

## **State Health Benefit Plan (SHBP) 2015 Plan Year Enhancements Frequently Asked Questions**

April 15, 2014

### **What options are being considered for next year?**

To increase the number of vendors administering the SHBP plan design, and to expand the type of plan design options in 2015, the SHBP is considering the following lineup:

- Blue Cross Blue Shield of Georgia (BCBSGa) – Gold, Silver, Bronze Health Reimbursement Arrangement (HRA) (exclusively), statewide Health Maintenance Organization (HMO), Medicare Advantage
- Second Statewide Third Party Administrator, including medical management – High Deductible Health Plan (HDHP) (exclusively), statewide HMO, Medicare Advantage
- Third Vendor – fully insured in-network-only HMO for the metro Atlanta service area
- The current Pharmacy Benefit Manager (PBM) contract with Express Scripts Inc. and the current Wellness contract with Healthways Inc. would be renewed for the 2015 plan year.

### **Why is the SHBP considering these changes?**

SHBP is looking to enhance member choice in the 2015 plan year, and to do so is exploring the option of increasing the number of vendors that administer the SHBP plan design, while also expanding the type of plan design options that are available to members next year.

### **Does this affect my existing insurance coverage?**

No; these changes to the plan are for the 2015 plan year, which takes effect on January 1, 2015.

### **When will the new plan designs be announced?**

DCH plans to announce the selected vendors on July 1, 2014, for the 2015 plan year. Following the July announcement, SHBP will finalize the 2015 plan designs and 2015 member rates. The 2015 plan designs and member rates will then be voted on by the Board of Community Health in August 2014.

### **Will these changes affect active members or retirees?**

Both; the plan design changes for 2015 will offer more options and more choice to both active and retired members.

### **When will I be able to choose a new plan?**

Open Enrollment will be held in late October/early November 2014 for the January 1, 2015, start date of the new plan year.

# FAQ



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## **Can I keep my existing plan next year?**

SHBP plans to continue to offer the Gold, Silver and Bronze HRA plans and the retiree Medicare Advantage plans through BCBSGa in 2015.

## **Will my premiums increase next year?**

SHBP is working on rates as a part of the plan design restructuring. Once proposed rates have been negotiated with the selected vendors, the rates will be presented to the DCH Board in August 2014 for approval. SHBP strives to offer the most effective coverage for its members while ensuring the plan remains financially sound.

## **Will there be changes to pharmacy coverage?**

The current Pharmacy Benefit Manager (PBM), Express Scripts Inc., will continue to be a contracted vendor with SHBP. Any changes to the current benefit structure will be considered alongside the expanded plan design options to ensure the PBM provides the most effective coverage to members.

## **Will there be changes to Wellness activities?**

The current Wellness vendor, Healthways, will continue to be a contracted vendor with SHBP. Any changes to the current benefit structure will be considered alongside the expanded plan design options to ensure that Wellness activities provide effective supplemental health benefits.

## **Will co-pays continue to be offered under the BCBSGa HRA plans?**

SHBP is looking at all aspects of the plan design as part of the redesign of the 2015 plan year.

## **As a member, what action do I need to take?**

No immediate action is required; this information is being shared to keep members informed of the process that SHBP is following to design the plans for 2015.

## **Who will be reviewing the vendor proposals?**

The proposal review will be done internally by a DCH-staffed evaluation team. A teacher will also participate as a member of the evaluation team.