

#### TRUSTEED PLANS SERVICE CORPORATION

Administrators for Employee Benefit Plans since 1963

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### TPSC Announces Provider Online Precertification Program

TPSC has partnered with American Health Holdings to offer an online precertification tool for providers. The program is available for most TPSC members and will improve the response time for providers completing a request for review.

The tool can be accessed on the TPSC Provider page by clicking "Get Pre-Certified". Or it can be accessed using this link:

https://tpsc.getprecertified.com/default.aspx





# King County Wellness Program Succeeds Due to Strong Incentives

King County (WA) spends \$200 million per year to insure 14,000 workers and their families. They adopted an aggressive wellness program focused on incentives and by shifting costs to workers. Reductions in deductibles were given for taking surveys, developing action plans, going to tobacco cessation coaches or Weight Watcher meetings, and for switching to generic drugs.

With over 90% participation, the program had remarkable results compared to other wellness programs. They saved \$46 million from 2007 to 2011. Employee health improved dramatically; smoking rates dropped from 12% to less than 5%; 2,000 obese employees reduced their weight by at least 5%.

SOURCE: Pew/Stateline

## Upcoming HPID Requirement for Group Health Plans

Healthcare Reform requires most group health plans to obtain a Health Plan Identifier (HPID).

- Large health plans (annual receipts in excess of \$5 million) have until November 5, 2014.
- **Small health plans** (annual receipts less than \$5 million) have until **November 5, 2015**.

Follow this tutorial to obtain an HPID: http://www.cms.gov/Regulations-and-Guidance/HIPAA-Administrative-Simplification/Affordable-Care-Act/Downloads/HPIDQuickGuideSeptember2014.pdf

### Employers Modify Health Plans to Control Rising Costs, Comply with ACA

According to a survey of 400 large US companies, employers project their health care benefits costs will increase 6.5% in 2015. However, most organizations plan on keeping the increase to 5% next year after making changes to their plans, such as increasing cost-sharing provisions, implementing and expanding Consumer Driven Health Plans (CDHP), and broadening their use of wellness programs.

SOURCE: National Business Group on Health

Cost-Containment Measures Due to ACA in 2014	
Increase out-of-pocket limits	32%
Increase share of premiums	30%
Increase in-network deductibles	30%
Increase copays for primary care	24%
Increase share of dependent costs	20%
Increase share of Rx costs	19%
Modify/add tiers to cost-sharing	11%
Increase employee-pay-all benefits	8%
Premiums based on income	3%
SOURCE: International Foundation Survey	