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**SEPTEMBER 2017**

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## New York invests over \$200 million to fight heroin and opioid epidemic

Late last year, New York State passed significant legislation to fight the heroin and opioid abuse epidemic. Included are measures to increase life-saving overdose reversal medication; regulations to limit the first fill of new opioid prescriptions to a seven-day supply; and ongoing prevention education for all physicians and prescribers. Furthermore, unless otherwise noted, the legislation also applies to all commercial health plans for individual, small group and large group policies and HMO contracts issued or renewed on or after January 1, 2017.

### The mandate consists of four parts:

1. Limitations on Initial Opioid Prescriptions - prohibits providers from issuing initial prescriptions of a schedule II, III or IV opioid for acute pain for more than a seven-day supply.
2. Clinical Review Criteria for Coverage of Substance Abuse Disorder Treatment - requires utilization review agents to use

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**REMINDER**

### It's that time again: Open Enrollment 2017

Open enrollment is upon us, which means it's time for your clients to review their policies and products. It's also the perfect time to consider adding a reimbursement account, such as a Flexible Spending Account (FSA), Health Reimbursement Account (HRA) or Health Savings Account (HSA) to their plan.

- An FSA allows employees to pay for certain expenses on a pre-tax basis. Employees can save money by using tax-free funds to pay their out-of-pocket medical, dental, vision and dependent care expenses. FSAs can also easily be stacked with HRAs and HSAs.

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### *New York Invests...Continued*

evidence-based and peer-reviewed clinical criteria approved by the New York State Office of Alcohol and Substance Abuse Services;

**3.** Emergency Supply for Opioid Addiction Detoxification or Maintenance Treatment – requires large group insurance policies which provide medical, major medical or similar comprehensive type coverage to provide coverage for medication for the detoxification or maintenance treatment of a substance-use disorder approved by the FDA for the detoxification or maintenance treatment of the substance-use disorder. The benefit mandate applies without regard to whether the policy otherwise covers prescription drugs.

**4.** Insurance Coverage of Inpatient Services for Substance Use Disorders – amends current law to expressly provide that the required coverage of inpatient services includes “unlimited medically necessary treatment” for substance-use disorder treatment services provided in residential settings.

### **Specific ramifications of the legislation for providers, members**

To reduce unnecessary access to opioids, the legislation prohibits providers from issuing initial opioid prescriptions for acute pain for more than a seven-day supply, with exceptions for chronic pain and other conditions. Treatment of acute pain typically only requires a short course of treatment. The regulation stipulates that a member pay a maximum of one copay in the same 30-day period if any refill is required within the same period. Members will be charged a full copay when the prescription is filled. If a refill is needed during the same 30-day period, no additional copay will be collected.

### **Enhanced addiction treatment services.**

Current insurance law mandates that individual and group policies that provide hospital, major medical or similar comprehensive coverage offer coverage for inpatient services for the diagnosis and treatment of substance-use disorder, including detoxification and rehabilitation services. This legislation amends current law to expressly provide that the required coverage of inpatient services includes “unlimited medically necessary treatment” for substance-use disorder treatment services provided in residential settings. Members should see no change to current benefits since coverage of residential treatment was expressly referenced in the federal Mental Health Parity Final Regulations which were effective July 1, 2014.

**Emergency five-day supply for opioid withdrawal.** The law requires that policies covering prescription drugs for medication for the treatment of substance-use disorder provide immediate access - without prior authorization - to a five-day emergency supply of such medications where an emergency condition exists. Members will be charged a full copay at the time a prescription is filled. If a refill is needed within the same 30-day period, no additional copay will be collected.



### *It's that time again...Continued*

- Coupled with an employer’s medical plan, an HRA can help combat the rising costs of health care. An HRA is an employer-funded, tax-sheltered account to reimburse employees for allowable medical expenses. HRAs allow employees to pay for certain out-of-pocket health care expenses while employers remain in control of how the dollars are spent. Lifetime’s HRA solution offers easy-to-use online forms and reports and secure, self-service portals that deliver high consumer satisfaction and valuable insight to employers.
- An HSA is a tax-advantaged savings account that is used in combination with a qualified high deductible health plan (HDHP). Funds can be used to cover qualified health care expenses - from co-payments to pharmacy bills, dental care, vision care and more.

**If you are interested in learning more about these or any other of our products, please contact your account representative.**

### **Case (study) in point.**



A large not-for-profit hospital was looking for a Health Reimbursement Account (HRA) and Flexible Spending Account (FSA) solution. Its objective: To encourage employees to complete a wellness assessment and select the hospital’s intra-system service providers as their first choice. Here’s how Lifetime Benefit Solutions was able to help.

Read the case study [here](#).

# What employers need to know about... New York State's Paid Family Leave - NYS PFL - requirements



Effective January 1, 2018, all private employers will be required to provide Paid Family Leave (PFL) to their New York state employees. While regulations governing this plan are proposed but not yet finalized,

the plan must still be available to employees on New Year's Day.

## NYS Paid Family Leave will provide New Yorkers:

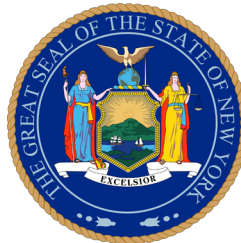
- Job-protected, paid leave to bond with a child or care for a loved one with a serious health condition; *or*
- Help to relieve family pressures when someone is called to active military service.

The plan will be an addition to the employer's NYS Disability Insurance Policy.

The cost of the plan will be paid via employee deductions that are currently set at .126% of the employee's weekly wage, and are not to exceed the NYS Average Weekly Wage of \$1,305.92. This would result in a maximum deduction of \$1.65 per week. Employees cannot opt out of this deduction.

## Roles & Responsibilities

- Employers may begin making deductions today\*. Unless deductions begin prior to January 1, 2018, deductions will begin on all employees with the first check dated in 2018.
- Employers can elect to self-fund this benefit and not make deductions from employees.
- Employers must continue health insurance coverage to employees during paid family leave, and employees must continue to pay their share of health plan premiums during the leave.
- Employees must be restored to the same or comparable position held by the employee prior to the leave.
- Employers are required to notify their employees of the Paid Family Leave and post a notice where employees can see it

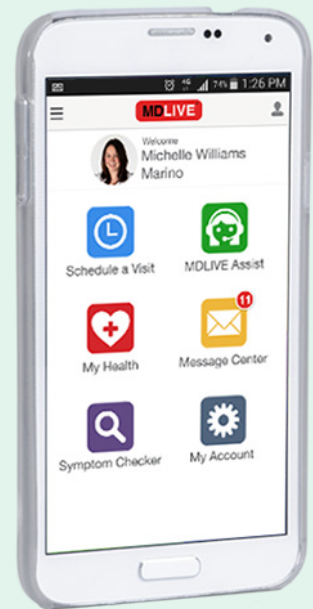


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## Product Highlight: Telemedicine



We understand. It's not always easy to get to the doctor. Work, kids and travel and who-knows-what-else can all get in the way. Telemedicine is a great alternative when it's hard to get to Urgent Care or the Emergency Room. Or it's not always clear if a trip there is necessary. The same holds true for college students who may not have time or even a car to get to a physical office. That's why Lifetime Benefit Solutions offers a telemedicine service through MDLIVE. MDLIVE treats routine medical conditions by connecting patients to doctors 24/7/365, saving valuable time and offering unprecedented convenience.



Patients can choose to connect with a doctor by phone, secure video or through the MDLIVE app.

To learn more, contact your account representative or visit our [website](#).



## What Employers need to know ...Continued

(similar to a Worker's Compensation Notice).

- This information should be provided by their disability carrier once coverage is established.

### Helpful Resources:

For a more complete description of the NYS Paid Family Leave, visit:

[NYSIF Website](#)

[NYS Paid Family Leave Website](#)

NYS Paid Family Leave Help Line: (844) 337-6303

### What Employers Need to Do:

If your clients have not already done so they should **immediately contact their disability carrier** to inquire about this coverage. Some disability carriers may not offer this coverage in which case they may need to find a new carrier.



It is important to determine the following from the disability carrier:

- When will the Paid Family Leave premium be billed (e.g., quarterly, annually)?
- How will their Paid Family Leave premium be billed (e.g., in arrears, in advance)?
- When will the first premium be due?

You may need to create or revise your existing leave policies to include information about PFL.

We are here to help! As always, please feel free to contact Payroll Operations Customer Service with additional questions or concerns at 1-800-491-6584.

*\*Once they have determined when the premiums will be payable they can decide when to start making the deductions from employees to allow the cost of the plan to be available when the first premium is due. Employers must notify Lifetime Benefit Solutions if they would like to begin employee deductions prior to January 1, 2018; otherwise deductions will begin on all employees January 1, 2018.*

## Oh, Flu-ey! Why we do what we do... about the Flu.



Flu season is once again upon us, so now is the time to remind your groups and their employees why a flu shot should be on their to-do list, and just how important it is.

Influenza is serious business, a disease that can lead to hospitalization and, in some cases, death. Consider: Every flu season is different, and flu infections can affect people differently. Even healthy people can get very sick from the flu and spread it to others.

### 'tis the season

In the United States, flu season typically begins as early as October and lasts as late as May - otherwise known as when flu viruses are circulating at higher levels. Getting a seasonal flu vaccine (either via flu shot or the nasal spray flu vaccine) is the single best way to reduce the chances that you will contract it and spread it to others. The more people are vaccinated against the flu, the less flu can spread through the community. Even those who are unable to receive the flu vaccine benefit from others getting vaccinated to reduce the spread of the virus.

*The Lead is published periodically to keep you abreast of the ever-changing world of employee benefit plans. You are receiving this newsletter as a partner, customer, associate or friend of Lifetime Benefit Solutions.*