

ACA Preventive Services: Ignore at Your Own Risk

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About Health Decisions, Inc.

Pioneering Specialists in

Group Health Care

Post-Payment Administration

For Over 25 Years

Customer Philosophy

Respect for Existing Procedures

Emphasis on Customization

Focus on Solutions



ACA Preventive Care

Covering Preventive Health Care is Now the Law.

Starting in 2014, all non-grandfathered plans must comply with new Preventive Services coverage regulations.

NOT DELAYED!



ACA Preventive Care: What is it?

Three-Part Definition

1. Description: www.healthcare.gov

For in-network providers, a list of services have no co-pay or coinsurance even if deductibles are not yet satisfied.

- Part 1: Adults
- Part 2: Women
- Part 3: Children



ACA Preventive Care: What is it?

Three-Part Definition

2. Codes Billed:

372 distinct procedure codes

 More than Medicare, AMA, and most private plans I know.



ACA Preventive Care: What is it?

Three-Part Definition

- 3. Conditions (gender, age, frequency, diagnoses)
- USPSTF A and B Recommendations: http://www.ama-assn.org/resources/doc/cpt/aca-uspstf-a-and-b-recs.pdf
- HRSA: http://www.hrsa.gov/womensguidelines/
- Bright Futures: http://brightfutures.aap.org/pdfs/Coding%20PR%20F0809.pdf
- Advisory Committee for Immunization Practices: http://www.cdc.gov/vaccines/hcp/acip-recs/index.html



ACA Preventive Care: Common Reactions

- Wasn't that all delayed?
- What is it?
- Political diatribes.
- I assume the administrator has this handled.
- Our plan already includes this.

All mean the same thing. Let's ignore it.



ACA Preventive Care: Ignore at Your Own Risk

All Preventive Care Paid 100%

Excess Preventive Care Cost Sharing

Saves Enrollee

Costs Plan

- Now \$50-\$100 per enrollee
- Increased demand
- Provider discretion

Costs Enrollee

Costs Plan

- Excise tax \$100/day per person
- Employee refund requests
- Class Action lawsuit



ACA Preventive Care: Monitor

All Preventive Care Paid 100%

Excess Preventive Care Cost Sharing

MONITOR

Provider and Enrollee Misuse.

Enrollee refunds and reconciliations.

ACA Preventive Services
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ACA Preventive Care: Monitor

- Preventive Service Cost Sharing Compliance is an excellent indicator of what to expect with new ACA Out-of-Pocket maximum limits.
- If Preventive Services compliance is hard to address, Out-of-Pocket maximums will be worse.

But, that's another webinar.



Past Webinars Available

Recordings of past webinars are available upon request, including:

- September 2013 Secret Provider Agreements
- August 2013 What Happens After Open Enrollment (And Before Obamacare)?
- July 2013 The Claims You Should Be Auditing, but Aren't
- June 2013 Obamacare Compliance How it Helps Self-funded Plans
- Mid-June 2013 Employer Mandate Calculations Explained
- May 2013 Pay or Play: A Bigger Challenge for TPAs than for Plans
- April 2013 The Most Overlooked Part of Health Reform: Enrollee Communications
- March 2013 Why Cost Sharing is not Working
- February 2013 Loss of Fiduciary Control
- January 2013 Top 10 Do's and Don'ts of Data Warehousing
- December 2012 Union Trusts: Health Reforms Most Overlooked Winner?
- November 2012 Year-end Renewal and Bidding: Opportunities for Control and Savings

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