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Regulatory Updates

Independence Administrators is here to help you comply with today's regulations

Regulatory Updates is an online news series designed to help you understand pertinent regulatory requirements and how they may affect your plan and plan members, and help you make informed decisions.

DOL: Non-grandfathered plans must cover preventive services

The Department of Labor released [FAQ XXVI](#) which provides clarifications related to the coverage of preventive services.

The following items are addressed in the FAQ:

- Coverage of BRCA Testing and genetic counseling
- Coverage of Food and Drug Administration approved Contraceptives
- Coverage of Sex-specific Recommended Preventive Services
- Coverage of Well-woman Preventive Care for Dependents
- Coverage of Colonoscopies & Anesthesia Services.

Maximum HSA contributions released

The Departments of Treasury and Internal Revenue Service (IRS) released [Revenue Procedure 2015-30](#), announcing the 2016 maximum contribution levels for health savings accounts (HSAs), as well as the minimum deductible and out-of-pocket maximum (OOPM) limits for HSA-qualified high deductible health plans (HDHPs).

The limit on catch-up contributions, allowed for those with HSAs who are age 55 or older remains at \$1,000 per year.

OOPM Limits

For plan years beginning on or after January 1, 2014, the Affordable Care Act

(ACA) applies a cost-sharing limit to non-grandfathered group health plans.

The ACA OOPM limits are different than those for HDHP or HSA-qualified HDHPs. The [rule](#), published in February 2015, by the Department of Health and Human Services, sets the 2016 OOPM limits at \$6,850 for individual, self-funded coverage and \$13,700 for family, self-funded coverage.

Resources:

Previous alert topics on the [Affordable Care Act](#)
Previous issues of [Regulatory Updates newsletters](#)
Independence Administrators' [health care reform page](#)

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