

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 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](#).