

SDRMA Health Benefits District Digest – December 2024

- **January 2025 Medical and Ancillary Monthly Billing**
- **2025 Blue Shield, Anthem Blue Cross, and Kaiser Summary of Benefits and Coverage (SBCs)**
- **2024 Medical 1095B Forms**
- **Blue Shield Network Updates: Renewals, Terminations, Potential Terminations, and Contract Extensions**
- **Express Scripts: SaveOn SP – Updated Drug List, Effective January 1, 2025**
- **Blue Shield HDHP plans changing Mail Order to Amazon Pharmacy- Telehealth Flexibility for HSA Compatible HDHP plans Ends in 2024**
- **Hinge Health**
- **December 2024 Concern Newsletter**

January 2025 Medical and Ancillary Monthly Billing

The January Medical and Ancillary billing is now available in **MemberPlus** as one single invoice with all benefits combined. Friendly reminder that *payment is due in full by December 22, 2024*.

To view your agency's invoice, please log into **MemberPlus** and click on *HB Invoices* from the Health Benefits landing page. *ACH Payment Processing* instructions can be found in the portal. For your convenience, a link to download the combined invoice and/or export the invoice transaction is also available.

Please remember that payments not made via ACH must be remitted to:

Special District Risk Management Authority
P.O. Box 15677, Sacramento, CA 95852

If you would like to request a copy of the invoice to be mailed to you, or you have questions about the invoice, please contact us at healthbenefits@sdrma.org or 800.537.7790.

2025 Blue Shield, Anthem Blue Cross, and Kaiser Summary of Benefits and Coverage (SBCs)

SDRMA has received 2025 Summary of Benefits and Coverage (SBC's) from Blue Shield, Anthem Blue Cross, and Kaiser.

The SBC is a Healthcare Reform mandated summary that must be provided to employees ASAP. This document is to provide an easy-to-read summary of benefits so employees can understand their plan coverages.

If your agency offers medical benefits through SDRMA, SBC's can be downloaded from the health benefits portal by completing the following steps: from the Health Benefits Landing page, select the *Health Benefits Documents* link. From the *Health Benefits Documents* landing page select the "+" sign beside your medical plan(s) listed under *Plan Documents*. Next, Select the *SBC* document link to open the SBC or you can select the checkbox next to the SBC document and then select *Download Selected Documents* at the top of the screen to download the SBC(s) to a zip file.

2024 Medical 1095B Forms

Each December SDRMA sends an initial email regarding the process and important dates for medical 1095 reporting. Please be on the lookout for this email next week!

Blue Shield Network Updates: Renewals, Terminations, Potential Terminations, and Contract Extensions

Blue Shield continues to give updates on Provider Negotiations. Several of the pending terminations have been renewed, while others have either received extensions or have been officially terminated. SDRMA will keep you up to date as updates are received.

Potential Term Date	Facility Name	Type	Plans Affected	County	Status
9/14/2024	Stanislaus Surgical Center	Hospital	HMO/PPO	Stanislaus	<i>Hospital Closure</i>
10/31/2024	St. Francis Medical Center – Lynwood	Hospital	HMO/PPO	Los Angeles	<i>Terminated</i>
Extended to 11/30/2024	Enloe Medical Center	Hospital	HMO/PPO	Butte	<i>Agreement Renewed</i>
Extended to 11/30/2024	St. Agnes Medical Center / Fresno Surgical Hospital	IPA/Hospital	HMO/PPO	Fresno	<i>Agreement Renewed</i>
Extended to 11/30/2024	San Antonio Regional Hospital – Commercial	Hospital	HMO/PPO	San Bernardino	<i>Verbal Agreement Renewed</i>
Extended to 11/30/2024	San Antonio Regional Hospital - Medicare	Hospital	HMO/PPO	San Bernardino	<i>Verbal Agreement Renewed</i>
12/31/2024	Sansum Clinic (Sutter Health)	IPA	HMO/PPO	Santa Barbara	<i>Commercial Agreement Renewed</i>
12/31/2024	Cedars Sinai Medical Center – <i>Tandem Network</i>	Hospital	PPO	Los Angeles	<i>In Negotiations</i>
12/31/2024	Stanford Health – <i>Tandem Network</i>	Hospital	PPO	Palo Alto, Contra Costa	<i>In Negotiations</i>
Extended to 1/31/2025	PIH Health Hospital	Hospital	HMO/PPO	Los Angeles	<i>In Negotiations</i>
Extended to 1/31/2025	PIH Health Physicians	IPA	HMO/PPO	Los Angeles	<i>In Negotiations</i>
2/14/2025	Physicians Choice Medical Group of SLO	IPA	HMO/PPO	Fresno	<i>Agreement Renewed</i>

Express Scripts: SaveOn SP – Updated Drug List, Effective January 1, 2025

SaveOnSP continues to monitor available specialty manufacturer copay assistance programs to optimize savings opportunities. Regular drug list modifications ensure alignment with that research and are based on the inclusion of the copay assistance benefit baked-into Express Scripts pharmacy prescription coverage for Blue Shield and Anthem Blue Cross PPO and EPO medical plans as well as Blue Shield HMO medical plans.

The changes **effective January 1, 2025**, come with minimal participant impact. The updated drug list can be found in **MemberPlus**. From the Health Benefits Landing page, select the *Health Benefits Documents* link. From the *Health Benefits Documents* landing page select the "+" sign beside your medical plan(s) listed under *Plan Specific Flyers*. Next, Select the *Express Scripts – Save on Specialty Drug List*. The updated drug list items highlighted in **green** are additions with new copay assistance opportunities in January, while items in **red** will be removed as copay assistance opportunities will expire December 31, 2024.

SaveOnSP will directly engage individuals taking newly added medications to offer copay assistance support. Plan participants merely need to accept SaveOnSP's copay assistance offer to take advantage of this robust offering that will reduce or potentially eliminate their out-of-pocket expense for eligible medications. SaveOnSP has also begun to notify individuals taking medications that are no longer eligible for copay assistance to inform them beginning January 1 all future dispensations will revert to traditional plan deductibles, copays, and Out of Pocket Maximums.

Blue Shield HDHP Plans Changing Mail Order to Amazon Pharmacy- Telehealth Flexibility for HSA Compatible HDHP Plans Ends in 2024

Blue Shield is the prescription carrier for Blue Shield HDHP medical plans. Effective January 1, 2025, the Blue Shield HDHP plans prescription carrier is changing from CVS Caremark to Amazon Pharmacy as their mail order/home delivery prescription service. For further information regarding the change refer to the email that was sent directly to you on November 21, 2024.

The Consolidated Appropriations Act of 2023 (CAA of 2023) included a two-year extension of COVID-era telehealth flexibility for Health Savings Account (HSA) compatible High Deductible Health Plans (HDHPs). Under the relief, HDHPs were allowed to provide telehealth services below the plan's required minimum deductible (telehealth would not be subject to the deductible) for plan years beginning before January 1, 2025, without causing participants to lose IRS/HSA compatibility.

If federal agencies do not pass new extension legislation, HDHP plans can no longer extend telehealth flexibility to plan participants after December 31, 2024. To date, there have been no indications of an intent to extend.

Therefore, to ensure plans remain compliant and maintain HSA compatibility, the deductible will re-apply to all telehealth services received on or after January 1, 2025. All HDHP materials state Telehealth services are subject to the plan deductible and therefore, documentation doesn't need to be updated.

Hinge Health

Hinge Health is the no-cost remote physical therapy option for Blue Shield and Anthem Blue Cross medical plans. Periodically Hinge Health sends notifications about their services via email, USPS mail, and text messages. With some employees

utilizing their work email as their contact email for benefits through SDRMA, please ensure that your agency's server allows emails to be received from Hinge Health. Please have your IT department follow the instructions located in the link below of how to safelist Hinge Health.

In addition, please remind employees to check their personal junk email for notifications regarding Hinge Health. This is a great benefit at no cost to employees and dependent(s) to help them with any of their physical therapy needs.

[Email Delivery Guide](#)

December 2024 Concern Newsletter

The Concern December 2024 Employee Assistance Program newsletters are available via the link below. This month's newsletter is about Food Guilt & the Holidays. Please ensure the newsletter is shared with your employees, especially if your agency offers the Concern EAP benefit through SDRMA.

[Newsletter
English](#)

[Newsletter
Spanish](#)

If you have questions, please reach out to us at healthbenefits@sdrma.org or call 800.537.7790.