



MINIMUM ESSENTIAL COVERAGE (MEC) PLAN - \$42

An Affordable Starting Point For Employers Seeking ACA Compliant Solutions



WHAT IS "MEC" FOR EMPLOYERS?

Minimal Essential Coverage (MEC) includes "skinny" or "bare bones" plans that fit the very limited requirements for employer-sponsored, self-funded coverage established by PPACA and related tax codes to date. In fact, many industry experts have confirmed that simply offering 100% coverage for preventive benefits as required by CMS, employers will meet MEC standards and will therefore be able to avoid the \$2,750 (per employee) mandate penalty in 2021. This MEC preventive-only coverage may also help employees avoid penalties for remaining uninsured in 2021 and beyond.

"The law says only that large-employer policies must cover preventive care. The health act requires policies to include coverage for 10 broad categories of essential health benefits...but that provision applies only to plans sold to small businesses and individuals. Larger firms and self-insured employers are exempt. Under the abstruse wording of the health law, skinny plans qualify as minimum essential coverage."

KAISER HEALTH NEWS

OUR APPROACH TO MEC

At Five Points Health Benefit Plans, LLC, we believe that it is important for employers to have a comprehensive multi-year strategy for ACA compliance that will accomplish all of these four goals:

MEETS

Meets the individual needs of your employee population and different employee classes (full-time, part-time equivalent, managers, executives).

PROVIDES

Provides an affordable solution that will allow your business to stay profitable now and in the future.

COMPLIES

Complies with ACA employer regulations for today and prepares the potential (and likely) changes ahead.

HELPS

Helps your company recruit and retain quality employees through health benefits that your employees and their families will value.

As a result, we have designed a "skinny" MEC plan for you to meet the minimal coverage requirements for ACA Compliance.

aetna™

COVENTRY
Health Care

First Health
Network

OPTUMRx®

THE "SKINNY" MEC PLAN INCLUDES:

Preventive Screenings and Vaccinations For Men, Women, and Children (1 annual exam per calendar year)

- ✓ Abdominal Aortic Aneurysm
- ✓ Alcohol Misuse Screening and Counseling
- ✓ Aspirin Use For Men And Women Of Certain Ages
- ✓ Blood Pressure Screening For Adults Of Certain Ages Or At Higher Risk
- ✓ Colorectal Cancer Screening For Adults Over 50
- ✓ Type 2 Diabetes Screening For Adults With High Blood Pressure
- ✓ Diet Counseling For Adults At Higher Risk For Chronic Disease
- ✓ HIV Screening For All Adults At Higher Risk
- ✓ Obesity Screening And Counseling For All Adults
- ✓ Sexually Transmitted Infection (STI) Prevention Counseling For Adults At Higher Risk
- ✓ Tobacco Use Screening For All Adults And Cessation Interventions
- ✓ Syphilis Screening For All Adults At Higher Risk
- ✓ Immunization Vaccines For Adults: Hepatitis A & B, Herpes Zoster, Influenza (FLU-SHOT), Measles, Mumps, Rubella, Meningococcal, Pneumococcal, Tetanus, Diphtheria, Pertussis And Varicella
- ✓ No Charge for the following preventive services: OptumRx, X-rays and labs

A typical MEC plan design is priced at approximately \$42 per month for employee-only coverage.



6006 N. Mesa Street - Suite 108
El Paso, TX 79912



O: 915.803.4198



www.fivepointsbenefitplans.com