



GEORGIA DEPARTMENT  
OF COMMUNITY HEALTH

# State Health Benefit Plan



Presentation to: The Board of Community Health

Presented by: Jeff Rickman

August 14, 2014



# 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

- Vendors for 2015
- Compliance with the Affordable Care Act (ACA)
- Proposed 2015 Plan Designs
- Approval of Member Rates for CY 2015

# Vendors for 2015

Goal: Provide more choices to members and promote healthier outcomes.

Vendors for 2015:

- BlueCross BlueShield of Georgia (HRA/HMO/MA)
- UnitedHealthcare (HDHP/HMO/MA)
- Kaiser Permanente (Regional HMO)
- Express Scripts (PBM)
- Healthways (Wellness)

# ACA Compliance

For 2015, 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 2015

	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	Family		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

# Other Changes

## New Benefits:

- Autism Benefit
- Bariatric Pilot (limited to 75 Individuals)
- Hearing Aids for Children (\$3,000 for 5 years)

## What's Not Changing

- No changes to TRICARE Supplement offering

More information will be provided for Open Enrollment which will run from October 27<sup>th</sup> to November 14<sup>th</sup>

# Employee Rates

The following is an overview of the rates among plan options:

- Employees remaining in the HRA options have no increase
- HRA to UHC HMO: All levels increase in premiums
- HRA to BCBS HMO: Gold reduced premiums; others increase in premiums
- HRA to Kaiser HMO: Gold reduced premiums; others increase in premiums
- HRA to UHC HDHP: All levels reduced premiums
- MA Plans: premiums vary depending on carrier and option