

**Combined ABC Conference Call Notes**  
**Higher Education, Local Education, Local Government and State**  
**June 13, 2023**

**Communications**

- **Materials and Communications**
  - **Higher Ed/State: 2024 Health Premiums:** On June 2, the 2024 premium information and PowerPoint slides from the May Insurance Committee meeting which showed premium changes were emailed to all ABCs. We'll send the 2024 health and voluntary products premium charts you'll be able to share with your employees soon.
  - **Local Ed/Local Gov: 2024 Health Premiums:** On June 1, the 2024 premium memos and PowerPoint slides from the May Insurance Committee meeting, which showed premium changes, were emailed to all ABCs, directors and finance officers. Note: the PowerPoint slides showed the percentage change for each plan and tier for the narrow networks, so to see the changes for your employees, please refer to those charts. We'll send the 2024 health and voluntary products premium charts you'll be able to share with your employees soon.
  - **Optum Financial Mobile App Update and Emails:** The Optum Financial mobile app has been updated. Starting this week, emails are going out to all HSA and FSA account holders about the updated mobile app.
  - **Juneteenth Holiday:** Monday, June 19, state offices and the BA service center will be closed for the Juneteenth holiday.
- **This webinar has occurred. State: June 14 – 4Mind4Body Webinar – Take the Pressure Off:** The next 4Mind4Body webinar, Take the Pressure Off, was held June 14, starting at 11:30 a.m. CT. BA sent an email to all state employees about this webinar last week. Information about the webinar is on the screen.
  - Join ParTNers for Health and ActiveHealth Management for the Take the Pressure Off webinar, Wednesday, June 14, starting at 11:30 a.m. CT.
  - Did you know that nearly half of all adults in the United States have hypertension? Most people don't know they have high blood pressure until it has damaged their body or led to other health problems. That's why it's sometimes called "The Silent Killer." In this session with ActiveHealth, we'll talk about what affects blood pressure levels. You'll learn what lifestyle factors can manage or prevent high blood pressure.
  - Employees must register for this webinar. Session will not be recorded.
  - Click the link below to register:  
<https://tn.webex.com/weblink/register/rbc7bb7e9689df2b297d9e941d4f6391e>
  - Find webinar information at tn.gov/ParTNersForHealth under the Webinar button:  
<https://www.tn.gov/partnersforhealth/videos/webinars.html>
- **Updated ParTNers for Health Website:** Keith Wood, our print and digital publications manager, went over updates to the ParTNers for Health website, including changes to the ABC webpage and where you can find the Friday ABC email information, which will be posted each week.

- **Local Gov: New Agency Announcements:** Jessica Southern, BA's local agency outreach director, announced two new agencies that have joined the State Group Insurance Program.
  - Town of Bell Buckle
  - Millington Industrial Board

## HIPAA

- **Higher Ed: HIPAA Training Reminder:** Chanda Rainey, BA's director of HIPAA Compliance, went over HIPAA Training information.
  - You can take the 2023 HIPAA annual training classes now! There is no need to wait; however, **you must complete the training by the last day of your plan's assigned training month.**

Here is a YouTube HIPAA instruction video to walk you through the process:  
<https://youtu.be/54eqJ4WjPZw> (this video is NOT the training).

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 primary and backup ABCs and directors who have access to Edison are required to complete the annual HIPAA training. The HIPAA training is an example of BA's commitment to educate and promote 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 and not have to worry 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 result in the suspension of insurance benefits access. Training requirements will not be waived unless approved in advance by BA's HIPAA compliance officer.

- Higher education will take **State\_HE\_HIPAA\_2023**

Here is the navigation after you log in to Edison at [www.edison.tn.gov](http://www.edison.tn.gov):  
**NAV BAR > Navigator > ELM > Learning Home > Search for Learning type "HIPAA" > Annual HIPAA Training (HIPAA 2000) > State\_HE\_HIPAA\_2023.**

**Training completion schedule:**

**HE – Aug. 31**

- **Local Ed: HIPAA Training Reminder:** Chanda Rainey, BA's director of HIPAA Compliance, gave a HIPAA training reminder.
  - We relayed this information last month, but a reminder that 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 result in the suspension of insurance benefits access. Training requirements will not be waived unless approved in advance by BA's HIPAA compliance officer.

- **Local education will take LG\_LE\_HIPAA\_2023**

Here is the navigation after you log in to Edison at [www.edison.tn.gov](http://www.edison.tn.gov):

**NAV BAR > Navigator > ELM > Learning Home > Search for Learning type "HIPAA" > Annual HIPAA Training (HIPAA 2000) > LG\_LE HIPAA\_2023.**

**Training completion schedule:**

**LE – June 30**

- **Local Gov: HIPAA Training Reminder:** Chanda Rainey, BA's director of HIPAA Compliance, went over HIPAA Training information.

- You can take the 2023 HIPAA annual training classes now! There is no need to wait; however, **you must complete the training by the last day of your plan's assigned training month.**

Here is a YouTube HIPAA instruction video to walk you through the process:

<https://youtu.be/54eqJ4WjPZw> (this video is NOT the training).

This year, we have updated the local education and local government training to include a review of the Memorandum of Understanding.

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 primary and backup ABCs and directors who have access to Edison are required to complete the annual HIPAA training. The HIPAA training is an example of BA's commitment to educate and promote 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 and not have to worry 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 result in the suspension of insurance benefits access. Training requirements will not be waived unless approved in advance by BA's HIPAA compliance officer.

- **Local government will take LG\_LE\_HIPAA\_2023**

Here is the navigation after you log in to Edison at [www.edison.tn.gov](http://www.edison.tn.gov):

**NAV BAR > Navigator > ELM > Learning Home > Search for Learning type "HIPAA" > Annual HIPAA Training (HIPAA 2000) > LG\_LE HIPAA\_2023.**

**Training completion schedule:**

## **Benefits and Vendor Presentations**

- **State/Higher Ed: Wellness Program Update:** Paige Turner, BA's population health director, gave an update about the wellness program.
  - We'll have a new wellness vendor, starting Jan. 1, 2024. More information on the new vendor and all the programs and resources will be provided at our August Roadshow.
  - ActiveHealth will remain our vendor through the end of 2023. Some deadlines in the incentive table have been modified to allow for a smooth and seamless transition between our vendors. It is important to call out the changes because members who do not begin participation by the stated deadlines in the table may not earn the full incentive for certain activities.
  - There are plenty of options so there should be no issue with earning the full amount. The exception would be for those who start employment in the last few months of the year.
  - ActiveHealth will continue tracking and reporting on incentives earned in 2023 through June 2024.

## **Operations**

- **ABC Roadshow Training Announcement:** Ebony Davidson, BA's education & outreach specialist, gave an update about the upcoming August ABC Roadshow training.
  - You can find information about the ABC Roadshow on the [ABC webpage](#) under **2023 Summer Training – New**, including an interactive Summer Training Overview and a link to register.
- **Local Ed/Local Gov: 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](mailto: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, 2024.
- **Dropping Dental or Vision:** If your agency would like to drop dental and/or vision coverage for the 2023 calendar year, will also need a written notice. That notice will need to be on your agency's letterhead and signed off by the agency's director. You can upload the notice via Zendesk or send it directly to [nakeisha.n.myles@tn.gov](mailto:nakeisha.n.myles@tn.gov) by Aug. 1 to remove the option during Annual Enrollment.

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## **HIGHER EDUCATION QUESTIONS**

**Higher Ed:** Is there an (ABC call) agenda? I did not see one on the website, or is it no longer offered?

- **Answer:** Going forward, the agenda will be posted on the [ABC webpage](#). When you click the red button at the top of the page, it will be posted with the weekly Friday update. For June, it was titled ALL PLANS June ABC Conference Call Agenda. Here is the June agenda link:  
[https://www.tn.gov/content/dam/tn/partnersforhealth/documents/all\\_plans\\_june\\_abc\\_c\\_c\\_agenda.pdf](https://www.tn.gov/content/dam/tn/partnersforhealth/documents/all_plans_june_abc_c_c_agenda.pdf)

**Higher Ed:** Will the agenda no longer be sent out prior to the meeting?

- **Answer:** It will be posted with the weekly Friday ABC update information on the ABC webpage. You'll find it by clicking the red button at the top of the page.  
<https://www.tn.gov/partnersforhealth/agency-benefits-coordinators.html>

**Higher Ed:** Regarding the wellness Program, is there a reason ActiveHealth is being discontinued? What will be better about the new vendor?

- **Answer:** State law mandates that BA's contracts are competitively bid. We have no issue with ActiveHealth; they've been a great partner. A different vendor, Sharecare, won the contract for the next five years, and we've started implementation with them. During the contracting process, we research the market, and we've designed the new wellness program with additional services and some new programs. We have loved working with ActiveHealth; it's just part of the procurement process.

**Higher Ed:** Is there a fee to do the virtual roadshow?

- **Answer:** No, the ABC Roadshow training is free for everyone.

**Higher Ed:** Could you share more information on the premiums increases?

- **Answer:** Information and PowerPoint slides that showed percent increases by plan were shared in the Friday, June 2 ABC email. The aggregate average increase will be 5% for active employees and retirees for the Blue Network S and Cigna LocalPlus networks. The percent increase will vary by plan and tier.
- For BlueCross Network P and Cigna Open Access Plus, the additional monthly cost will increase. For all health plan options, the employee-only tier will increase by \$10 (\$75 per month), employee+child(ren) tier will increase by \$20 (\$85 per month), and employee+spouse and employee+spouse+child(ren) coverage tiers will increase by \$20 (\$150 per month).
- The information sent June 2 is archived on the ABC webpage under Weekly Updates Archive.

**Higher Ed:** Who can I contact regarding some training?

- **Answer:** We will reach out to you about training.

**Higher Ed:** What are the dates for Annual Enrollment?

- **Answer:** For higher education employees, Annual Enrollment will be Sunday, Oct. 1 through Friday, Oct. 13, 2023.

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## LOCAL EDUCATION QUESTIONS

**Local Ed:** I got on the call late. When is the Road Show?

- **Answer:** ABC Roadshow training will take place on Aug. 3 for local education. You can find information about the ABC Roadshow on the [ABC webpage](#) under **2023 Summer Training – New**, including an interactive Summer Training Overview and a link to register.

**Local Ed:** Is Delta Dental making any changes for 2024? We have received several calls from employees stating some dentists are only accepting Delta Dental Premier and not our current PPO.

- **Answer:** There are not any plans to make any changes based on the plan year for the network. The network does change throughout the year. There are certain dentists that only accept Premier and not the PPO, and it is not a requirement for the dentist to accept the PPO. If you and your employees are experiencing many dentists in your geographic area who used to be a PPO in-network provider and are now an out-of-network Premier provider, please submit a Zendesk ticket with some examples of this occurring, and we'll look at it in more detail.

**Local Ed:** Our local Board of Education is asking if the plan documents will be revised with information regarding the new paid parental leave law that was enacted on May 11, 2023, for educators and administrators to receive six weeks of paid parental leave?

- **Answer:** We don't have language drafted for parental leave for the plan document at this time. As we get closer to preparing to update the plan documents for 2024, which usually occurs around Sept. 1, we'll note this for consideration. We're not sure if this belongs in the plan document, and it might be better suited for employee handbooks.

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### LOCAL GOVERNMENT QUESTIONS

**Local Gov:** Will we receive the (ABC) email reminder each Friday?

- **Answer:** Yes, we'll send out an ABC email reminder each Friday with the link to the ABC webpage where you'll find the weekly update and any additional documents posted with the red button.

**Local Gov:** Is that 8 a.m. CT? (for the ABC Roadshow training)?

- **Answer:** Yes, it is 8 a.m. CT.

**Local Gov:** Is the (ABC Roadshow) training required?

- **Answer:** The ABC Roadshow training is not required but recommended. We will have two options: in-person or virtual. Plus, you get all the fun and fresh updates!

**Local Gov:** My question is about premium increases. It says 3.5% aggregate increase. Our local government is Level 1, and it says 5.3%. Can you please clarify?

- **Answer:** The 3.5% aggregate average is across all three levels. We are changing to one level for all agencies in 2024, and the **average for Level 1, Level 2 and Level 3 is 3.5%**. For Level 1, the average premium increase is going up by more than 3.5%; the average for Level 1 increases is 5.3%. The other two levels are lower than the 3.5%. If you refer to the PowerPoint slides sent to all ABCs on June 1, the chart for Level 1 shows the percent increases by plan and tier for members enrolled in BlueCross Network S and Cigna LocalPlus.
- **Follow up question:** I'm sorry; it is still very confusing. When I get ready to send out information to our employees, do I need to use the 3.5% increase or the 5.3%? My finance director said it should be 3.5%.

- **Answer:** It would actually be neither as the employee+spouse level is higher than 5.3% and the other tiers are lower. We recommend you refer to the memo and charts sent on June 1. If you need additional clarification, please contact the BA Service Center. To review premium level information, go to the [ABC webpage](#) under Weekly ABC Update, Weekly Updates Archive and then 2023 January - June Archive. Scroll to June 1. Direct link is [https://www.tn.gov/content/dam/tn/partnersforhealth/documents/abc\\_email\\_2023\\_jan\\_jun.pdf](https://www.tn.gov/content/dam/tn/partnersforhealth/documents/abc_email_2023_jan_jun.pdf)

**Local Gov:** Did you say we are going to one level for premiums?

- **Answer:** Yes. For 2024 health premiums, all local government agencies will have the same level for premiums.

**Local Gov:** Can you tell me what the local government increase is for dental?

- **Answer:** The 2024 Cigna DHMO Prepaid dental premiums will have an average increase of 2.5% for active employees; for retirees, the average increase is 3.5%. The Delta Dental DPPO premiums will increase on average, by 1.0% for active employees and retirees. We'll send voluntary products premium charts you can share with your employees soon.

**Local Gov:** I've requested to get an employee his ABC access, and I was told this would occur when the audit was completed. Who do I contact about this?

- **Answer:** We'll have someone reach out and give you a status on the security form.

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## STATE QUESTIONS

**State:** No questions.