



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 2024
- Plan Overview and Market Trends
- Recommendation for 2024
 - Plan Options
 - Plan Designs
 - Wellness Initiatives
 - Member Rates
- Open Enrollment for Plan Year 2024

Goals for 2024

- Plan Year 2023 we explored opportunities for additional member benefits and focused on maintaining financial stability after the pandemic
- Increase disease management programs targeting:
 - Diabetes
 - Hypertension
- Initiated SHBP long-term strategic planning review
 - Member Survey
 - Market Study on Plan Design and Health Plan Management
- Plan Year 2024 – Continue plan options and plan design review for the 2025 Benefit Plan Year

Plan Overview and Key Market Trends

- SHBP Plan and Cost Analysis
 - Annual Medical Trends – 8.25% from 2022 to 2024
 - Annual Rx Trends – 12.50% from 2022 to 2024
 - Kaiser HMO Premiums – 9.8% for 2023 to 2024
- SHBP Employee Premiums for Active/Non-Medicare Advantage Retirees have been relatively unchanged without significant increases to Employee premiums over the last 6 years:
 - In 2018, SHBP increased Employee rates 3.17%.
 - In 2021, SHBP increased Employee rates 5%.
 - In 2019, 2020, 2022 and 2023, no Employee rate increases.
- 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 has led 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
- 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 2024: 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 pharmacy vendor will remain the same:
 - CVS Caremark
- The wellness vendor will remain the same:
 - Sharecare

Recommendation for 2024: Plan Designs

- Plan designs changes:
 - Increase ER Copays to \$200.00 (\$50 increase – copay waived if admitted to the hospital)
- Benefits Enhancements:
 - 100% coverage for diagnostic mammograms – effective 7/1/23
 - 100% coverage for diagnostic colonoscopies – 1/1/24
 - 100% coverage for Dilated Retinal Eye exams for Diabetics – 1/1/24

Recommendation for 2024: Plan Designs

	Gold Plan		Silver Plan		Bronze Plan		ANTHEM/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		\$200 copay	coins after ded		\$200 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 \$312.50		25%, Min \$200, Max \$312.50		25%, Min \$200, Max \$312.50		\$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



Recommendation for 2024: Wellness Initiatives

Wellness

Guided Programs:

- These guided programs will continue to be 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

Recommendation for 2024: Member Rates

Commercial (Non-Medicare Advantage) member contributions for active and pre-65 retired members will have a 5% average increase on the level dollar subsidy – this increase helps makes the defined contribution levels consistent across Gold, Silver and Bronze Plans

- Premiums will increase on an average of \$7.25 per month for employee only and \$23.61 per month for employee and family)
- The actual amount of change will depend on the Plan Option and Tier chosen.
- Employee contributions for Kaiser are slightly higher since it is a fully insured plan offered as a Regional HMO.

Important note: These are estimated increases for active members. Pre-65 retirees may experience higher increases if they are subject to the YOS policy.

Recommendation for 2024: Member Rates Medicare Advantage Members

Medicare Advantage (MA) member premiums for UHC MA Standard Plan Option will remain the same \$0 and Anthem MA Standard Plan Option will decrease \$10 to \$156.15 per month.

Medicare Advantage (MA) member premiums for UHC MA Premium Plan Option will increase by \$20.00.

Plan Option	Vendor	Premium
MA Standard	UHC	\$0.00
MA Premium	UHC	\$168.22
MA Standard	Anthem	\$156.15
MA Premium	Anthem	\$325.88

Open Enrollment for Plan Year 2024

Begins: October 16, 2023

Ends: November 3, 2023

- 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.