



GEORGIA DEPARTMENT  
OF COMMUNITY HEALTH

# State Health Benefit Plan



Presentation to: Board of Community Health

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## 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 Plan Year 2023
- Market Trends
- Recommendation for Plan Year 2023
  - Plan Designs
  - Plan Options
  - Wellness Initiatives
  - Behavioral Health
  - Member Rates
- Open Enrollment for Plan Year 2023

# Goals for Plan Year 2023

- Plan Year 2022 we explored opportunities for additional member benefits and focused on maintaining financial stability
- Plan Year 2023 we are seeking to continue our focus on improving member health
- Increase disease management programs targeting:
  - Diabetes
  - Hypertension
- Increase the member involvement in their health care decision making process and total wellness initiatives
- Continue to focus on maintaining financial stability for the plan

# Key Areas Impacting Market Trend

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- Inflation
  - Economy-wide inflation will likely drive- up wages in the healthcare sector and, in turn, is expected to drive up negotiated prices over time
  - When compared to general inflation, medical inflation will be slower to appear in medical prices because provider contracts are only renegotiated every two to four years
- Chronic Conditions
  - Members that neglected care during the pandemic have less managed chronic conditions which can lead to an increased severity when the member re-enters the health care system
  - Spending around chronic conditions, in terms of prevalence and increasing costs, continues to drive both medical and Rx plan costs upward
- Behavioral Health
  - The growth of significant demand for behavioral health services during COVID-19
- Telehealth
  - Employers embracing telehealth services utilization during COVID-19, helping to lower professional spend  
*(NOTE: SHBP continues to provide this service free to members likely driving up utilization and cost)*
  - While this expansion of telehealth services may be here to stay beyond the pandemic, it is not expected to drive a major reduction in overall claims; however, some members do value the flexibility/convenience telehealth can provide
- Specialty Drug
  - Increased utilization and price of specialty drugs remain the primary driver of overall Rx trend
  - Anticipation of the FDA continuing to approve significant numbers of expensive specialty medications primarily provider infused/injected (including gene therapy) over the next several years

# Recommendation for 2023: Plan Designs

	Gold Plan		Silver Plan		Bronze Plan		ANTHEM/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	Embedded		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 \$312.50		25%, Min \$200, Max \$312.50		25%, Min \$200, Max \$312.50		\$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



# Recommendation for 2023: Plan Options

- The medical vendors will remain the same:
  - UnitedHealthcare: HMO, HDHP, MA
  - Anthem Blue Cross and Blue Shield: HMO, HRA, MA
  - Kaiser Permanente: Regional HMO
- The Plan designs will remain the same :
  - No changes to co-pays, co-insurance, deductibles
- Benefits Enhancements:
  - Weight Loss Medications Continued
  - Expansion of preventive screening compliance initiatives

# Recommendation for 2023: Plan Options

## Pharmacy and Wellness

- CVS will remain the Pharmacy Benefits Manager for Commercial (non-Medicare Advantage plan options).
  - No Plan Changes
- Sharecare will remain the Wellness Administrator for the Commercial (non-Medicare Advantage plan options).
  - Focus on member well-being by continuing to offer guided health and wellness digital programs
  - Continue expanding partnership with State School Systems and State Agencies for onsite biometric screenings
- Kaiser Permanente will continue to offer Wellness Programs that provide financial incentives for member participation.



# Recommendation for 2023: Plan Options

## Behavioral Health

### Sharecare

**Guided Programs:** These programs are offered at no additional cost to the members. It includes four evidenced-based digital therapeutics proven to improve mental health & manage cravings.

- Unwinding: Relaxation and meditate
- Eat Right Now: Manage and control food cravings
- Unwinding Anxiety: Managing stress and anxiety
- Craving to Quit: Quit tobacco and vaping

### Kaiser Permanente

Kaiser Permanente provides Complete Behavioral Health support in one holistic ecosystem. Kaiser offers a wide variety of digital, in-person and telephonic self-help resources. Some programs offered are Calm; Find Your Words; My Strength and Mental Health First Aid



# Recommendation for 2023: Member Rates

Commercial (Non-Medicare Advantage) member contributions for active members will remain flat for 2023.

Medicare Advantage (MA) premiums for retirees will remain the same for the MA Standard Plan Options

- The lowest priced basic\* MA Standard Plan Option will be \$0 per month.
- The lowest priced basic\* MA Premium Plan Option will remain \$148.22 per month.

\*Basic refers to the SHBP Annuitant Basic Subsidy Policy rate structure. For more information on SHBP's rate structures, visit <https://shbp.georgia.gov/retiree-rates>.

# Recommendation for 2023: Member Rates (continued)

The following is an overview of the Basic\* MA Standard and MA Premium Rates:

Plan Option	Vendor	Premium*
MA Standard	UHC	\$0.00
MA Premium	UHC	\$148.22
MA Standard	Anthem	\$146.15
MA Premium	Anthem	\$298.68

\*Basic refers to the SHBP Annuitant Basic Subsidy Policy rate structure. For more information on SHBP's rate structures, visit <https://shbp.georgia.gov/retiree-rates>.

# Open Enrollment for Plan Year 2023

**Begins: October 17, 2022**

**Ends: November 4, 2022**

- **In-person Retiree Meetings and Benefit Fairs will be scheduled throughout the State**
- **Virtual Meetings will also be offered during the scheduled Open Enrollment/Retiree Change Option Period**





# Purpose:

Shaping the future of A Healthy Georgia by improving access and ensuring quality to strengthen the communities we serve.