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Update is published quarterly.

Comments are welcomed.

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“Geisinger Health Plan” or  
“GHP” unless otherwise  
noted.

## Important updates on health care reform

The Affordable Care Act (ACA) significantly changes the way you purchase and offer coverage to your employees. Under the ACA, your responsibility to your employees for coverage has expanded, leaving many of you with questions you need answered.

### Size of business

The first and most important question you need to ask is, “Am I a small group or a large group employer?” Many of the ACA regulations are determined by the size of the employer, so this answer will help direct you to the information most relevant to you and your employees.

According to the ACA, a large group employer has an average of at least 50 full-time employees and full-time equivalent employees on business days during the previous calendar year. All employees, including full-time, part-time, and seasonal employees, must be taken into account in the calculation. Sole proprietors, partners in a partnership, 2-percent S corporation shareholders and certain leased employees are not considered employees.

To see how to calculate the size of your business, go to [thehealthplan.com/smallbiz](http://thehealthplan.com/smallbiz) and click on the “Health Care Reform Info” button.

### Shared responsibility and penalties

The ACA creates a framework to ensure that the United States’ health care system “shares responsibility” for medical costs and payments. All populations—including businesses—will play a role in making this framework possible. According to the ACA, employers must assume shared responsibility within the following guidelines:

- You will be required to provide notice to your employees of their health insurance options, including coverage through the Marketplace
- If you have 50 or more full-time employees and full-time equivalent employees you do not offer health insurance coverage, you will have to pay \$2,000 for every full-time employee (not including the first 30 employees)
- If you offer unaffordable coverage or coverage that does not cover at least 60% of costs you will have to pay \$3,000 for any employee that receives a tax credit in the Marketplace up to \$2,000 for every full-time employee (not including the first 30 employees)
- If you have more than 200 employees you will be required to automatically enroll all employees in health insurance plans

It’s important to note that if you have fewer than 50 full-time and full-time equivalent employees, penalties will not apply to you.



Health  
Care  
Reform

## Health care reform continued

### Subsidies

Individuals and families purchasing coverage on their own may be eligible for government subsidies (through a tax credit) toward health insurance premiums. These credits are included in the health reform legislation to help encourage individuals to participate in the individual mandate.

Some of your employees may qualify for a subsidy. Federal subsidies are available for low-income individuals and families with an income between 100% and 400% of the federal poverty level. These subsidies are provided on a sliding scale if employees choose to purchase insurance through the Marketplace.



### Tax credits



If you are a large group employer, you are not eligible for tax credits.

Beginning in 2010, small business owners with less than 25 full-time equivalent employees with an average wage of less than \$50,000 qualify for a tax credit. To receive the

maximum tax credit, you need to have 10 or fewer full-time employees with an average taxable wage of \$25,000 or less. The credit is phased out as the number of full-time employees increases from 10 to 25 and as average employee compensation increases from \$25,000 to \$50,000. To be eligible, you must cover at least 50 percent of the cost of health care coverage for your employees. The amount of the credit is determined by:

- Number of employees — This is determined by totaling all of the employed hours of all employees (part-time and full-time), then dividing that number by 40 (hours per week). If the resulting number is less than 25, the size of your company qualifies for the tax credit.
- Average annual wages

If you like more information visit [thehealthplan.com/smallbiz](http://thehealthplan.com/smallbiz) and click on the “Health Care Reform Info” button.

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## New for you!

Wilkes-Barre General now accepts GHP insurance



Effective March 1, all Wilkes-Barre General Hospital facilities, including outpatient sites, are available for access to Geisinger Health Plan (GHP) members. The agreement covers all lines of business and gives more than 46,000 members in Luzerne County additional choices for quality care and skilled physicians.

## GHP Extra

Geisinger Health Plan Extra (GHP Extra) is a new plan option that provides an innovative way to receive care by taking advantage of our ProvenHealth Navigator® (PHN) model of care.

With GHP Extra, your employees choose from a broad network of providers designated as PHN sites to receive specialized care and a lesser copay.

PHN incorporates a dedicated team of professionals—doctors, GHP nurses, case managers and office staff—who work together to provide members with the best possible health care experience, guiding them through the health care system.

With GHP Extra, members who use a PHN site will have a lower copay, \$10–\$20 less than a non-PHN site.

Please talk to your GHP sales rep for more information.

## Health care reform continued

### Marketplaces

Marketplaces will be set up to create an online market for buying health insurance. There will be two types of Marketplaces: public and private. Both Marketplaces will primarily serve individuals buying insurance on their own and small businesses with up to 100 employees. They will offer a choice of different health plans and provide information to help consumers better understand their options.

In public Marketplaces, various health insurance plans and products will be represented in a comparable fashion. Individuals and business owners will be able to log on and visibly compare each company's products before choosing which product best supports the lifestyle they live or which product the business owner wants to offer employees. Public Marketplaces will officially open for enrollment on October 1, 2013 with an effective date of January 1, 2014.

In private Marketplaces, the process to find a product and enroll is similar; however, a private Marketplace generally shows only one company's products, which allows the company to provide more details and product options. The start dates for private Marketplaces are at each company's discretion.

GHP is preparing to launch its own private Marketplace. More information will follow.

Sources: [healthreform.gov](http://healthreform.gov), [healthcare.gov](http://healthcare.gov), [whitehouse.gov/healthcarereform](http://whitehouse.gov/healthcarereform)

## Healthy Rewards & Wellness Online

Want to motivate your employees to exercise? Healthy Rewards is a reimbursement program that helps members pay for fitness activities. Reward your employees for making good choices!

Healthy Rewards reimburses up to \$200 per family, and members must complete an online Health Risk Assessment (HRA) to be eligible. For a complete list of eligible activities and more info visit [thehealthplan.com/members\\_us/healthyrewards.cfm](http://thehealthplan.com/members_us/healthyrewards.cfm).

To take the HRA, members must log in to [thehealthplan.com](http://thehealthplan.com), click on the "Health & Wellness" section on the left navigation bar and choose "Wellness Online." From there, members can select the "Progress" tab along the top, then "Health Assessment" to begin the HRA.

Wellness Online also offers many other useful tools including wellness workshops, a meal planner, health logs and more!



## Convenient and urgent care facilities

When in need of medical treatment, your employees should contact their PCP or Tel-A-Nurse first. Many PCP offices now offer extended hours. However, when a PCP isn't readily available and your employees need immediate attention, they now have options in addition to the emergency room.

Convenient care and urgent care facilities that are contracted with GHP can be a cost effective way to receive medical treatment. **Employees can check the provider list ([thehealthplan.com/providersearch/](http://thehealthplan.com/providersearch/)) to find participating facilities.** No appointments are necessary. These facilities often provide shorter waiting times and treatment after normal working hours. PCP copays are required for convenient care facilities and specialist copays are required for urgent care facilities. Check the member ID card to confirm amounts.

There are other key differences between the two. Most convenient care facilities are located inside retail or grocery stores and are staffed by physician assistants (PAs) and certified registered nurse practitioners (CRNPs). They treat only minor illnesses, such as colds, flus, or minor infections in patients 18 months and older.

Urgent care facilities are stationed in their own buildings, in less crowded areas. They have at least one physician present at all times. In addition to minor illnesses, they can treat more serious conditions, like sprains, strains, lacerations and minor surgeries for patients of all ages.

Please visit the nearest emergency room with any life-threatening conditions.



# GEISINGER CHOICE®

100 North Academy Avenue  
Danville, PA 17822-3240

## Member perks - Amusement Park discounts

We like to keep our members and their families healthy and happy. One of the offers through our Accessories Program is amusement park discounts.

### Hershey Park

Members receive \$16 off the regular 2013 single-day admission price. To receive the discount, tickets must be purchased online and presented at the front gate.



**Link:** <http://tinyurl.com/ghptkts> **Promotion code:** 45598

### Dutch Wonderland

Members receive \$7 off the regular 2013 single-day admission price. Discount applies to tickets purchased online only.

**Link:** <http://shop.accesso.com/clients/accesso18/affiliate/index.php?m=12202>

**Username:** 124GHP

**Password:** Duke13

## Sign up to receive health care reform updates!



Want to stay informed about health care reform news? Sign up to receive emails from GHP focused on timely health care reform updates.

Just contact your sales rep directly or call us at 800-554-4907 to be added to the email list. Email updates will be sent regularly starting at the end of June.