Lycoming County Insurance Consortium 2020 Highmark Plan Updates

**Annual Limitations**

- The annual limitation on in-network out-of-pocket maximums for non-qualified high deductible health plans increases to $8,150 for self-only coverage and $16,300 for family coverage in 2020.
- The minimum in-network deductible for qualified high deductible health plans (QHDHP) increases to $1,400 for an individual and $2,800 for a family and the total out-of-pocket maximum is unchanged at $2,000 for an individual and $4,000 for a family.

**Preventive Care**

- Coverage will be provided for counseling intervention for pregnant and postpartum persons who are at increased risk of perinatal depression. This applies to pregnant persons who are less than 1 year postpartum who do not have a current diagnosis of depression but are at increased risk of developing depression. Counseling sessions are not to exceed 20 visits.
- The previous Centers of Disease Control (CDC) recommendation was for one dose of Tdap booster every 10 years, going forward the booster can be either Tdap or Td.
- The US Preventive Services Task Force recommends that clinicians offer pre-exposure prophylaxis (PrEP) with effective antiretroviral therapy to persons who are age 18 and older and at high risk of HIV acquisition.
- There will be an expansion to the age range for the HPV vaccine to include ages 27-45 years for those considered at risk. The standard was previously 26. The effective date is 9/1/2020.
- The US Preventive Services Task Force recommends that clinicians offer to prescribe risk-reducing medications, such as tamoxifen, raloxifene to asymptomatic women 35 years and older who are at increased risk for breast cancer and at low risk for adverse medication effects. Aromatase inhibitors (AI) is being added to the recommended list of medications. The effective date is 10/1/2020.

**Emergency Services Provided by EMS Agency – PA Act 103**

- Emergency services provided by an EMS agency which result in treating the patient without transport (whether transport was no longer needed or refused by the member) will be covered.

**Hemophilia Medication Program**

- The Hemophilia Medication program helps manage complex hemophilia patients. Coverage for hemophilia medications is being moved from the medical benefit to the pharmacy benefit and the number of pharmacies a patient can use are being limited. The change of coverage from medical to pharmacy better aligns with the proper method of administration of these drugs.
- Highmark with work directly with members and their providers impacted by this change.