



BOARD OF DIRECTORS

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Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721

AGENDA DATE: November 8, 2019

ITEM NUMBER: Item 21

SUBJECT: Receive Update and Approve Change to County of Tulare’s Anthem \$2,500 HDHP, Effective January 1, 2020, to be in Compliance with ACA Guidelines (A)

REQUEST(S): That the Board approve the change to the Family Out-of-Pocket Maximum on the Anthem \$2,500 HDHP, effective January 1, 2020.

DESCRIPTION:

The Department of Health & Human Services (HHS) released its Notice of Benefit and Payment Parameters for 2020. This final rule describes benefit and payment parameters under the Affordable Care Act (ACA) that apply for the 2020 benefit year. More specifically, the notice provided updated limits for High Deductible Health Plan deductibles and out-of-pocket limitations.

As a result, the County of Tulare’s \$2,500 High Deductible Health Plan’s Out-of-Pocket Maximum for Family is amended as follows:

Out-of-Pocket Maximum	Single	Family
Amount Prior to 1/1/2020:	\$5,000	\$10,000
Effective 1/1/2020:	\$5,000	\$8,150

Please note, the County of Tulare’s HDHP is a “grandfathered” plan and, as such, does not have an embedded individual deductible. In other words, the family out-of-pocket maximum is non-embedded meaning the cost shares of all family members apply to one shared family out-of-pocket. The individual out-of-pocket only applies to individuals enrolled under single coverage. Additionally, since the amended Family Out-of-Pocket maximum is an enhancement to benefits, the plan is to retain its “grandfathered” status.


AGENDA: San Joaquin Valley Insurance Authority

DATE: November 8, 2019

FISCAL IMPACT/FINANCING:

There will be no change to adopted rates or premiums.

ADMINISTRATIVE SIGN-OFF:



Rhonda Sjostrom
SJVIA Manager



Paul Nerland
SJVIA Assistant Manager