



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 2020
- Direction for 2020
  - Plan Designs
  - Plan Options
  - Member Rates
- Open Enrollment for Plan Year 2020

# Goals for 2020

- Plan Year 2019 focused on:
  - Continuing to control costs to be well-positioned for the future; and
  - Exploring areas for new enhancements for members.
- Plan Year 2020 will explore opportunities for further improvement of benefits to members.

# Direction for 2020: 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 \$313		25%, Min \$200, Max \$313		25%, Min \$200, Max \$313		\$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



# Direction for 2020: Plan Options

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

# Direction for 2020: Member Rates

Commercial (Non-Medicare Advantage) premiums for active members will see no increase for 2019.

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

- The lowest priced basic\* MA Standard Plan Option will be \$20 per month.
- The lowest priced basic\* MA Premium Plan Option will remain \$128.22 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 2020: Member Rates (continued)

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

Plan Option	Vendor	Premium*
MA Standard	UHC	\$20.00
MA Premium	UHC	\$128.22
MA Standard	Anthem	\$146.15
MA Premium	Anthem	\$182.82

\*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 2020

**Begins:            October 21, 2019**

**Ends:              November 8, 2019**



# Purpose:

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