MyHealthGuide

Issue 2 - 08/08/2022

MyHealthGuide Newsletter
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- GAI Ex-Aware Free Tracker Distributes Tools
- Health Care Blog
- MyHealthGuide's GAI Counting Down Blog (updated monthly)

Upcoming Conferences

- Show Dates

Clicking Link(s) below will open a webpage with all conference details and links to additional information. Conferences are listed in order of the date they are scheduled to begin. Conferences with no specific dates are listed at the end of the section in alphabetical order.

- GAI Insurance Ex-Aware Seattle Dinner Network Event Presented at Seattle
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General & Company News

Health Care and Social Security Health Care to Expand Employee Access to the Industry's Leading Healthcare Navigation Offering

MyHealthGuide Source: Health Care and Social Security Health Care

Health Care and Social Security Health Care Announces Partnership

MyHealthGuide Source: Health Care and Social Security Health Care

Capella Fly Leverages UK Digital Distribution Platform Digital Fine Print Partners and Partners with Global Telecom Distribution Services Provider

MyHealthGuide Source: PRNewswire on Wire Feeds Today, 8/7/2022

Capella Fly, a digital distribution platform for insurance products, has launched its first group plan and partnered with Digital Fine Print, a digital distribution platform for insurance products, and Global Telecom Distribution Services Provider, a global telecom distribution services provider. Capella Fly, the North Pole-headquartered company, is the first platform to leverage the Digital Fine Print Partners and Global Telecom Distribution Services Provider's extensive distribution network to provide its customers with a wide range of insurance products.

- Launch of Capella Fly Advantage Group Indicator Insurance Plan to provide a comprehensive suite of insurance products for small and medium businesses.
- Capella Fly partnership with Digital Fine Print Partners and Global Telecom Distribution Services Provider to provide its customers with a wide range of insurance products.
- Capella Fly technology is the first platform to leverage consumer preferences, real time, and predictive analytics to provide a personalized experience for customers when purchasing insurance products online.

Capella Fly technology is the only insurance platform that uses first and foundation Natural Language Processing (NLP) and Machine Learning (ML) technology to provide a personalized experience for customers when purchasing insurance products online. Capella Fly's technology provides a personalized experience for customers by using predictive analytics to provide customers with a wide range of insurance products based on their preferences, real time, and predictive analytics.

"As a group which represents independent retail distributors in the Digital, Fintech, Mobile, and Telecommunications industries, we are very pleased to have Capella Fly as our first partner in the insurance space," said Mr. Ian Gilchrist, Managing Director, Digital Fine Print.

Partnering with leading employers and health plans, we deliver unprecedented, end-to-end care. Our comprehensive navigation platform supports employers, health plans, and providers with a wide range of solutions including benefits navigation, care navigation, and provider navigation, all powered by our proprietary technology platform.

Headquartered in The Woodlands, the company's platform has been recognized several times in the prestigious Gartner Magic Quadrant for Health Care Payer Administration (HCPA). Health Care and Social Security Health Care's mission is to transform the healthcare system into a more equitable, accessible, and affordable system for all people. Visit www.HealthCare.com and www.SocialSecurityHealthCare.com for more information.

Capella Fly Leverages UK Digital Distribution Platform Digital Fine Print Partners and Partners with Global Telecom Distribution Services Provider

Health Care and Social Security Health Care Announces Five Overseas Licensed Insurance Companies Selected Based on Strong Financial Ratings, Strong Capital Positions, and Strong Underwriting Results

MyHealthGuide Source: Health Care Administration Association (HCAA), 8/8/2022

Health Care Administration Association (HCAA) Overseas Licensed Insurance Companies Chart

Health Care and Social Security Health Care (HCSH) announced that it has selected five overseas licensed insurance companies based on strong financial ratings, strong capital positions, and strong underwriting results. The five companies are Aetna International, Cigna Global, Global Health, Pacific Prime, and Vitality International. HCSH's mission is to transform the healthcare system into a more equitable, accessible, and affordable system for all people. The company's platform has been recognized several times in the prestigious Gartner Magic Quadrant for Health Care Payer Administration (HCPA). Visit www.HealthCare.com and www.SocialSecurityHealthCare.com for more information.

GAI Announces Five Overseas Licensed Insurance Companies

GAI Announces Five Overseas Licensed Insurance Companies Selected Based on Strong Financial Ratings, Strong Capital Positions, and Strong Underwriting Results

Health Care, Disability, Business & Technical

Employer Health Benefits Insurance Premiums Increase Nine Percent in 2022 Amid Pandemic Recovery, Reports Kaiser Family Foundation

MyHealthGuide Source: Health Care Administration Association (HCAA), 8/8/2022

Health Care Administration Association (HCAA) Employer Health Benefits Chart

Employer Health Benefits Insurance Premiums Increase Nine Percent in 2022 Amid Pandemic Recovery, Reports Kaiser Family Foundation

Employer health benefits insurance premiums increased nine percent in 2022 amid the pandemic recovery, reports the Kaiser Family Foundation. The average premium for employer health benefits insurance increased from $7,911 in 2021 to $8,621 in 2022. The average employee contribution increased from $1,243 in 2021 to $1,326 in 2022. The average employer contribution increased from $6,668 in 2021 to $7,295 in 2022. The average employer contribution increased by 9.4 percent in 2022. The average employee contribution increased by 6.7 percent

2021

The U.S. Department of Labor on June 14, 2021 responded to an attorney's request for guidance about whether ERISA's claims regulations require a plan to turn over recorded phone calls and transcripts of conversations between her client and the plan's insurance carrier regarding the denial of a claim for disability benefits.

Viewing the issue as having broad application, the DOL issued an information letter, opining that recorded phone calls made for quality assurance purposes must be provided to benefit claimants upon request for the plan's claims procedures to satisfy ERISA's full and fair review requirements. In particular, the DOL rejected the plan's position that the audio recordings need not be disclosed because the conversations were not recorded to administer benefit claims, but for "quality assurance purposes."

In addition, the DOL rejected the plan's argument that the recordings were not part of the administrative record because the recordings were not relied upon in administering the disability claim. ERISA's regulations provide that a plan does not satisfy the requirement of full and fair review unless the claims procedures provide a claimant may receive upon request copies of "all documents, records, and other information relevant to the claimant's claim for benefits." The DOL emphasized that a document or record is "relevant" if it was "generated" in the course of making the benefit determination, even if it was not "relied upon" in making the claims decision. Finally, the DOL clarified that audio, video and other electronic or digital records are subject to disclosure under ERISA's claims procedure rules.

Plan administrators should work with their carriers or third party administrators to ensure that such recordings are retained for the relevant limitations period, and are disclosed upon request, even if the recordings were not relied upon in denying the claim.

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Medical News

Early Administration of Epinephrine Helps Avoid Out-of-Hospital Cardiac Arrest

MyHealthGuide Source: **Masashi Okubo, MD, MS**, et. al., 8/10/2021, JAMA Network

Among adults with Out-of-Hospital Cardiac Arrest (OHCA), survival to hospital discharge differed across the timing of epinephrine administration and decreased with delayed administration for both shockable and nonshockable rhythms.

In this cohort study with time-dependent propensity score and risk-set matching analysis of 41,079 adult patients from a large out-of-hospital cardiac arrest registry in the United States and Canada, survival to hospital discharge and favorable functional status at hospital discharge were statistically significant and differed according to the timing of epinephrine administration, and the risk ratios for survival and favorable functional status decreased with delayed administration of epinephrine.

Study findings

- Of 41 079 eligible individuals, 26,579 (64.7%) were men.
- A total of 10,088 individuals (24.6%) initially had shockable cardiac rhythms, and 30,991 (75.4%) had nonshockable rhythms.
- Those who received epinephrine included 8,223 patients (81.5%) with shockable cardiac rhythms and 27,901 (90.0%) with nonshockable rhythms.
- Treating the timing of epinephrine administration as a continuous variable, the RR for survival to hospital discharge decreased 5.5% for the interaction between epinephrine administration and time to matching) per minute after EMS arrival.
- In the nonshockable cardiac rhythm cohort, the RR for the association of receipt of epinephrine with survival to hospital discharge was the highest between 0 and 5 minutes, although not statistically significant, and decreased 4.4% per minute after EMS arrival.

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Recurring Resources

Medical Stop-Loss Providers Ranked by 2019 Annual Premium Tops $23 Billion

Source: MyHealthGuide, 5/23/2020

The *Medical Stop-Loss Provider Ranking* has been updated based on 2019 Annual Premium. In addition, Rankings from years 2018, 2017 and 2016 have been incorporated into a single table.

- The top 96 stop loss providers are ranked.
- The *Medical Stop-Loss Provider Ranking* table data reflect Direct Earned Premium from the "Accident and Health Policy Experience Exhibit" ("Supplemental Pages, Insurance Expense Exhibit" section) of publicly available Statutory Reports filed annually by each insurance carrier.

Click here to view *The Medical Stop-Loss Provider Ranking*

Stop Loss Premium Growth

Stop Loss premium based on 2019 annual premium is $23,588,932 (thousands), a 57% over 2016 annual premium of $15,004,224 (thousands) for a compounded annual rate of 16.2%. Stop Loss premium totals by year:

- 2019 - $23,588,932 (thousands)
- 2018 - $19,849,233
- 2017 - $16,451,079
- 2016 - $15,004,224

Top 20 and Ranking Changes

The top 20 stop loss providers based on 2019 annual premium:

1. Cigna
2. CVS Health Corp (includes Aetna acquisition)
3. UnitedHealth Group
4. Sun Life Financial
5. Anthem
6. Tokio Marine HCC
7. Voya Financial Inc.
8. HCSC
9. Symetra
10. HM Insurance
11. Humana
12. Companion Life/Blue Cross Blue Shield of SC
13. Swiss Re
14. W. R. Berkley Corp.
15. Western & Southern Financial
16. Fairfax Financial (CF Ins)
17. Blue Cross Blue Shield of MI
18. QBE
19. Nationwide
20. National General Holdings Corp

In the new updated 2019 ranking, there were

- 14 providers that did not change their ranking position from 2018.
- 41 providers moved up in the ranking.
- 26 providers moved down in the ranking.
- 12 providers are new the ranking.

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Upcoming Conferences

August 19, 2021 - *11 am EDT*
The Right Way to Spreadsheet Our Solution is one of a set of webinars presented by Roundstone University's in its *Summer Breeze Webinar Series. Continued education on self-funding and our group* captive solution. Register for as many as you like and watch them live. Don't worry if you can't make it – we will send you the recording so there's no summer stress. We look forward to seeing you there! Register Now.. Future webinars:

- August 24th: *Why Well-Being Works* (2 pm EDT)
- August 26th: *Cash Flow Advantages of Self-Funding* (2 pm EDT)
- August 31st: *Why The Message Matters* (2 pm EDT)

August 19, 2021 - *Webinar 10:00am PST*
The No Surprises Act: Legislative compliance delivers the only opportunity for a COE Concept presented by Veritas Atlas, Inc. Transparency has long eluded the healthcare industry, and for better or worse it required government intervention to achieve patient protections. The legislation is forcing a much-needed engagement between the Payor and Provider community and setting some ground rules for fair play. These new rules of conduct position the Payors to fulfill the duties of a "prudent person", while bringing transparency to the Providers. During our time together we will highlight our technology platform that works to satisfy the provider search and price shopping transparency requirements. Furthermore, the integration of this technology with the third-party administrator and the various other requirements (i.e., ID Cards, notice of balance bill rights, EOB, etc.) to achieve compliance. Diversified Benefit Administrator's, Mary Beth Donalson, will be joining this discussion to elaborate more fully on the TPA's obligations to the Plan sponsor. Register HERE.

August 24, 2021 - *1:00 PM EST*
The Provider Perspective – Analysis and Response to How Providers are Reacting to Recent Rule Changes and Reform presented by The Phia Group. For months we have been dissecting new and forthcoming rule changes, to address their impact on the health benefits industry. Yet, everything from laws regarding transparency to surprise balance bills will also substantially impact the provider community as well, right? Maybe… Maybe not? Join The Phia Group as they assess how providers are – presently, and in the future – likely to react (or not react) to the new healthcare pricing rules, as well as address best practices to fight back against abusive provider billing tactics. Additionally, we welcome back our breakout sessions, following the main presentation! Registration Link.

August 25, 202111 - *Webcast 2 pm ET / 11 am PT*
Catastrophic Risk Protection in a Post-Pandemic World presented by HM Insurance Group. While the pandemic isn't over, much of the focus is now on what we've learned, how we've changed and what it looks like to provide stop loss insurance protection in a post-pandemic world. In addition to the ways the pandemic affected the business of healthcare (including everything from treatment to claims), it's also important to grasp the significant influence it had on the workforce. Speakers: **Eric Berg**, Sr. Vice President, Reinsurance, Partnerships and Operations, HM Insurance Group, and **Greg Sullivan**, Sr. Vice President, Business Enablement, HM Insurance Group Registration (via BenefitsPro).

August 25-27, 2021202111
MASI 23rd Annual Fall Conference presented by Mississippi Association of Self-Insurers (MASI). Make plans now to join your fellow MASI members and friends at the 23rd Annual MASI Fall Conference. This year's meeting, MASI-ssippi, will be a celebration of everything great about Mississippi. Be prepared to enjoy true Southern hospitality while learning the latest from the self-insured workers' compensation and health insurance industry. Beau Rivage Casino & Resort / Biloxi, Mississippi. Click here for more information and to register.

September 13-14, 2021
TABA's Fall Conference presented by Texas Association of Benefit Administrators will be at Hilton Granite Park, Plano, Texas. For more information: www.tabatpa.org.

September 14, 2021
25th Year Anniversary - D.W. Van Dyke & Links to a Cure Annual Charity Golf Tournament presented by D.W. Van Dyke. On behalf of The Robert A. Welke Cancer Research Foundation, Inc., we thank you for considering this opportunity to support cancer research. In 1993, Bob Welke was 36 years old with a wife, three children and a position as Senior Vice President at D.W. Van Dyke & Company when he was diagnosed with acute promyelocytic leukemia (APL). Later that year, with support from the management team at D.W. Van Dyke & Co., Bob founded The Robert A. Welke Cancer Research Foundation with the purpose of raising and donating money to cancer research. The Country Club of Darien, 300 Mansford Ave., Darien, CT. More information: www.links2acure.com.

September 22-23, 2021 - *(SPBA Members Only)*
SPBA Fall 2021 presented by Society of Professional Benefit Administrators (SPBA). Kansas City Marriott, Country Club Plaza in Kansas City, MO. Information: Info@spbatpa.org

October 3-5, 2021
National Conference & Expo presented by Self-Insurance Institute of America. If public health conditions improve sufficiently later next year, SIIA will supplement the virtual format with in-person components to allow for an additional option for those who would like to participate in that way. Watch for announcements likely later next spring. Austin, TX. Information: www.SIIA.org.

October 25-28, 2021
WLT Software 2021 Spooktacular Client Conference & Halloween Networking Ball. It's back, and at the beach! The long-awaited WLT Software Client Conference is back, and the benefits administration solutions leader can't wait to host all Clients, partners, and friends once again. This year's event falls on, no other than Halloween Week and will be hosted in beautiful Clearwater Beach, Florida. Join the team beachside or poolside for four days full of education, training, and even a Halloween Networking Ball! Not to mention acclaimed the Client Conference roundtable, where Clients are encouraged to share feedback and suggestions that will be presented directly to the WLT Software team. Not to mention special guest speaker **Matthew Albright**, Chief Legislative Affairs Officer for Zelis Healthcare, who will be sharing the ins and outs of the upcoming legislation the *No Surprises Act* and *Transparency in Coverage* requirements. Clearwater, FL. Contact jtorina@wltsoftware.com for more information about attending.

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January 20-21, 2022
2022 Onsite Employee Health Clinics Summit. DoubleTree Resort by Hilton Paradise Valley, Scottsdale, AZ. Information and Registration

February 21-23, 2022
HCAA's *Executive Forum 2022* presented by Health Care Administrators Association, Bellagio, Las Vegas, NV. Information

July 18-19, 2022
HCAA's *TPA Summit 2022* presented by Health Care Administrators Association, Hyatt Regency St. Louis at The Arch, St. Louis, MO. Information

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July 17-18, 2023
HCAA's *TPA Summit 2023 presented by Health Care Administrators Association*. Hyatt Regency, Dallas, TX. Information

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Job News

Job listings are still here! Each listing (above) is now linked to a separate web page. This change was prompted the Newsletter becoming so large that some filters and email systems blocked the delivery.

Editorial Notes, Disclaimers & Disclosures

- Articles are edited for length and clarity.
- Articles are selected based on relevance and diversity.
- No content in this Newsletter should be construed as legal advice. All legal questions should be directed to your own personal or corporate legal resource.
- Internet links are tested at the time of publication. However, links change or expire often.
- Articles do not necessarily reflect views held by the Publisher.
- Should you stop receiving the Newsletter, here are some items to check: Is the Newsletter email in your junk or spam folder?
  - Have your IT team "whitelist" sender (Clevenger@MyHealthGuide.com)
  - Provide another email address.
  - Access the Newsletter online at www.MyHealthGuide.com/news.htm.

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