

**Folk, Michelle L.**

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**From:** Geisinger Health Plan <brokerupdate@email.geisingerhealthplan.org>  
**Sent:** Tuesday, January 11, 2022 2:05 PM  
**To:** Folk, Michelle L.  
**Subject:** Learn About the Consolidated Appropriations Act

[Web Version](#)

Jan 11, 2022

## Broker Bulletin

GHP Commercial Group and Individual

### Consolidated Appropriations Act

The Consolidated Appropriations Act, or “No Surprises Act,” of 2021 contains important new regulations impacting insurance carriers, health insurance brokers, benefit consultants and insurance agents:

#### Group plans

Brokers and consultants must now disclose to employers the various forms of direct and/or indirect compensation they receive from insurance carriers and vendors associated with a health plan.

The disclosures must be provided when the employer enters into an agreement with the broker or when the plan is renewed.

The requirement applies to all types of health insurance plans, regardless of funding, across **all** market segments (e.g., small group plans, large group plans, FSAs, HRAs). It does not apply to life and disability, nor does it apply to governmental or church plans.

#### Individual plans

**Plan issuers** must now disclose direct and indirect compensation schedules

before final plan selection (for new enrollees) and upon delivery of enrollment or renewal documents.

Prospective members shopping for individual insurance on our private enrollment portal will have access to view the flyer with details on the web. New and renewing members will receive a quick start guide with the same web address for details.

GHP's agent or broker compensation schedule for individual plans is available at [Geisinger.org/IndBrokerComp](http://Geisinger.org/IndBrokerComp).

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## GFA reporting update

If you completed and returned your GFA user access form for the new reporting portal, you may have received an email from Jeff Gray, healthcare analytics consultant from Milliman.

Not to worry — this is a legitimate email. As part of the onboarding process to use the new portal, your IP address is required to access it. IP addresses are used as dual-factor authentication to optimally secure your group's information.

If you have technical question or access questions, email [Geisinger.Medinsight@milliman.com](mailto:Geisinger.Medinsight@milliman.com).

Formal training on how to use the portal will be provided soon. Details to come.

### Reminder for GFA groups:

- GFA groups with less than 100 subscribers will have access to their monthly aggregate report and KPI report through a MedInsight web portal.
- GFA groups with 100 or more subscribers will have access to the same MedInsight Limited Site that large group fully insured 100 or more groups have access to. This is in addition to access to the portal where the monthly aggregate report will be stored.

**Note:** If you haven't already, review the user access form, obtain signatures and email the form back to your account executive.

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[Download your user access form](#)

## Things to keep in mind when filling out the form:

- **Brokers:**

We only need one form per agency, with one exception. If multiple brokers at an agency would like access, submit unique forms for each user.

- Brokers **do not** need to complete an access form for each client since we have non-disclosure agreements on file already.
- Brokers and consultants will select only the “Broker/consultant” check box. Also check “add new user.”
- Broker will fill out form exclusively with the broker information.

- **Employer groups:**

We do need one form per group for group contacts that will have access.

- Group contacts will select the “GFA employer group” box that corresponds with their **enrolled size**.
- Group contacts will also select the box: “Add new security admin (one per organization).” Each additional group user will select add new user access.
- Group contacts will fill this out exclusively with just the group information, not the broker.

*Questions about how to fill out the form? Reach out to your account executive.*

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## Individual customers still have time to find a 2022 plan

The individual Open Enrollment Period will continue through Jan. 15, 2022. During this time, people can shop for a plan on Pennie™ or directly through Geisinger Health Plan.

People who purchase from Dec. 16, 2021, through Jan. 15, 2022, will have an effective date of Feb. 1, 2022, for their health coverage.

**Reminder:** Private enrollments have until Jan. 31 to enroll in coverage.

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## 2022 formularies for Marketplace and Commercial

2022 formularies for Marketplace and Commercial plans are now available [online](#). They are also attached to this email for your reference, including:

- [The Marketplace formulary](#)
  - [Geisinger Triple Choice is the Commercial 3 tier formulary](#)
  - [Geisinger Traditional Formulary is the Commercial 2 tier formulary](#)
  - [Geisinger 4th Tier is the Commercial 4 tier formulary](#)
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## Just for you:

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### brokerHUBs:

- [Commercial brokerHUB](#)
- [GHP broker benefit documents](#)
- [Individual brokerHUB](#)
- [Geisinger Gold brokerHUB](#)
- [EmployerHUB](#)

### Helpful resources:

- [EGR User Request form](#)
- [The Marketplace formulary](#)
- [Geisinger Triple Choice is the Commercial 3 tier formulary](#)
- [Geisinger Traditional Formulary is the Commercial 2 tier formulary](#)
- [Geisinger 4th Tier is the Commercial 4 tier formulary](#)

### COVID-19 info:

[Geisinger.org/coronavirus](#) is full of the most up-to-date information about the latest on COVID-19 including vaccine FAQs, our safety checklist, community resources and much more.

Want the latest updates sent right to your inbox? [Fill out this form](#).

## Fast facts:

- The Department of Labor released long-anticipated guidance late last week regarding the Consolidated Appropriations Act's new broker compensation disclosure requirements. [Field Assistance Bulletin No. 2021-03](#) answers several questions NAHU posed in meetings with the DOL and institutes a good-faith compliance standard.
- Despite Senator Joe Manchin's (D-WV) recent announcement that he will not vote for the Build Back Better Act as it exists today, negotiations continue on Capitol Hill as Congress begins the New Year.
- The IRS published the final [ACA reporting instructions](#) this month for the 2021 tax year, including the instructions for Forms 1094-C and 1095-C. Form 1095-C has been modified with two new codes for individual coverage HRAs offered to the employee and spouse, but not dependents.

*This week's fast facts are brought to you by the National Association of Healthcare Underwriters.*

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