ICHRA

Resources to Navigating an ICHRA Transition

The Cason Group

EMPLOYEE PRE-ENROLLMENT CHECKLIST

TO SUCCESSFULLY PREPARE FOR SELECTING YOUR BENEFITS DURING OPEN ENROLLMENT, FOLLOW THESE STEPS:

1. GATHER PERSONAL INFORMATION

You will need a birthdate and Social Security Number for every family member you intend to cover. If entered incorrectly, it can cause coverage delays or even denials.

2. ASSESS YOUR FAMILY'S HEALTHCARE NEEDS

Providers: Most plans, but not all, have narrow provider networks where, except for emergencies, they exclude "out-of-network" services. If you have preferred doctors, hospitals, or specialists, ensure you know they are considered in the network of the insurance plan you are considering.

Prescriptions: Each plan has a unique list of prescription medications they cover. Make a list of those you want covered. Make sure to have the exact spelling, dosage, and whether or not it is considered generic.

3. REGISTER YOUR ACCOUNT WITH YOUR ICHRA TPA

In order to log in to select your benefits, you must first register your account and create a password. If you have not already registered, you will receive an email from the ICHRA vendor with a link.

4. SHOP & ENROLL

Once you have registered your account, you can go to the ICHRA vendor site to research the plans available to you. Consider plan details and any exclusions or limitations the plan has in place. Understand the costs! Assess premiums, deductibles, copayments and coinsurance. Please note: all plan premiums are listed as monthly.

Make sure to enroll on time! You cannot change your plan until Annual Enrollment, unless you qualify for a Special Enrollment or Life Event.

5. GET HELP

For questions relating to the ICHRA enrollment platform, reach out to the support team!

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MEDICAL BENEFITS - FOR EMPLOYEES 65+

Under ICHRA, if you are 65 or older you must enroll in Medicare Part A and Part B for your health care coverage to be eligible to receive the non-taxed employer contribution and reimbursement.

Medicare is a federal health insurance program for people who are 65 or older, certain younger people with disabilities, and people with permanent kidney failure. You are eligible to sign up for Medicare 3 months before you turn 65 and until 3 months after the month you turn 65.

Go to www.medicare.gov to understand your Medicare options and enroll*.

As a Medicare eligible employee, you qualify to receive a non-taxed expense reimbursement from your employer to offset the cost of your Medicare premiums. To do so, you will be asked to verify your enrollment status in Medicare Part A and Part B and additional Medicare products (i.e. Medicare Supplement, Prescription Drug Plan, or Medicare Advantage) and your monthly premiums for each.

Please be aware, Medicare enrollment is not automatic and is not managed within the ICHRA Enrollment Platform.

NEXT STEPS:

1. Obtain Employment Verification form from your employer attesting you have had credible coverage through them for the time that you have been Medicare eligible (age 65).

2. Call the Social Security Administration at (800) 772-1213 to verify enrollment for Part A and B (Original Medicare). If you are not currently enrolled in both, (Part A is typically done automatically, but you may need to apply for Part B), click here to submit the application with a start date of the date that the ICHRA will be first effective.

3. Schedule a time to enroll in Medigap and PDP, or Medicare Advantage coverage with a licensed agent virtually by scanning the below QR code or by clicking here.

4. If you self-enroll in additional Medicare products or use your own agent, please report your Medicare enrollment update to your ICHRA vendor as soon as possible. The vendor will contact you to send a copy of your premium notices so your employer can begin applying your non-taxed expense reimbursement to future payroll checks.

SCHEDULE YOUR APPOINTMENT:

MOVING FROM A MARKETPLACE PLAN TO AN ICHRA

If you have a marketplace health plan and have been offered an ICHRA, this will help provide an understanding of what the transition will look like.

- If you currently have an individual health plan, did you purchase it on healthcare.gov or a State Based Exchange (i.e. Virginia Marketplace, Kentucky Kynect, Georgia Access, etc.)?
- Are you currently receiving a subsidy/premium tax credit for your individual health plan?

If you said yes to either of these questions, you will need to make a new election on the ICHRA plan and cancel your current coverage.

HERE'S WHY:

Because you are receiving an affordable contribution from your employer, you are no longer eligible for a subsidy/premium tax credit. If you keep your subsidy, you will be required on your taxes to pay back the subsidy given for each month you were offered affordable coverage.

If you are not receiving a subsidy/premium tax credit but purchased your plan on healthcare.gov or a State Based Exchange, your plan is not eligible for a pre-tax contribution and deduction. You will need to choose a new plan to receive the tax benefit of the ICHRA.

**Due to the "Family Glitch Fix" your spouse & children may still be eligible for their subsidized plan.*

WHAT TO EXPECT NOW THAT YOU'VE COMPLETED YOUR

ICHRA ENROLLMENT

PREMIUM PAYMENTS:

You may receive a notice in the mail or an email from your insurance carrier asking you to pay your first month's premium. Premium payments are being processed by The Cason Group. You should not make a payment or enter any payment information for your policy. This will be paid every month on your behalf as long as you are employed by your current employer.

Some insurance carriers will send you a reminder to pay your premium every month. You should not pay the premium. These are being processed by The Cason Group.

PROOF OF QUALIFYING LIFE EVENT:

If you receive a notice from the insurance carrier asking for proof of a qualifying life event, you can disregard; The Cason Group will be taking care of this. If you have any questions, you can call The Cason Group at 844-452-0404.

WELCOME PACKET AND ID CARDS:

You will receive a welcome packet that will include your plan benefit details, your ID card, and instructions to set up an online account with the carrier. You will want to hold on to this - do not throw it away.

It is possible that you may not receive your welcome packet before the first of the month. If you need access to your ID card, you can go to your insurance carrier's website and register your account with your personal information. If you are unable to create your account, you can call The Cason Group at 844-452-0404.

COBRA + ICHRA

HOW IT WORKS:

- COBRA APPLIES TO YOUR CONTRIBUTION DOLLARS, NOT YOUR INDIVIDUAL HEALTH PLAN.
- IF YOU WOULD LIKE TO KEEP YOUR INDIVIDUAL PLAN, YOU CAN KEEP IT BY CHANGING THE PAYMENT METHOD ON YOUR POLICY AND PAYING THE PREMIUM DIRECTLY FROM YOUR CREDIT CARD OR BANK ACCOUNT.
- YOU MAY ELECT TO TAKE YOUR CONTRIBUTION AMOUNT, PAY AN ADDITIONAL FEE, AND KEEP YOUR INDIVIDUAL PLAN.
    - THIS IS COMPLICATED AND MORE EXPENSIVE THAN CHANGING YOUR PAYMENT METHOD.
- YOU CAN CHANGE YOUR PAYMENT METHOD BY CALLING THE PHONE NUMBER ON YOUR ID CARD, OR LOGGING INTO YOUR MEMBER PORTAL AND CHANGING IT ON THE BILLING TAB.

IF YOU WOULD LIKE TO EXPLORE OTHER INDIVIDUAL OPTIONS ON THE MARKETPLACE, YOU CAN SCHEDULE AN APPOINTMENT WITH A CASON GROUP CONSULTANT HERE:

EMPLOYER / EMPLOYEE RESPONSIBILITY

EMPLOYEES ARE THE OWNERS OF THEIR INDIVIDUAL PLANS. THERE ARE CERTAIN THINGS THE EMPLOYEE IS RESPONSIBLE FOR AND A FEW THINGS THE EMPLOYER IS RESPONSIBLE FOR.

EMPLOYER RESPONSIBILITY:

- Paying the carrier your full premium amount
- Allowing you to make changes to your plan with a Qualifying Life Event through the ICHRA platform
- Determining the contribution allotted towards your individual plan selection.

EMPLOYEE RESPONSIBILITY:

- Creating a login with their individual carrier
- Ensuring all information is correct on their ID card and carrier portal
- Reporting any changes that may result in a Qualifying Life Event to the HR department
- Checking that claims have been paid correctly by the carrier
- Ensuring that any providers seen or medications prescribed are covered under their chosen plan.

The Cason Group is available to assist with any issues an employee faces with their individual plan by contacting ICHRAservice@thecasongroup.com.

GUARDIAN BENEFITS & FLEXIBLE SPENDING ACCOUNTS

Dental, Vision, Life and AD&D, Disability, Accident and Critical Illness - Renewing with Guardian with no rate changes. *Evidence of Insurability rules apply for Voluntary Life & Short-Term Disability. See Benefit Guide for more details.*

Flexible Spending Accounts (FSA) - Renewing with CBIZ

- Health Care - $3,400 max ($680 Carryover)
- Dependent Care - $5,000 max

ENROLLING IN BENEFITS

Benefit elections must be completed in Paycom between **November 17th – 26th**

If you take no action, you will stay enrolled in the same plans and cover the same family members for the next benefit period except for FSA. **You must enroll in FSA each benefit year.**

Enrollment Assistance is available by scheduling an appointment with a Benefit Counselor at The Cason Group. *See Benefit Guide for more details.*