

## Questions and Answers for employees

### Compliance

#### 1. What is the Health and Human Services Women's Preventive Health Services Mandate?

The Affordable Care Act (ACA) requires all health plans, including CHI's self-insured group health plans, to cover preventive services and to do so without cost sharing. Included in preventive services are women's preventive services as determined under guidelines issued August 1, 2011, by the Health Resources and Services Administration (HRSA). HRSA determined, based on a recommendation from the Institute of Medicine, that all FDA-approved contraceptive services, including sterilization procedures and emergency contraceptive drugs, should be included as preventive services. These services must be provided at no cost share to the member effective for plan years beginning after August 1, 2013, for the CHI Medical Plan the effective date for compliance with this requirement is January 1, 2014.

#### 2. How will CHI comply with the law?

On June 28, 2013, the Departments of Treasury, Labor, and Health and Human Services (HHS) issued final rules detailing how "religious employers" and nonprofit religious organizations that object to contraception and sterilization do not have to provide contraceptive coverage under ACA. Under this final rule an accommodation was created to include any eligible organization that met certain criteria the ability to self certify and not be required to administer or fund contraceptive services through their health plan coverage. The CHI Medical Plan will use this accommodation to be exempt from offering these services to the not-for-profit groups within our organization for the 2014 plan year.

#### 3. Will the CHI Medical Plan be required to offer these services?

CHI will be exempt from offering these services to CHI not-for-profit groups, which employ the majority of employees within CHI today. However, any for-profit groups within CHI that participate in the CHI Medical Plan will have access to contraceptive services through the CHI Medical Plan at no cost share.

#### 4. I heard that all Americans will have access to these services at no cost share, so what about the not-for-profit employees?

Since CHI is self-certifying that we meet the definition of an eligible organization for our not-for-profit employee groups, the final HHS rule requires for these employees that our medical and prescription drug insurance carriers must provide these services to interested members at no cost share with no involvement by CHI. Each of CHI's carriers will communicate to CHI not-for-profit medical plan participants individually how to receive these services, if interested, at no cost.

**5. Is there a contact to get more information about access to these services?**

Since many employees may not know if they are in a not-for-profit or for-profit group within CHI, employees can call the member services number located on their medical or prescription drug ID cards and speak with a customer service representative.

**6. What contraceptive services are included as preventive under this mandate?**

The following contraception services were identified by HRSA as preventive:

- Services processed through medical benefit: Patient education and counseling on contraceptives, administration of certain contraceptives (such as the insertion of IUD's or injections) and women's sterilization procedures
- Prescription drugs processed through a pharmacy benefit: Generic contraceptives, over-the-counter contraceptives with a doctor's prescription, and multi-source brand contraceptives (when a doctor determines it medically necessary)

*This Q & A material provides general plan highlights – your benefit is governed by the plan documents, and in the case of any dispute between this material and the plan documents, the plan documents will govern.*