

# Weekly Digest

• November 11, 2022 •

## IRS Expands Mid-Year Cafeteria Plan Change Opportunities to Address "Family Glitch"

"Starting January 1, 2023, a non-calendar year cafeteria plan may permit an employee to revoke prospectively an election for family coverage so that the employee's family members can enroll in ACA marketplace coverage if: [1] One or more of the employee's family members are eligible to enroll in Marketplace coverage during a special enrollment period or during Marketplace annual open enrollment, and [2] The revocation of the employee's family coverage election corresponds with the intended enrollment of the family member in the Marketplace plan. Employers are not required to adopt these new permitted election changes." [Full Article](#)

*Proskauer*



## 2022 Employer Health Benefit Survey

"In 2022, the average annual premiums for employer-sponsored health insurance are \$7,911 for single coverage and \$22,463 for family coverage.... Thirty-three percent of covered workers at small firms are enrolled in a plan where the employer pays the entire premium for single coverage. This is the case for only 6% of covered workers at large firms." [Full Article](#)

*Henry J. Kaiser Family Foundation*

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## McDonald's Settles Class Action Lawsuit Over Improper COBRA Notices

"Class members consist of 9,000 former employees, all of whom received the deficient COBRA notices between December 15, 2017, and February 9, 2021, and did not opt to receive continued COBRA coverage. These individuals will receive estimated net payments of between \$7 and \$10."

[Full Article](#)

*Hall Benefits Law*



## Cash for Colonoscopies: Colorado Tries to Lower Health Costs Through Incentives

"Employers in the state are banding together to negotiate lower prices for health care services. The state government is one of 12 employers that have agreed to join the alliance and will be the first to use the newly negotiated rates and consumer incentives."

[Full Article](#)

*Kaiser Health News*

## Out-of-Pocket Health Care Spending: A Second Opinion About Rising Costs

"Between 2013 and 2019, the share of total medical expenditures paid out of pocket by patients increased, from 17.4 percent to 19 percent.... Patients are increasingly enrolling in plans with higher deductibles. This is driving up out-of-pocket expenses in the aggregate, even though out-of-pocket expenses in higher-deductible plans have remained flat or have decreased."

[Full Article](#)

*Employee Benefit Research Institute*



## The Confidentiality of Medical Information Act (CMIA): An update on HIPAA'S stricter counterpart

"The Confidentiality of Medical Information Act, a California law protecting the confidentiality of individually identifiable medical information obtained by healthcare providers, health insurers, and their contractors, was amended to prohibit the disclosure of medical information related to sensitive services ... Specifically, this prohibits the disclosure of medical information to anyone other than the enrollee without the individual's express written authorization, including the policyholder or parent of a minor patient." [Full Article](#)

*McDonald Hopkins*

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