



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 2021
- Direction for 2021
  - Plan Designs
  - Plan Options
  - Additional Benefits
  - Member Rates
- Open Enrollment for Plan Year 2021

# Goals for 2021

- Plan Year 2020 focused on continuity and stability
- Plan Year 2021 will explore opportunities for additional member benefits and seek to maintain financial stability
- Maintain our focus on improving member health

# Direction for 2021: 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		\$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%
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



# Direction for 2021: Plan Options

- The vendors will remain the same:
  - UnitedHealthcare: HMO, HDHP, MA
  - Anthem: HMO, HRA, MA
  - Kaiser Permanente: Regional HMO
- The Plan designs will remain the same:
  - No changes to copays, co-insurance, deductibles.

# Direction for 2021: Additional Benefits

## **New Offerings:**

- AccordantCare Rare, which is a case management program for members with rare conditions requiring specialty pharmacy care;
- Addition of new classes of diabetes medications to the SHBP Co-pay/Co-insurance waiver program;
- Down-tiering insulin products which do not have a generic equivalent down one copay level for HRA and HMO plans to improve member affordability;
- Inclusion of the RealAge Program as an additional activity for members to earn well-being incentive points for the Be Well SHBP Well-being Program;
- Addition of Unwinding Anxiety, a digital mindfulness program, through the Be Well SHBP Well-being Program.

# Direction for 2021: Member Rates

Commercial (Non-Medicare Advantage) member contributions for active members will see an increase of 5% for 2021 (or an average of \$11.33 per month across all options and tiers).

- The actual amount of change will depend on the Plan Option and Tier chosen.

Medicare Advantage (MA) premiums for retirees will vary depending on vendor and plan option chosen.

- 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>.



# Direction for 2021: 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	\$312.02

\*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 2021

**Begins:            October 19, 2020**

**Ends:             November 6, 2020**



# Purpose:

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