



GEORGIA DEPARTMENT
OF COMMUNITY HEALTH

State Health Benefit Plan



Presentation to: The Board of Community Health

Presented by: Jeffrey T. Rickman, Chief

August 9, 2018



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 2019
- Plan Designs for 2019
- Name Change for BCBSGa
- Direction for 2019
 - Plan Designs and Options
 - Additional Benefits
 - Member Rates
- Open Enrollment for Plan Year 2019



Goals for 2019

- Plan Year 2018 focused on:
 - Continuing to control costs to be well-positioned for the future; and
 - Exploring areas for new enhancements for members.
- Plan Year 2019 will explore opportunities for further improvement of benefits to members.

Plan Designs for 2019

	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 \$313		25%, Min \$200, Max \$313		25%, Min \$200, Max \$313		\$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



Name Change for BCBSGa

Blue Cross Blue Shield of Georgia will be “Anthem Blue Cross and Blue Shield”

- Same company
- New name
- Effective on all January 1, 2019 Plan Materials
- SHBP is working with Anthem to ensure a smooth transition for our members, through:
 - Member correspondence
 - Marketing materials
 - New insurance cards
 - Website updates

Plan Designs and 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.

Additional Benefits

SHBP is offering a weight loss pilot benefit

- SHBP partnered with the provider, Naturally Slim, to offer selected members the opportunity to receive support through online educational sessions aimed at teaching mindfulness, stress reduction and healthy eating habits.
- SHBP members covered under Anthem Blue Cross BlueShield and UnitedHealthcare (Non-Medicare Advantage) Plan Options had the opportunity to enroll from July 20th – 29th.
- Enrollment was limited to 5,500 SHBP members during this pilot phase and closed upon reaching maximum applications Friday, July 27th.
- The pilot starts August 13th and will continue supporting members in 2019.
- There is no cost to the member.



Additional Benefits (continued)

Mental Health Parity

- For 2019, SHBP will offer mental health benefits in parity with medical benefits. Primary areas of impact include:
 - Age limit for ABA therapy will be removed;
 - Residential Treatment Centers (RTC) will be covered; and
 - Methadone clinics will be covered.

Member Rates

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

Medicare Advantage premiums vary depending on vendor and plan option.

- The lowest priced MA Standard Plan Option will be \$0 per month.
- The lowest priced MA Premium Plan Option will remain \$128.22 per month.

Member Rates (continued)

The following is an overview of the basic MA Standard and MA Premium Rates:

Plan	Vendor	Monthly Premium	Change from 2018
MA Standard	ANTHEM	\$0.00	(\$44.88)
MA Premium	ANTHEM	\$219.52	\$63.71
MA Standard	UHC	\$107.09	\$81.71
MA Premium	UHC	\$128.22	\$0

Open Enrollment for Plan Year 2019

Begins: October 15, 2018

Ends: November 2, 2018