

Northern Tier Insurance Consortium 2024 Highmark Plan Updates

Annual Limitations

- The annual limitation on in-network out-of-pocket maximums for non-qualified plans increases to \$9,450 for self-only coverage and \$18,900 for family coverage in 2024.
- The minimum in-network deductible for qualified high deductible plans increases to \$1,600 for an individual and \$3,200 for a family in 2024.

Preventive Care

- Diabetes Screening: Health Resources and Services Administration (HRSA) updated the Women's Health screening guidelines for pregnant women and postpartum women with history of gestational diabetes as follows: Screen for diabetes in pregnancy at first prenatal visit or at weeks 24-28 and after pregnancy in women with a history of gestational diabetes and no diagnosis of diabetes. Effective 1/1/2024.
- Hepatitis B Screening: The Centers for Disease Control and Prevention (CDC) has updated the screening recommendation from high-risk only to once per lifetime for all adults and high-risk screenings more often. Effective 1/1/2024.
- Breast Cancer Screenings: Following a screening mammogram, PA Act 1 requires the addition of one supplemental breast screening MRI or ultrasound every year for high risk. Cost impact is estimated at \$0.13 PMPM Effective 1/1/2024.
- Sexually Transmitted Disease (STD) Screenings: Bright Futures expanded the age range for a one-time general population check for HIV from 15-18 years to 15-21 years. Effective 1/1/2024.
- HIV prevention: select PrEP drugs for adults at risk for HIV infection now includes the antiretroviral therapy injection Apretude, which decreases the risk of acquiring HIV. Effective 7/1/2024.
- Hepatitis C Screening: the CDC has updated the guidelines to include screening for children ages 2 months or older (per MD recommendation) for infants and children exposed to Hepatitis C through the mother during pregnancy. Effective 7/1/ 2024.