

MEDICA®

EMPLOYER UPDATE

June 2017



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Federal and Minnesota legislative updates

Federal update

The U.S. House of Representatives passed the American Health Care Act (AHCA) in May in a close vote of 217 to 213. The AHCA maintains some of the popular elements of the Affordable Care Act (ACA), including:

- Dependents remain covered through age 26
- Health plans must offer coverage to everyone who applies

The bill also makes a number of changes to key components of the ACA, such as:

- *Medicaid*: The bill phases out the ACA's Medicaid expansion for adults without children and limits federal spending on the program beginning in 2020.
- *Individual/Employer Mandates*: The bill eliminates the individual and employer mandate penalties retroactive to Jan. 1, 2016. The AHCA, however, allows insurers to charge a 30% premium surcharge for individuals who do not maintain continuous coverage beginning in 2019.
- *Subsidies*: The bill phases out the current income-based premium subsidies in 2020, and moves to an age-based refundable tax credit. The bill also repeals the cost-sharing reductions and the small business tax credit effective Jan. 1, 2020.
- *Age-Rating*: The bill allows states to permit insurers to charge older policy

holders up to five times more than younger policyholders (vs. the current differential of three times more).

- *Waivers*: The bill allows for states to waive certain components of the ACA, including the law's essential health benefits requirements. The bill also allows states the flexibility to waive community rating requirements for individuals who do not maintain continuous coverage, which could allow insurers to rate these individuals based on their health status for up to one year.

The AHCA now moves on to the Senate, where modifications to the bill are expected to be made. There is no official timeline for decisions made by the Senate, but deliberation has begun behind the scenes.

Minnesota update

The Minnesota Legislature adjourned its 2017 session on May 26, 2017, and Governor Dayton signed most of the bills required to keep the state running for the next two years. Also signed into law during the 2017 session were important health care bills and policies, including:

- \$311 million in premium relief for Minnesotans in the individual market in 2017
- Nearly \$550 million of state funding over two years to establish a state-based reinsurance program for the individual health market (contingent on a federal waiver)
- Health policy provisions that include changes in requirements for: provider network access, transition of care and surprise billing

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Medica Healthy Savings offers discount at farmers markets

Medica members participating in the Healthy Savings program can receive up to \$3 off their produce purchase at participating farmers markets. This promotion is available at many metro area markets and spreading as far north as Ely and as far south as Brownsdale. Participating farmers markets include, downtown Minneapolis (Lyndale), Nicollet Mall, Oracle Centre, U.S. Bank Plaza, Fifty South Sixth Building and many more.

Medica members will receive announcements in the weekly Healthy Savings emails on dates when participating farmers markets are offering the promotion. Members simply present their Healthy Savings card at the information booth to receive their \$3 voucher for use on any fresh produce purchase at the market. For promotion details and a full list of participating markets, members can visit the program website medica.com/healthysavings, or download the new Healthy Savings app on the [App Store](#) or [Google Play](#)!

The goal of the Healthy Savings Program is to encourage and educate families on how to eat healthier while making it easy and affordable.

In addition to the farmers markets, participating retailers include Cub Foods, Hornbacher's, and Lunds & Byerlys.

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Minnesota Department of Health issues modified vaccination recommendations

Due to a measles outbreak in Hennepin, Ramsey, Crow Wing and Le Sueur counties, the Minnesota Department of Health has issued updated vaccination recommendations.

The measles vaccination is usually combined with mumps and rubella (MMR) and is considered preventive and therefore covered by most health plans. When appropriate, Medica will cover early doses of the vaccination in an effort to stop the outbreak and achieve optimal community health. We're encouraging members to talk with their doctor about receiving the MMR vaccine now if any of the following apply:

- Child living in Minnesota is 12 months of age or older and has not yet received the MMR vaccine
 - Babies younger than 12 months may have some protection from their mothers if their mothers have been vaccinated or have had measles
- The following children should get their second dose of MMR vaccine as soon as possible but at least 28 days after the first:
 - Somali Minnesotan children statewide
 - Children in Hennepin, Ramsey, Crow Wing and Le Sueur counties

NOTE: Children 12 months of age and older who get an early second dose of MMR vaccine do not need to get another dose at 4-6 years of age. Once they have two doses that are given at least 28 days apart, they're done with the MMR vaccine series.

- Adult born in 1957 or later who has never received the MMR vaccine and has never had measles

[MDH Measles Fact Sheet \(English PDF\)](#)

[MDH Measles Fact Sheet \(Somali PDF\)](#)

Source:

[Minnesota Department of Health \(MDH\)](#)

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4members June email newsletter

The *4members* email newsletter will be distributed next week. Active commercial members who have registered on mymedica.com will receive these

emails.

4members is available via PDF for employers who would like to distribute the content. Encourage your employees to register on mymedica.com to receive this member publication.

[View the *4members* June 2017 issue.](#)



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Member topic of the month: Medica CallLink® nurse line

Every month we feature ready-made promotional materials for one of our member programs or resources. Print the materials or email them to your employees, whichever you prefer!

The topic this month is nurse line, which offers members immediate phone access to experienced, registered nurses who can answer health questions and provide support 24 hours a day, 365 days a year.

[View nurse line member flier.](#)

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