



Encouraging Employees to Use Telehealth Services

As COVID-19 cases continue to surge across the country amid flu season, telehealth services offer access to quick, convenient and affordable care. In 2020, there was a significant increase nationally in telehealth utilization. Now, many providers and hospitals are encouraging patients to utilize telehealth services instead of coming to the office or hospital for nonlife-threatening care.

Benefits of Telehealth

Although it's a newer type of health care service, the modern telehealth platforms are generally user-friendly and operate similarly to other video call platforms. There are many benefits of telehealth services, which include, but are not limited to:

- Minimized risk to health care workers and patients by limiting exposure to the coronavirus and other diseases
- Improved health care outcomes due to increased access to care
- Greater ability for patients to follow shelter-in-place restrictions or suggestions
- Increased convenience due to receiving care in the comfort of one's home
- Potentially increased cost savings, depending on the health plan

Educating Employees

Once telehealth services are explained to employees, they may be more willing to embrace the offering. Using these services can help them stay healthy and access convenient care during these uncertain times. Be sure to provide easy to-understand educational resources to explain what telehealth is, what it should and shouldn't be used for, and how your health plan treats telehealth services. For more information on telehealth, contact us today.

Employee Skills for the Post-pandemic Workplace

The post-pandemic workplace will require employers to rethink how to prioritize and develop necessary skill sets. In response, organizations should embrace a dynamic approach to reskilling talent in order to shift vital employee skills and help develop skills as they become relevant and necessary. Consider pursuing and supporting the following proficiencies for potential and current employees:

Adaptability

Just as an organization may have quickly adapted to new ways of working and communicating, the willingness and capability to adapt will become a highly desired employee skill.

Communication

Communication is not a new in-demand skill, but is now more important than ever. With many employees working remotely, communication skills are critical for emails and virtual meetings.

Digital Capabilities

As the world and workplace rely more on digital assets and platforms, digital skills will be even more vital to success. Ideally, an employee should be proficient in learning and using new communication and project management platforms, and even programming and coding.

Emotional Intelligence (EI)

EI is the capacity to differentiate, evaluate and respond while recognizing both one's emotions and the emotions of others. EI is often a sought-after skill for leadership roles, but it is relevant in today's workplace for all roles.

Considerations for Employers

Organizations can seek out and hire candidates who strongly demonstrate these skills, but can also develop these skills within their workforce.

Consider developing current employees and incentivizing them to demonstrate these skills within your organization.

Non-grandfathered Plans Must Cover COVID-19 Vaccine Without Cost-sharing Beginning in 2021

On Dec. 11, 2020, the Food and Drug Administration (FDA) issued an Emergency Use Authorization (EUA) for Pfizer Inc.'s COVID-19 vaccine. This EUA allowed distribution of the vaccine to begin immediately in the United States. The day after the FDA approved the vaccine, the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention (CDC) recommended use of the vaccine for individuals 16 years of age and older. The ACIP recommendation triggers the requirement for non-grandfathered group health plans and health insurance issuers to cover the vaccine without cost sharing under the Affordable Care Act's preventive care requirements.

Under the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), coverage of the vaccine must be provided within **15 business days** after the recommendation is made.

There is some uncertainty regarding the timing, but it is widely understood that coverage of the COVID-19 vaccine must begin no later than **Jan. 1, 2021**.

Plans and carriers may choose to cover the vaccine before this date. Grandfathered plans may also choose to cover the vaccine, and could be required to do so under state law or pursuant to the terms of an insurance policy.

Final Rule Allows Greater Flexibility for Grandfathered Plans Under the ACA

On Dec. 15, 2020, the Departments of Labor, Health and Human Services and the Treasury (Departments) published a final rule that provides greater flexibility for grandfathered plans under the Affordable Care Act (ACA).

A grandfathered plan is a group health plan or health insurance coverage that was in existence on March 23, 2010 (the date the ACA was passed), that has not made certain prohibited changes to lose its

grandfather status. Grandfathered plans are exempt from certain ACA requirements.

- Allows grandfathered high deductible health plan (HDHP) coverage to increase fixed-amount cost-sharing requirements, such as deductibles, to the extent necessary to maintain its status as an HDHP without losing grandfather status; and The final rule:
- Provides an alternative method of measuring permitted increases in fixed-amount cost sharing that is intended to allow plans and issuers to better account for changes in the costs of health coverage over time.

This additional flexibility may allow additional plans to maintain their grandfather status, despite certain changes being made to the plan.



Jerry Ciaramitaro
President, JD, MBA



Jason Ciaramitaro, VP
Benefit Advisor



Jordan Ciaramitaro, QPFC
Benefit Advisor

For more information, please contact our office at:

Phone: 248-641-2740

jc@cornerstonebenefitplans.com

www.cornerstonebenefitplans.com



**Cornerstone
Benefit Plans, Inc.**