



GEORGIA DEPARTMENT  
OF COMMUNITY HEALTH

# State Health Benefit Plan



Presentation to: The Board of Community Health

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# Mission

The mission of the Department of Community Health is to provide access to affordable, quality health care to Georgians through effective planning, purchasing, and oversight.

*We are dedicated to A Healthy Georgia.*

# Overview

- Goals for 2018
- Proposed 2018 Plan Designs
- Approval of Member Rates for CY 2018

# Goals for 2018

- Plan Year 2017 focused on stability and continuity.
- Plan Year 2018 will build on that stability and position the Plan well for the future.
- Retain our focus on wellness and improving member health.

# Plan Types

- Health Maintenance Organization (HMO)
- Health Reimbursement Arrangement (HRA)
  - Gold, Silver, Bronze
- High Deductible Health Plan (HDHP)
- Medicare Advantage (MA)

# Plan Designs for 2018

	Gold Plan		Silver Plan		Bronze Plan		BCBS/UHC HMO	HDHP		Kaiser HMO
	In	Out	In	Out	In	Out	In	In	Out	In
<b>Deductible</b>										
You	\$1,500	\$3,000	\$2,000	\$4,000	\$2,500	\$5,000	\$1,300	\$3,500	\$7,000	None
You + Child(ren)/Spouse	\$2,250	\$4,500	\$3,000	\$6,000	\$3,750	\$7,500	\$1,950	\$7,000	\$14,000	None
You + Family	\$3,000	\$6,000	\$4,000	\$8,000	\$5,000	\$10,000	\$2,600	\$7,000	\$14,000	None
<b>Medical OOPM</b>										
You	\$4,000	\$8,000	\$5,000	\$10,000	\$6,000	\$12,000	\$4,000	\$6,450	\$12,900	\$6,350
You + Child(ren)/Spouse	\$6,000	\$12,000	\$7,500	\$15,000	\$9,000	\$18,000	\$6,500	\$12,900	\$25,800	\$12,700
You + Family	\$8,000	\$16,000	\$10,000	\$20,000	\$12,000	\$24,000	\$9,000	\$12,900	\$25,800	\$12,700
<b>Deductible/OOPM Type</b>										
	Embedded		Embedded		Embedded		Embedded	Embedded		Embedded
<b>Coinsurance (Plan Pays)</b>	85%	60%	80%	60%	75%	60%	80%	70%	50%	100%
<b>HRA</b>										
You	\$400		\$200		\$100		N/A	N/A		N/A
You + Child(ren)/Spouse	\$600		\$300		\$150		N/A	N/A		N/A
You + Family	\$800		\$400		\$200		N/A	N/A		N/A
<b>Medical</b>										
ER	coins after ded		coins after ded		coins after ded		\$150 copay	coins after ded		\$150 copay
Urgent Care	coins after ded		coins after ded		coins after ded		\$35 copay	coins after ded		\$35 copay
PCP Visit	coins after ded		coins after ded		coins after ded		\$35 copay	coins after ded		\$35 copay
Specialist Visit	coins after ded		coins after ded		coins after ded		\$45 copay	coins after ded		\$45 copay
Preventive Care	100%	No coverage	100%	No coverage	100%	No coverage	100%	100%	No coverage	100%
<b>Retail Rx</b>										
Tier 1	15%, Min \$20, Max \$50		15%, Min \$20, Max \$50		15%, Min \$20, Max \$50		\$20 copay	coins after ded		\$20 copay
Tier 2	25%, Min \$50, Max \$80		25%, Min \$50, Max \$80		25%, Min \$50, Max \$80		\$50 copay	coins after ded		\$50 copay
Tier 3	25%, Min \$80, Max \$125		25%, Min \$80, Max \$125		25%, Min \$80, Max \$125		\$90 copay	coins after ded		\$80 copay
<b>Mail Order Rx</b>										
Tier 1	15%, Min \$50, Max \$125		15%, Min \$50, Max \$125		15%, Min \$50, Max \$125		\$50 copay	coins after ded		\$50 copay
Tier 2	25%, Min \$125, Max \$200		25%, Min \$125, Max \$200		25%, Min \$125, Max \$200		\$125 copay	coins after ded		\$125 copay
Tier 3	25%, Min \$200, Max \$313		25%, Min \$200, Max \$313		25%, Min \$200, Max \$313		\$225 copay	coins after ded		\$200 copay
<b>Rx OOPM</b>	Combined with Medical		Combined with Medical		Combined with Medical		Combined with Medical	Combined with Medical		Combined with Medical



# Direction for 2018

## Plan Designs and Options

- The vendors will remain the same:
  - UnitedHealthcare (UHC)
    - HMO, HDHP, MA
  - Blue Cross Blue Shield (BCBS)
    - HMO, HRA, MA
  - Kaiser Permanente (KP)
    - Regional HMO
- The Plan designs will remain the same:
  - No changes to copays, co-insurance, deductibles.



# Pharmacy Benefit Manager

- SHBP has procured the services of a new pharmacy benefit manager (PBM), CVSHealth, beginning January 1, 2018
  - CVSHealth will be providing these services for members covered under the statewide HRA, HMO and HDHP plan options
  - Implementation and coordination with current vendors (BCBSGa, UnitedHealthcare and ADP, Inc.) has begun.



# Wellness Services

## Healthways is now Sharecare

- Healthways was acquired by Sharecare in 2016
  - Sharecare brings new opportunities for SHBP member engagement
  - Sharecare uses a smartphone app and website to provide a more member-driven approach to personal wellness
  - Sharecare to launch a communications campaign regarding changes to SHBP wellness platform
  - New wellness incentive structures built around individual engagement



# Additional Benefits

- Hearing Aids for Children benefit has changed to a \$3,000 maximum per hearing impaired ear for 4 years
- No changes to TRICARE Supplement offering

# Member Rates

Commercial (Non-MA) rates will see an aggregate increase of 3.7% of premium revenues.

- The amount of the actual increase will depend on the carrier, tier, and option selected.

MA premiums vary depending on carrier and option.

- The lowest priced MA Standard Option will be \$25.38.
- The lowest priced MA Premium Option will be \$128.22.

# Member Rates (continued)

The following is an overview of the basic MA Standard and MA Premium Rates:

<b>Plan</b>	<b>Vendor</b>	<b>Contributions</b>	<b>Change from Current</b>
MA Standard	UHC	\$25.38	\$0.00
MA Premium	UHC	\$128.22	\$20.00
MA Standard	BCBS	\$44.88	-\$2.63
MA Premium	BCBS	\$155.81	\$20.57

# Open Enrollment

**Begins:            October 16, 2017**

**Ends:              November 3, 2017**