

# FAQ



GEORGIA DEPARTMENT  
OF COMMUNITY HEALTH

## State Health Benefit Plan 2015 Plan Designs and Premiums Frequently Asked Questions August 14, 2014

This document has been developed to respond to questions from members regarding the August 14, 2014 Board of Community Health meeting. At this meeting the Board of Community Health voted on the 2015 member contribution rates and plan options. At this time SHBP is working with the various vendors to finalize details of the administration of the 2015 Plan Year options. SHBP will make additional information available to members prior to Open Enrollment, and encourages members to participate in a face-to-face educational session, Benefit Fair and/or read the materials that will be made available to members. Members can access information about SHBP and the 2015 Plan Year at: [dch.georgia.gov/shbp](http://dch.georgia.gov/shbp).

### **What options are available to State Health Benefit Plan members in 2015?**

To increase the number of vendors administering the SHBP plan design, and to expand the type of plan design options in 2015, the following options are available to SHBP members for the 2015 Plan Year:

- Blue Cross Blue Shield of Georgia (BCBSGa) – statewide Gold, Silver, Bronze Health Reimbursement Arrangement (HRA) (exclusively), statewide Health Maintenance Organization (HMO), Medicare Advantage (standard and premium)
- UnitedHealthcare (UHC) – statewide High Deductible Health Plan (HDHP) (exclusively), statewide HMO, Medicare Advantage (standard and premium)
- Kaiser Permanente (KP) – fully-insured HMO for SHBP members who live or work in the 27-county metro Atlanta service area (Barrow, Bartow, Butts, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Haralson, Heard, Henry, Lamar, Meriwether, Newton, Paulding, Pickens, Pike, Rockdale, Spalding and Walton counties)

The current Pharmacy Benefit Manager (PBM) contract with Express Scripts Inc. and the current Wellness contract with Healthways Inc. will be renewed for the 2015 plan year. This means that members enrolled in any of the BCBSGa or UHC options will continue to receive pharmacy benefits through Express Scripts Inc. Healthways, Inc. will continue to administer the member's wellness benefit for those that choose to enroll in any of the BCBSGa or UHC options.

### **What financial responsibility will the member have for the varying 2015 Plan Year options?**

You can access member premiums and member cost-sharing information (co-insurance, deductibles, out-of-pocket maximums) by visiting [dch.georgia.gov/shbp](http://dch.georgia.gov/shbp).

### **Why doesn't UnitedHealthCare offer an HRA and why doesn't Blue Cross Blue Shield of Georgia offer an HDHP option?**

To offer choice to our SHBP members while preserving administrative efficiencies, the department chose to offer two statewide HMO options with both third-party administrators, three HRA options with one third-party administrator and one HDHP option with the other third-party administrator. Additionally, members that live or work in the 27 county metro Atlanta service area will have the option of Kaiser Permanente.

### **Can I enroll in the Kaiser Permanente plan option?**

SHBP has historically and continues to require members that enroll in Kaiser Permanente to live or work

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in the 27-county metro Atlanta service area. The 27-county metro Atlanta service area includes: Barrow, Bartow, Butts, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Haralson, Heard, Henry, Lamar, Meriwether, Newton, Paulding, Pickens, Pike, Rockdale, Spalding and Walton counties.

Please note that because Kaiser Permanente is a fully-insured product, Kaiser Permanente will administer the member's pharmacy and wellness benefit directly. Kaiser Permanente will not administer the pharmacy and wellness benefits through Express Scripts Inc. and Healthways, Inc. (respectively).

## **Will Express Scripts continue to administer my pharmacy benefit?**

The current PBM, Express Scripts Inc., will continue to be a contracted vendor with SHBP. This means that members enrolled in any of the BCBSGa or UHC options will continue to receive pharmacy benefits through Express Scripts Inc.

Please note that because Kaiser Permanente is a fully-insured product, Kaiser Permanente will administer the member's pharmacy and wellness benefit directly. Kaiser Permanente will not administer the pharmacy benefit through Express Scripts Inc.

## **Are there any changes to my pharmacy benefits?**

Now that the Board of Community Health has approved the SHBP member contribution rates and plan options, SHBP and Express Scripts Inc., are working to make this information available to the SHBP members before Open Enrollment. Once available, SHBP members should plan to review the Express Scripts Inc. Preferred Drug List (PDL), SHBP Decision Guides, Summary Plan Descriptions (SPD) and Summary of Benefits and Coverage (SBC) to gain a full understanding of the pharmacy benefits for the 2015 Plan Year.

## **Will Healthways Inc. continue to administer my wellness benefit?**

The current wellness vendor, Healthways Inc., will continue to be a contracted vendor with SHBP. This means that members enrolled in any of the BCBSGa or UHC options will continue to receive wellness benefits through Healthways Inc.

Please note that because Kaiser Permanente is a fully-insured product, Kaiser Permanente will administer the member's wellness and pharmacy benefit directly. Kaiser Permanente will not administer the pharmacy benefit through Healthways, Inc.

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

Now that the Board of Community Health has approved the SHBP member contribution rates and plan options, SHBP and Healthways, Inc., are working to make this information available to the SHBP members before Open Enrollment. Once available, SHBP members should plan to review the SHBP Decision Guide and Summary Plan Description (SPD) to gain a full understanding of the wellness benefits for the 2015 Plan Year.

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

SHBP has restructured the 2015 HRA to operate as a traditional HRA plan without co-pays. HMO options (with co-pays) are available to members for the 2015 Plan Year.

## **Now that 2015 plan designs and rates have been announced, how will we find out about the details of the choices we have?**

SHBP is planning to educate SHBP members during face-to-face educational sessions and

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Benefit Fairs for both active and retired members across the state. SHBP will also make a variety of educational materials available at these meetings, on the SHBP website, and to the member payroll locations (HR Departments) prior to Open Enrollment.

## **How will the HRA dollars be administered during the 2015 Plan Year?**

Now that the Board of Community Health has approved the SHBP member contribution rates and plan options, SHBP is working to make this information available to the SHBP members before Open Enrollment. Once available, SHBP members should plan to review the SHBP Decision Guide and Summary Plan Description (SPD) to gain a full understanding of the benefits for the 2015 Plan Year.

## **What are the dates for this year's Open Enrollment?**

Open Enrollment will take place from October 27 through November 14, 2014.

## **I still have more questions; how can I find more information on the 2015 Plan Year options?**

SHBP is planning to educate SHBP members during face-to-face educational sessions for both active and retired members and Benefit Fairs across the state. SHBP will also make a variety of educational materials available at these meetings, on the SHBP website and to the member payroll locations (HR Departments) prior to Open Enrollment.