



GEORGIA DEPARTMENT
OF COMMUNITY HEALTH

2014 State Health Benefit Plan Train the Trainer



Presentation to: All Payroll Locations

Presented by: Bill Tierney, Employer Services Manager



Mission

The Georgia Department of Community Health

We will provide Georgians with access to affordable, quality health care through effective planning, purchasing and oversight.

We are dedicated to A Healthy Georgia.

2014 Open Enrollment (OE)/ Retiree Option Change Period (ROCP)

- 2014 OE/ROCP Dates
- 2014 Plan Options
- Benefit Changes for the 2014 Plan Year
- 2014 HRA Incentives
- Transition of Care
- Affordable Care Act
- Reports



Making Your 2014 Benefit Election

- **Website Open & Close Dates**
 - Website opens at 12:01 a.m. ET, October 21, 2013
 - Website closes at 5:00 p.m. ET, November 8, 2013
- **Online Election**
 - Members make their health election at www.myshbpga.adp.com

2014 Open Enrollment

- **Members may go online as many times as they like**, but the last election confirmed at the time OE/ROCP closes will be the election for the 2014 Plan Year
- **Members should print and keep a copy of the confirmation page which will contain a confirmation number** - once OE is closed, members will be able to go online at www.myshbpga.adp.com and view their election



2014 Plan Vendors

- The new plan administrators Blue Cross and Blue Shield of Georgia (BCBSGa), Express Scripts, Inc. and Healthways will administer the 2014 plan options, effective January 1, 2014
 - BCBSGa will provide medical claims administration, medical management services and Medicare Advantage
 - Express Scripts will provide pharmacy benefits
 - Healthways will provide wellness programs and related initiatives
- Each covered family member will receive their own ID card, which will be valid for all three vendors



2014 Plan Changes

- Effective January 1, 2014, Cigna and UnitedHealthcare will no longer administer the SHBP plan options. SHBP will no longer offer the HMO or HDHP plan options
- TRICARE Supplement will continue to be available if you are enrolled in TRICARE (military only)



2014 Plan Options

- SHBP members can select one of the three HRA plan options for 2014:
 - **Gold HRA**
 - **Silver HRA**
 - **Bronze HRA**
- Each option offers “actions based” incentives that allow members and their covered spouses to earn additional HRA dollars throughout 2014



Plan Design for HRA Options

	Gold Plan		Silver Plan		Bronze Plan	
	Network Provider	Out-of-Network	Network Provider	Out-of-Network	Network Provider	Out-of-Network
Medical Benefits						
Deductible*						
You	\$1,500	\$3,000	\$2,000	\$4,000	\$2,500	\$5,000
You + Child(ren) or Spouse	\$2,250	\$4,500	\$3,000	\$6,000	\$3,750	\$7,500
You + Family	\$3,000	\$6,000	\$4,000	\$8,000	\$5,000	\$10,000
Plan Pays	85%	60%*	80%	60%*	75%	60%*
ACA Preventive Care	100%	Not covered	100%	Not covered	100%	Not covered
Out-of-Pocket Limit*						
You	\$4,000	\$8,000	\$5,000	\$10,000	\$6,000	\$12,000
You + Child(ren) or Spouse	\$6,000	\$12,000	\$7,500	\$15,000	\$9,000	\$18,000
You + Family	\$8,000	\$16,000	\$10,000	\$20,000	\$12,000	\$24,000
Base HRA Contribution						
You	\$400		\$200		\$100	
You + Child(ren) or Spouse	\$600		\$300		\$150	
You + Family	\$800		\$400		\$200	
Pharmacy Benefits						
Tier 1	15%, Min \$20, Max \$50		15%, Min \$20, Max \$50		15%, Min \$20, Max \$50	
Tier 2	25%, Min \$50, Max \$80		25%, Min \$50, Max \$80		25%, Min \$50, Max \$80	
Tier 3	25%, Min \$80, Max \$125		25%, Min \$80, Max \$125		25%, Min \$80, Max \$125	

* See ACA Glossary of Health Coverage and Medical Terms for definition

This is a high level plan design summary.

SHBP Member Rates

The HRA plan options that impact SHBP members; actuarially determined member rates:

- Members selecting the Bronze HRA will experience reduced premiums
- Members selecting the Silver HRA will experience:
 - reduced premiums (if currently enrolled in an HMO)
 - increased premiums in all but one tier (if currently enrolled in an HDHP)
 - reduced premiums in some tiers; higher premiums in other tiers (if currently enrolled in an HRA)
- Members selecting the Gold HRA will experience increased premiums



The Benefits of an HRA

- Your HRA is funded by SHBP and any unused funds **roll over** for future health expenses
- HRA dollars can assist you in paying health expenses that go towards your deductible
- Initial HRA credits vary depending on the option/tier chosen
- Any remaining HRA credits from previous years will rollover in April 2014



2014 HRA Incentives

- 2014 wellness incentives – Members can earn up to \$480 into their HRA account; plus an additional \$480 for covered spouse (a total of up to \$960 per household)
- Members and/or spouse (if covered) who met the 2013 Wellness Requirements will each receive \$240 credited to the member's HRA account on January 1, 2014

2014 HRA Incentives

	What to DO	What you EARN
1.	<p>Assess Your Health</p> <p>Complete your Healthways Well-Being Assessment® (WBA), a confidential, online questionnaire that will take about 20 minutes.</p>	<p>Complete <u>both</u> and earn \$240 into your HRA account (<i>WBA must be completed before HRA dollars can be earned.</i>)</p>
2.	<p>Know Your Numbers</p> <p>Complete a biometric screening and submit results (body mass index, blood pressure, cholesterol, glucose). The biometric screening must be completed at an SHBP sponsored screening event or by your physician or other providers identified by SHBP in published materials and your results submitted appropriately.</p>	
3.	<p>TAKE Action</p> <p>It's your choice! Complete the coaching pathway, online pathway or a combination of both.</p> <p>Coaching Pathway</p> <ul style="list-style-type: none"> Create your Well-Being Plan as determined by your personal well-being coach. Actively engage in telephonic coaching. <p>Online Pathway</p> <ul style="list-style-type: none"> Create your Well-Being Plan. Record 5 online well-being activities using the same tracker within 4 consecutive weeks and earn \$40 into your HRA account. You can earn these HRA dollars (\$40) up to 6 times. Sample activities: track exercise five times, record daily steps five times, track food five times. 	<p>Earn up to \$240 into your HRA account (<i>WBA must be completed before HRA dollars can be earned.</i>)</p>



Transition of Care

- If a member is currently receiving or anticipates the need to continue certain covered services and/or medical treatments beyond 2013, and the provider is not participating in the BCBSGa provider network he/she may request transition of care services. Transition of care services allows a member to continue to obtain certain ongoing services and/or treatments from his/her out-of-network provider for an approved period of time
- The member will need to contact BCBSGa customer service no later than December 31, 2013, to obtain specific instructions for requesting transition of care services



Affordable Care Act

- Anyone enrolled in SHBP coverage will meet the Affordable Care Act's (ACA) requirements to maintain health coverage with essential benefits
- Any employer that offers the SHBP will be able to meet the Act's requirement to offer minimum value health coverage. This protects SHBP members from ACA tax penalties

OE Reports on View Direct

SH523961, MEMS Web Availability Cross Reference Report

- Available no later than October 22
- Lists employees who must make their Annual OE elections on the Web

Need access to View Direct? Contact Deborah Sheppard at (404) 463-0212 or dsheppard@dch.ga.gov



OE Reports on View Direct

SHWBNCFM, MEMS Not Confirmed on Web Report

- Available October 22 and will be updated nightly
- Will include employees who are eligible to use the Web and have not confirmed their 2014 benefit election

SHOEUPDT, MEMS SHBP Covered Subscriber and Discontinuation Report

- Available no later than November 15
- Use to update your personnel and payroll files; includes the appropriate coverage and deduction information for changes made during the OE Period
- Use to review January's SHBP bill to verify that payroll deductions are entered correctly



Questions or Additional Information

BCBSGa: 1-855-641-4862

www.bcbsga.com/shbp

Healthways: 1-888-616-6411*

www.bewellshbp.com

*(Customer Service Center available 12/16/2013)**

Express Scripts: 1-877-841-5227

www.dch.georgia.gov/shbp

SHBP Eligibility: 1-800-610-1863

Important Notice

- The information provided in this presentation is a summary of changes for the 2014 Plan Year. It is intended only to highlight principal benefits
- Please refer to the Active or Retiree Decision Guide for more details
- Rates, Decision Guides and other information will be available at www.dch.georgia.gov/shbp prior to October 21, 2013



State Health Benefit Plan

Thank You