

# IN THE KNOW

Bulletins for Benefits & HR Professionals



June 10, 2022

## July 1 Deadline Looming for Health Plan Transparency Rules

"The next item plan sponsors must address will be making public disclosures regarding in-network and out-of-network rates beginning July 1, 2022. To meet that deadline, plan sponsors should be working with carriers and third-party administrators (TPA) to ensure they have the necessary information in the proper format to comply with the new rules." [Full Article](#)

*Fisher Phillips*



## 2022 Medical Loss Ratio Rebates

"Insurers estimate they will issue a total of about \$1 billion in MLR rebates across all commercial markets in 2022. Expected rebate amounts vary by market segment, with the majority going to individual market enrollees, including ACA Marketplace enrollees. Insurers in the individual market estimate they will issue \$603 million in rebates, small group market insurers will issue \$275 million in rebates, and large group market insurers will issue \$168 million in rebates later this year." [Full Article](#)

*Henry J. Kaiser Family Foundation*

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*Thomson Reuters/EBIA*

## I'm Leaving on a Jet Plane...Is Abortion Care Travel a Covered Benefit?

"Employer considerations when designing an abortion care travel reimbursement benefit include: Do the travel expenses constitute medical care? Will the travel reimbursement benefit be offered under the company's group health plan? How will state laws impact an employer's ability to provide the travel reimbursement benefit? Will the reimbursement be taxable compensation to employees? Other considerations include the impact on eligibility for an employee's participation in a health savings account (HSA). HIPAA and privacy issues, and the ability to permit mid-year election changes in connection with the addition of the benefit."

[Full Article](#)

Holland & Hart LLP



## Premium Increases Are Low When Employers Add Pre-Deductible Coverage for Preventive Services

"The impact on premiums of expanding pre-deductible coverage for 14 services in HSA-eligible health plans as allowed in IRS Notice 2019-45 is small. Estimated premium increases range from virtually zero to 1.5 percent. There is no expected premium increase when deductibles are replaced by coinsurance, use of health care services is assumed not to increase due to lower cost sharing, and enrollees' related diagnoses are required." [Full Article](#)

EBRI

## Revisiting the HIPAA Proposed Privacy Rule: What Group Health Plan Sponsors Need to Know



"The HHS proposed rule includes changes which may impact group health plans and their business associates: [1] Revises Notice of Privacy Practices (NPP) content requirements; [2] Adds exception to minimum necessary requirement for health plan coordination and case management disclosures; [3] Expressly permits disclosures to facilitate care with social and community services; [4] Allows individuals greater access to their PHI; and [5] Clarifies fees and adds fee disclosure requirements."

[Full Article](#)

Trucker Huss

## Employer Violated ERISA by Interfering With Employee's Use of Health Benefits

"The employee showed that the employer closely tracked invoices for the self-insured health plan and that, even though the information was de-identified, it would not be difficult for the employer to identify individual participants since there were so few employees. The employee also demonstrated that the employer was aware that he would again need costly medical care in the future. Noting that the employee was terminated shortly before a new benefit year started, the court concluded that taken together, the evidence showed retaliation for use of benefits and specific intent to prevent future use of benefits." [Full Article](#)

Thomson Reuters/EBIA