

EHA Announces Opportunities for Optional Open Enrollment

The Educators Health Alliance (EHA) Board is announcing two alternatives for EHA subgroups to have an Open Enrollment on September 1, 2013.

First, under current EHA underwriting practices an Open Enrollment is available for any subgroup making a 'substantial change' in the employer contribution to the health plan. A description of what constitutes a 'substantial change' is available on the EHA Website or from Blue Cross Blue Shield of Nebraska (BCBSNE), who is responsible for the administration of the practice.

Second, the EHA Board is pleased to announce that in its December 10, 2012 meeting the following resolution was passed, creating further options for EHA subgroups to have an Open Enrollment if this is desired at the local level:

“An Open Enrollment option be available for the 2013-14 contract year and in order to opt in, representatives from the district must meet with and consult with the local association representation prior to a decision and a notarized affidavit must be completed noting that a meeting occurred, when it occurred, and who was present.”

A copy of the affidavit to be used for this purpose will be posted on the EHA website. For EHA subgroups that are not represented by a local employee association, no affidavit is required and notification of the desire for an Open Enrollment should be provided to BCBS of Nebraska.

The Open Enrollment allows employees and dependents, which are eligible to participate but have not previously enrolled in the EHA plan, an opportunity to enroll in the plan without any late enrollment restrictions or penalties.

The Affordable Care Act (ACA) requires employers, under certain conditions, to provide access to health insurance effective January 1, 2014. Employers may be subject to penalties if they do not provide access to health insurance. Further, employers may be subject to penalties if they provide health insurance, but that insurance is 'unaffordable', (as defined in the law), and employees who's health plan contribution is 'unaffordable' then get their health insurance from an Exchange and receive a Premium Tax Credit through the Exchange, (available to families under 400% of the Federal Poverty Level).

In light of the potential for employer penalties, the ACA may create the incentive or need for some EHA subgroups to change their policy toward contributions to their health insurance offering. In cases where employer contributions are changed, individual employees and families may also have new incentives or need to now enroll in the EHA health insurance plan. In order

to accommodate this situation, the EHA is announcing these opportunities for an Open Enrollment for any EHA subgroups that choose to do so.

The Open Enrollment opportunities are being announced now so that the flexibility they provide for can be utilized in the current bargaining period.

For further information please contact EHA Plan Representative Greg Long at 402-440-1358 or Kent Trelford-Thompson at BCBSNE at 402-458-4810.