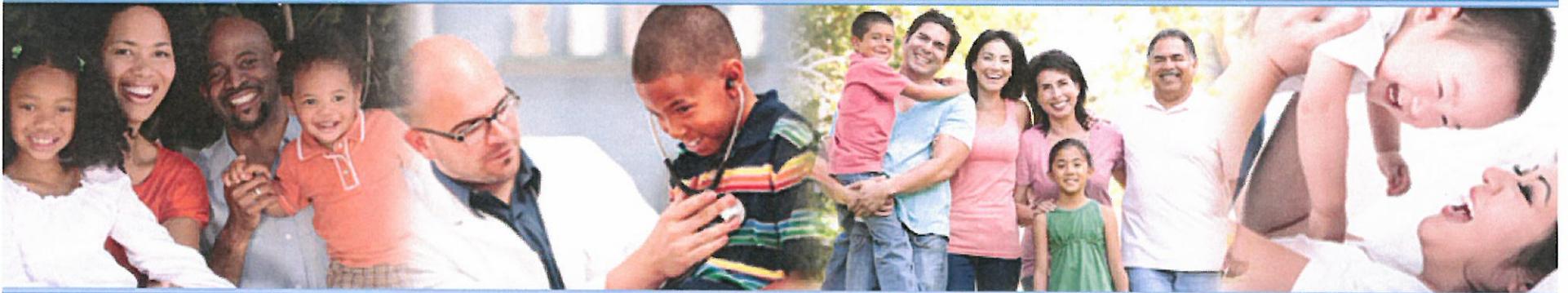




GEORGIA DEPARTMENT
OF COMMUNITY HEALTH

State Health Benefit Plan



Presentation to: The Board of Community Health

Presented by: Jeff Rickman

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GEORGIA DEPARTMENT
OF COMMUNITY HEALTH

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 2016
- Compliance with the Affordable Care Act (ACA)
- Proposed 2016 Plan Designs
- Approval of Member Rates for CY 2016



Goals for 2016

- Plan Year 2015 brought additional choice among vendors and plan designs
- Plan Year 2016 will focus on stability and continuity
- Retain our focus on wellness and improving member health



ACA Compliance

For 2016, SHBP Plan Compliance with ACA requirements means:

- No “individual mandate” tax/penalty
- State agencies, school systems and other employers that offer SHBP can comply with ACA rules for employers
“Affordability” requirement
- “Minimal value” requirement



Plan Designs for 2016

	Gold Plan		Silver Plan		Bronze Plan		BCBS/UHC HMO	HDHP		Kaiser HMO
	In	Out	In	Out	In	Out	In	In	Out	In
Deductible										
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
Medical OOPM										
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
Deductible/OOPM Type	Embedded		Embedded		Embedded		Embedded	Embedded		Embedded
Coinsurance (Plan Pays)	85%	60%	80%	60%	75%	60%	80%	70%	50%	100%
HRA										
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
Medical										
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%
Retail Rx										
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
Mail Order Rx										
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
Rx OOPM	Combined with Medical		Combined with Medical		Combined with Medical		Combined with Medical	Combined with Medical		Combined with Medical



Wellness Incentive Rollovers

- Members are able to earn incentive credits for performing wellness activities.
- For 2016, members will be able to transfer their wellness incentive credits across plan options and vendors.
- For example, a member with 480 credits in a HRA can move to a HMO, and vice versa, and take the credits with them.



Additional Benefits

Additional Benefits:

- Autism Benefit through age 10 up to \$35,000/year
- Bariatric Pilot (limited to 75 Individuals) for second year
- Hearing Aids for Children (\$3,000 for 5 years)
- Telemedicine
- No changes to TRICARE Supplement offering

More information will be provided for Open Enrollment which will run from October 19th to November 6th



Employee Rates

The following is a general overview of the changes in rates among plan options:

- BCBS HRA Gold premiums will decrease an average of \$13.84
- BCBS HRA Silver premiums will decrease an average of \$6.28
- BCBS HRA Bronze will remain the same
- BCBS HMO premiums will decrease an average of \$1.45
- UHC HMO premiums will decrease an average of \$21.36
- UHC HDHP will increase an average of \$7.31
- KP HMO premiums will decrease an average of \$12.09
- MA Rates remain the same

