



GEORGIA DEPARTMENT
OF COMMUNITY HEALTH

State Health Benefit Plan 2014 Plan Design Changes Train the Trainer

DCH - State Health Benefit Plan (SHBP) Enrollment Portal



Presentation to: SHBP Agencies

Presented by: SHBP Administrative Solutions Team (AST)

Date: February 25, 2014



Mission

The Georgia Department of Community Health

We will provide Georgians with access to affordable, quality health care through effective planning, purchasing and oversight.

We are dedicated to A Healthy Georgia.

Agenda

- Overview
- Key Terms
- Enhanced 2014 Plan Design Changes
 - Premium Cost Share
 - Cost Share
 - Preventive Care Coverage
 - Health Reimbursement Arrangement (HRA) Funding
 - HRA Funding: Wellness Incentives
 - Pharmacy Co-Payment (Co-Pay)
 - Medical Co-Payment
- Questions



Overview

- The DCH Board of Community Health approved 2014 Plan Design Changes on January 27, 2014
 - Enhanced the health plan options, replacing co-insurance with co-pays for certain medical and pharmacy benefits
 - Becoming effective March 14, 2014, and will be retroactive to January 1, 2014

Key Terms



Key Terms

- **Deductible**
The amount you pay each year before your plan starts to pay
- **Co-payment**
A flat fee you pay for covered services like doctor visits
- **Out-of-Pocket Maximum**
The most you have to pay out-of-pocket each year for health care services. Check your plan details to see if your deductible is part of your Out-of-Pocket Maximum
- **Premium**
The amount you pay to have health insurance

Enhanced 2014 Plan Design Features



Premium Cost Share

Old Plan Design	Enhanced Plan Design
Approximate 75/25 premium cost share	Approximate 75/25 premium cost share

Cost Share

Old Plan Design	Enhanced Plan Design
Deductible, Co-Insurance, Out-of-Pocket Maximum	Deductible, Co-Insurance, Out-of-Pocket Maximum

Preventive Care Coverage

Old Plan Design	Enhanced Plan Design
100% Preventive Care	100% Preventive Care

HRA Funding

Old Plan Design	Enhanced Plan Design
State-Funded Based HRA Dollars	State-Funded Based HRA Dollars

HRA Funding: Wellness Incentives

Old Plan Design	Enhanced Plan Design
State-Funded Based HRA Dollars (For completion of wellness incentives)	State-Funded Based HRA Dollars (For completion of wellness incentives)

Pharmacy Co-Pay

Old Plan Design	Enhanced Plan Design
Not Applicable	<p>Replace pharmacy co-insurance with 3 Tier co-pay pricing. This is comparable to the 2013 Health Maintenance Organization (HMO) option with a lower Tier 3 co-pay:</p> <ul style="list-style-type: none">- Tier 1: \$20- Tier 2: \$50- Tier 3: \$80

Medical Co-Pay

Old Plan Design	Enhanced Plan Design
Not Applicable	<p>Apply Office Visit and ER co-pays across all plans at the following rates:</p> <ul style="list-style-type: none">- Primary Care (Family Practice, General Practice, Internal Medicine, Pediatrics, OB/GYN): \$35-Specialist: \$45-Rehab Services: \$25-ER: \$150- Urgent Care: \$35

Questions

- Contact SHBP AST at 1-800-610-1863
 - When prompted, select 'employer services'; Monday through Friday, 8:30 a.m. to 5:00 p.m. , ET
- Visit the SHBP Website at www.shbp.ga.gov

Thank You.

