health coverage with BlueCross BlueShield about a limited-time enrollment offer in Fitness Your Way®. The information members need to join this program is included in the flyer. This offer ends Jan. 31, 2024. You're welcome to download and share this flyer with your members enrolled with BCBS as their carrier.
- **State Offices and Benefits Administration Service Center Closed Monday, Jan. 15:** State offices and the BA service center will be closed Monday, Jan. 15 for the Martin Luther King Jr. holiday. We also know that the Optum Financial offices and customer service center will be closed on this date. We'll include this information and any information we have about other vendors' closings in the Friday ABC update.
- **Important HIPAA Training Announcement:** This information was not included during calls, but we did have questions about it. We shared this information in the Jan. 5 Friday ABC update:
 - This year, we've automated the enrollment for HIPAA training. You may have received an email from Edison about the class. The 2024 HIPAA training schedule will start in April. You can complete the training now if you would like; however, you don't have to as it will not be due until mid-summer. We'll announce when the training should be completed in upcoming weekly ABC emails and conference calls. Thank you for your dedication to keeping our members' protected health information secure.
- **This webinar has been held. State:** We shared this information last week, including sending a flyer you could share with your employees. **4Mind4Body Webinar – Healthy Habits:** Presented by Optum Health, employees can join Partners for Health for the **Healthy Habits** webinar, Wednesday, Jan. 10, from 11:30 a.m. to 12:30 p.m. CT.
 - This webinar will address common obstacles to healthy habits and offer strategies to help you adopt and stick with new habits. Learn about the science of forming habits and how it can impact your daily routines. Participants will identify and discuss how to set and achieve long-term wellness goals and learn techniques for building healthy work and family routines that promote health. This session will highlight resources and support systems that can help build lasting wellbeing for everyone.
 - Preregistration is required. *Session will be recorded and available a few days after the session.*

Presentations

- **Sharecare Presentation:** Ginger Maloy, Sharecare's Senior Account Manager, gave a brief overview of the Sharecare wellness program. Sharecare will also join us during the February and March ABC calls to share more information about the new program with Sharecare, including new options to complete a biometric screening.
 - Here is where members can get started/sign in: <https://stateoftn.sharecare.com/>
 - Here is the Sharecare splash page that has information and the ABC engagement materials link: <https://www.sharecare.com/tnwellness/>
- **Local Ed/Local Gov: Consolidated Appropriations Act Reporting Requirements and Survey:** Christa Martin, BA's director of financial management and program integrity, went over CAA reporting and survey requirements.
 - The Consolidated Appropriations Act, 2021, known as CAA, requires insurance companies and employer-based health plans to submit information about prescription drug and health care spending to the federal Departments of Health and Human Services, Labor and Treasury.

BA completed reporting for calendar years 2020 and 2021 in December 2022, and calendar year 2022 on May 15.

Information Required to be Reported by BA:

- Number of members as of 12/31
- Administrative Fees Paid by the Health Plan
- Total Costs Paid by the Health Plan (Claims and Administrative Costs)
- Medical Spending by Category (Hospital, Primary Care, Specialty Care, Other Medical Services, Known Medical Drug Cost, and Estimated Medical Drug Costs)
- **Average Member Premium Paid** – for Plan Year 2022 going forward
- **Average Employer Premium Paid** – for Plan Year 2022 going forward

Important Dates:

- The deadline to compile information and report to the federal government is June 1 each year for the prior calendar year.
- BA will be surveying participating local agencies in February 2024 for calendar year 2023 data.

The CAA reporting requirement is for medical plans only. The carriers for the medical plans are BCBST and Cigna. Dental, vision and The Tennessee Plan are not included. Calendar year 2023 data included in the request:

- The total amount of premiums your agency paid on behalf of active employees (including dependents);
- The total amount of premiums your agency paid on behalf of pre-65 retirees (including dependents); and
- The total amount of premiums your active employees paid for medical insurance (usually through payroll deduction).

Operations

- **Parental Leave Reminder:** Paula Vetter, BA's insurance benefits manager, went over a parental leave reminder.

- When employees reach out to discuss parental leave, you should use this opportunity to advise of the Special Qualifying Event enrollment information and deadlines.
 - The deadline for a birth event is 30 days. If the enrollment is not received within 30 days of birth, the newborn can ONLY be enrolled if there is another special qualifying event or Annual Enrollment.
 - We do not have to have the Social Security number to enroll the newborn into coverage. This can be submitted within 90 days of birth outside of the enrollment process.
- **Local Gov: Other Post-Employment Benefits Opt-out Emails:** Melissa Wiseman, BA's director of operations, discussed OPEB opt-out emails.
 - All agencies who are currently opted-in to retirement insurance should have received an email Monday about your annual opportunity to opt out of retiree coverage for future years. The email was sent to agency directors, finance officers and primary ABCs. If your agency has already opted out, you will not receive an email. If you want to remain opted in, then no additional action is needed. If you have any questions about the process, you can respond back directly to the email.

HIGHER EDUCATION QUESTIONS

Higher Ed: Do we know when the imputed income report will be made available? I have been running the report daily with zero results. I'm using these dates: 01/01/2024-01/31/2024.

Answer: You can run the report now for January. The query is TN_BA162_PAYCHECK_IMPUTED_INC. More information about the query can be found in the weekly email archive, dated Nov. 17. I would recommend trying to run the report with these dates, 12/1/23 to 12/31/23, since the pay end day was 12/31. If you are still having trouble, submit a Zendesk ticket. Here is the link to the ABC weekly updates:

https://www.tn.gov/content/dam/tn/partnersforhealth/documents/abc_weekly_updates/abc_email_2023_jul_dec.pdf

Follow up: This fixed the issue, thank you!

Higher Ed: Edison is sending out web-based training to employees, and we are getting a lot of questions about this. It's an email about enrolling employees in F&A Title IV web-based training.

Answer: The email your staff received was intended for Finance & Administration employees and was sent out in error. You and your staff should not have been enrolled in this class. No further notifications will be sent, and you are not required to take this course. You can tell your employees to disregard this email.

Higher Ed: I have been enrolled in HIPAA training, but I just did that training in August of 2023.

Answer: The HIPAA training email went out earlier than expected. This year, we've automated the enrollment for HIPAA training. You may have received an email from Edison about the class. The 2024 HIPAA training schedule will start in April. You can complete the training now if you would like; however, you don't have to as it will not be due until mid-summer. We'll announce when the training should be completed in upcoming weekly ABC emails and conference calls. Thank you for your dedication to keeping our members' protected health information secure.

Higher Ed: What is the age for an adult dependent for Sharecare? Is it 18 or 21 years of age?

Answer: It is 18 and older.

Higher Ed: We had an employee choose to switch from Cigna to BlueCross BlueShield due to special enrollment and we have not heard back.

Answer: Please send a follow-up to the service center, and we'll research this for you.

Higher Ed: I may have missed this in the presentation, but will new credentials be established for Sharecare or will the old ActiveHealth credentials be used?

Answer: Because Sharecare is a new provider, you will need to create new credentials. One of the things you'll hear about in an upcoming presentation is that you won't have to create a separate account with Quest to set up your biometric screening; it will be a single sign on in the Sharecare platform. Also, if you're getting questions about the status of 2023 incentive payments, we do still have access to our account team with ActiveHealth. We can work with them to research the status of an incentive. If you have someone who wants to check the status of an incentive payment, email the wellness box at partners.wellness@tn.gov, or you can submit a Zendesk ticket and we will research it.

LOCAL EDUCATION QUESTIONS

Local Ed: We received an email about Title VI training, and we are not sure what this is and what is needed. Should ABCs be doing this training?

Answer: The email your staff received was intended for Finance & Administration employees and was sent out in error. You and your staff should not have been enrolled in this class. No further notifications will be sent, and you are not required to take this course. You can tell your employees to disregard this email.

Local Ed: What about the HIPAA training? I've been trying to complete this and can't get in.

Answer: This year, we've automated the enrollment for HIPAA training. You may have received an email from Edison about the class. The 2024 HIPAA training schedule will start in April. You can complete the training now if you would like; however, you don't have to as it will not be due until mid-summer. We'll announce when the training should be completed in upcoming weekly ABC emails and conference calls. Thank you for your dedication to keeping our members' protected health information secure.

Local Ed: When did you all send the PPACA report for COBRA members? If we don't have anyone on COBRA, would we get an email regarding the COBRA PPACA report?

Answer: We sent the PPACA COBRA report on Dec. 14, 2023. We did not send emails to agencies that don't have anyone on COBRA.

Follow up question: Thank you. I can't find an email for PPACA COBRA report., Could it be resent?

Answer: Yes. We can resend it.

Local Ed: Do we have an update regarding Cigna and Covenant Health System?

Answer: Currently, we do not have any new information. We are posting carrier network updates on our web page, but we do not have any new information about this negotiation.

You can find carrier network updates here: <https://www.tn.gov/partnersforhealth/health-options/carrier-network/network-updates.html>

Local Ed: The premiums that you will be requesting (CAA reporting and survey), will it be by employee or by plan?

Answer: We are requesting the total aggregate amount your agency paid toward your employees' and pre-65 retiree premiums and the total aggregate amount your employees paid toward their premiums. We do not need this information by plan or individual.

LOCAL GOVERNMENT QUESTIONS

Local Gov: Will this (Sharecare URL) replace the Here4TN website?

Answer: No. Sharecare replaces ActiveHealth, who was our wellness vendor. Here4TN is our Emotional Wellbeing Solutions (formerly Employee Assistance Program) vendor and our behavioral health services vendor, so employees can still use the Here4TN program and services. Optum Health administers both benefits.

Local Gov: Will ActiveHealth deactivate us, or do we need to do this ourselves?

Answer: The ActiveHealth accounts are deactivated and are no longer available. You can set up a new account with Sharecare.

Local Gov: Can you go over the HIPAA training email?

Answer: This year, we've automated the enrollment for HIPAA training. You may have received an email from Edison about the class. The 2024 HIPAA training schedule will start in April. You can complete the training now if you would like; however, you don't have to as it will not be due until mid-summer. We'll announce when the training should be completed in upcoming weekly ABC emails and conference calls. Thank you for your dedication to keeping our members' protected health information secure.

Local Gov: Can we ever opt in to retiree coverage if your agency originally opted out?

Answer: No. If your agency opted out of retiree coverage, it is a permanent decision. Agencies that opted out are no longer able to opt back in to retiree coverage.

Local Gov: Has the full 2024 ABC conference call calendar been released yet?

Answer: Yes. You can find the 2024 calendar on the ABC webpage, under Conference Call Notes Archives and Resources found here:

https://www.tn.gov/content/dam/tn/partnersforhealth/documents/2024_jan_dec_abc_conf_call_schedule.pdf

Local Gov: Some of our staff received an email regarding training for FAHR-TitleVI-2024 training confirmation. Can you explain what this is?

Answer: The email your staff received was intended for Finance & Administration employees and was sent out in error. You and your staff should not have been enrolled in this class. No further notifications will be sent, and you are not required to take this course. You can tell your employees to disregard this email.

Local Gov: If the agency leaves and then later returns to state benefits can they add retiree benefits at that time?

Answer: No. Once your agency opts out, you are not permitted to opt back in even if you leave the state plan and later rejoin.

Local Gov: Is the ACA report information ready?

Answer: You can run the ACA report at any time as it is now available for calendar year 2023. We do recommend that you if you have any retroactive transactions for births or anything like this, please account for those on this report. Also, ACA information for anyone on COBRA from your agency was emailed out on Dec. 14, 2023.

Local Gov: Will information for pre-65 retirees be sent or does BA handle that?

Answer: If you offer pre-65 coverage, these retirees will show up on your report, and you are responsible for reporting these individuals. Not all ABCs within each agency have access to this information. If you think you should see this information on the report and do not, then call our service center and we'll look into this for you.

STATE QUESTIONS

State: No questions