



Department Source: Human Resources

To: City Council

From: City Manager & Staff

Council Meeting Date: December 5, 2016

Re: Approval of 2017 Summary Plan Descriptions for Self-Funded Employee Medical Plan

Executive Summary

The proposed ordinance adopts the three CY 2017 Summary Plan Description documents (SPDs) for the City's self-funded employee medical plan. All three plans include the newly required Section 1557 nondiscrimination and accessibility requirements of the Patient Protection and Affordable Care Act. Federal law requires annual adoption of the SPDs and distribution to plan participants.

Discussion

The 2017 summary plan descriptions for the \$750 PPO plan, \$1,500 PPO plan and \$2,600 High Deductible Health (HDHP) plan include federally required changes under the new Section 1557 of the Patient Protection and Affordable Care Act. The SPDs are attached for reference.

Section 1557 outlines the nondiscrimination and accessibility requirements of the Affordable Care Act (ACA). The law prohibits discrimination on the basis of race, color, national origin, sex, age, or disability in certain health programs or activities. Section 1557 builds on existing federal civil rights laws (Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973 and the Age Discrimination Act of 1975) and extends nondiscrimination protections to individuals participating in:

- Any health program or activity any part of which received funding from Health and Human Services (HHS)
- Any health program or activity that HHS itself administers
- Health insurance marketplaces and all plans offered by issuers that participate in those marketplaces

In addition, coverage for gender dysphoria now is required, and those benefits will be provided the same as all other medical services under each covered health service category of the medical plan, including outpatient prescription drugs, depending on where the service is provided (see Section 6, Additional Coverage Details, in each SPD for additional information gender dysphoria coverage). Gender dysphoria was previously an excluded service in the City plan.

No additional plan design changes were made by the City for 2017. The \$750 PPO plan is closed to new enrollees beginning in 2017.



City of Columbia

701 East Broadway, Columbia, Missouri 65201

The plan descriptions are effective January 1, 2017. A summary of this information was provided to each employee directly, posted to the employee intranet site and the 2017 open enrollment Google site, and discussed with employees as part of the City's annual open enrollment process.

Fiscal Impact

Short-Term Impact: Unknown.

Long-Term Impact: Unknown.

Vision & Strategic Plan Impact

[Vision Impacts:](#)

Primary Impact: Governance & Decision Making, Secondary Impact: Secondary, Tertiary Impact: Tertiary

[Strategic Plan Impacts:](#)

Primary Impact: Operational Excellence, Secondary Impact: Secondary, Tertiary Impact: Tertiary

[Comprehensive Plan Impacts:](#)

Primary Impact: Not Applicable, Secondary Impact: Secondary, Tertiary Impact: Tertiary

Legislative History

Date	Action
None	Summary Plan Descriptions are adopted annually prior to January 1, as required by the ACA.

Suggested Council Action

Adopt the ordinance.