

COMMITMENT + EXPERTISE + STABILITY



BENEFIT BEAT

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In the News: Newly Proposed Rules Under ACA Section 1557



Does your (Arch)Diocese currently receive the Retiree Drug Subsidy? If so, pay close attention to the newly proposed rules under the ACA Section 1557.

The previous version of this rule limited its scope to cover less programs and services, limiting nondiscrimination protections. The newly proposed rule importantly solidifies protections against discrimination on the basis of race, color, national origin, sex (including sexual orientation and gender identity), age, and disability in certain health programs and activities. Under ACA Section 1557 proposed rules, there is no exception for religious employers, but rather concerns related to religious freedoms are supposedly addressed on a case-by-case basis. Any group health plan that received Federal Financial Assistance ("FFA") from HHS is covered under the proposed rules, which most likely includes the Retiree Drug Subsidy program.

As the benefits and plans offered by each Archdiocese or Diocese differ greatly, we would be happy to discuss the specifics with each of you and help facilitate discussions with your legal counsel.

Annual Enrollment Reminders

As many groups may offer an annual enrollment opportunity to their employees with a January 1, 2023 effective date, here are a few things to keep in mind:

- **CHIPRA notice** – Employers that maintain a group health plan in a State that provides premium assistance under Medicaid or CHIP must notify all employees of potential opportunities for premium assistance in the State in which the employee resides. The Employer CHIP Notice may be provided with the Summary Plan Description, enrollment packets, or open season materials as long as these materials are provided to all employees, and are provided in accordance with the Department of Labor's disclosure rules. The notice must be provided annually.
- **Employee Annual Enrollment Communications**
 - Ask employees to verify and confirm coverages and eligibility
 - Re-enroll when necessary for required coverages (FSA, DCFSA, H.S.A.)
 - Are there any new coverages (voluntary) you may want to highlight to your employees?
 - Check beneficiary and dependent information
- **Vaccinations including flu, pneumonia, and COVID booster** – Many plans cover vaccinations at 100% if received from a participating provider. This is a great time to remind your employees what vaccinations are covered and where they can obtain vaccinations under their health plan.

The U.S. Department of Health and Human Services (HHS) Secretary, Xavier Becerra, recently renewed the COVID-19 public health emergency another 90 days through January 11, 2023. [COVID-19: RENEWAL OF DETERMINATION THAT A PUBLIC HEALTH EMERGENCY EXISTS \(hhs.gov\)](#)

New 2023 FSA and HSA/HDHP guidelines

2023 Health FSA Contribution Cap Rises to \$3,050

The chart below shows the adjustment in health FSA contribution limits for 2023. Source: IRS Revenue Procedure 2022-38.

Health Flexible Spending Accounts (Includes limited-purpose FSAs)	2023	2022	Change
Maximum salary deferral contribution	\$3,050	\$2,850	+\$200
Maximum carryover amount	\$610	\$570	+\$40

IRS Announces Spike in 2023 Limits for HSAs and High-Deductible Health Plans

The IRS confirmed HSA contribution limits effective for calendar year 2023, along with minimum deductible and maximum out-of-pocket expenses for the HDHPs with which HSAs are paired. Source: IRS, Revenue Procedure 2022-24.

Contribution and Out-of-Pocket Limits for Health Savings Accounts and High-Deductible Health Plans			
	2023	2022	Change
HSA contribution limit (employer+ employee)	Self-only: \$3,850	Self-only: \$3,650	Self-only: +\$200
	Family: \$7,750	Family: \$7,300	Family: +\$450
HSA catch-up contributions (age 55 or older)	\$1,000	\$1,000	No change (set by statute)
HDHP minimum deductibles	Self-only: \$1,500	Self-only: \$1,400	Self-only: +\$100
	Family: \$3,000	Family: \$2,800	Family: +\$200
HDHP maximum out-of-pocket amounts (deductibles, co-payments and other amounts, but not premiums)	Self-only: \$7,500	Self-only: \$7,050	Self-only: +\$450
	Family: \$15,000	Family: \$14,100	Family: +\$900

Fall Festivals and Families



It's Fall Festival time and a great reminder to enjoy the benefits of being outdoors before winter arrives. Just by spending time outside, you'll breathe better, sleep better, feel happier, and reap the benefits of mental restoration.

The fellowship of gathering with friends brings laughter and a good serotonin boost as the days get shorter. Laughter also triggers the reduction of stress hormones and boosts the release of "feel-good" ones.

Laughter happens when we're together, and that feeling of connectedness brings hope and resilience as we continue to navigate the challenges of the world around us.

Fall Recipe

Here's a perfect main dish for fall that's nearly as pretty as it is tasty!

Find the recipe here, courtesy of Country Living:

[Sausage-and-Wild Rice-Stuffed Acorn Squash](#)



SAVE THE DATE

2023 CMG Employee Benefit Buying Alliance Annual Meeting

February 7-8, 2023

Hyatt Regency in Clearwater Beach, Florida

Watch for registration information coming soon!



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Benefit Beat is a publication of C.M.G. Agency, Inc. Please feel free to share this newsletter with any staff, clergy or other members of your diocese for whom you think it would be useful. And, if there's anything you would like us to cover in a future issue of Benefit Beat, please contact us.

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