

**State Health Benefit Plan
2015 Plan Designs and Premiums
Frequently Asked Questions
October 2, 2014**

2015 Plan Options

What options are available to State Health Benefit Plan (SHBP) members in 2015?

To increase the number of vendors administering the SHBP plan design, and to expand the type of plan design options in 2015, the following options are available to SHBP members for the 2015 Plan Year:

Active members:

- Blue Cross Blue Shield of Georgia – statewide Gold, Silver, Bronze Health Reimbursement Arrangement (HRA) (exclusively), statewide Health Maintenance Organization (HMO)
- UnitedHealthcare – statewide High Deductible Health Plan (HDHP) (exclusively), statewide HMO
- Kaiser Permanente – fully insured HMO for SHBP members who live or work in the 27-county Metro Atlanta Service Area (Barrow, Bartow, Butts, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Haralson, Heard, Henry, Lamar, Meriwether, Newton, Paulding, Pickens, Pike, Rockdale, Spalding and Walton counties)

Retirees:

- UnitedHealthcare – Medicare Advantage (MA), standard and premium

The current Pharmacy Benefit Manager (PBM) contract with Express Scripts Inc. and the current Wellness contract with Healthways Inc. will be renewed for the 2015 plan year. This means that members enrolled in any of the Blue Cross Blue Shield of Georgia or UnitedHealthcare options will continue to receive pharmacy benefits through Express Scripts Inc. Healthways will continue to administer the member's wellness benefit for those that choose to enroll in any of the Blue Cross Blue Shield of Georgia or UnitedHealthcare options.

Why is UnitedHealthCare the only MA option available in 2015?

Blue Cross Blue Shield of Georgia made the decision to discontinue its MA option under SHBP for the 2015 Plan Year. MA members will have the choice of one of two UnitedHealthcare options (standard and premium).

Can I enroll in the Kaiser Permanente plan option?

SHBP has historically and continues to require members who enroll in Kaiser Permanente to **live or work** in the 27-county Metro Atlanta Service Area. The 27-county Metro Atlanta Service Area includes Barrow, Bartow, Butts, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Haralson, Heard, Henry, Lamar, Meriwether, Newton, Paulding, Pickens, Pike, Rockdale, Spalding and Walton counties.

FAQ



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Please note that Kaiser Permanente is a fully insured product. For members enrolled in the Kaiser Permanente plan option, Kaiser Permanente will administer pharmacy and wellness benefits directly. Kaiser Permanente will not administer pharmacy and wellness benefits through Express Scripts Inc. and Healthways, Inc. (respectively).

Why is Kaiser Permanente limited to members who live or work in the 27- county Metro Atlanta Service Area?

The 27 counties defined as the Metro Atlanta Service Area cover a large portion of our membership, in addition to containing a majority of the Kaiser Permanente facilities.

Why doesn't UnitedHealthcare offer an HRA, and why doesn't Blue Cross Blue Shield of Georgia offer an HDHP option?

To offer choice to our SHBP members while preserving administrative efficiencies, the department chose to offer two statewide HMO options with both third-party administrators, three HRA options with one third-party administrator, and one HDHP option with the other third-party administrator. Additionally, members who live or work in the 27-county Metro Atlanta Service Area will have the option of Kaiser Permanente.

Financial Considerations

What financial responsibility will I have for the various 2015 Plan Year options?

You can access member premiums and member cost-sharing information (co-insurance, deductibles, out-of-pocket maximums) by visiting dch.georgia.gov/shbp.

Will co-payments continue to be offered under the Blue Cross Blue Shield of Georgia HRA plans?

SHBP has restructured the 2015 HRA to operate as a traditional HRA plan without co-payments. Instead, members are responsible for their applicable deductibles and co-insurance. HMO plan options (with co-payments) are available to members for the 2015 Plan Year.

Why do the HMO premiums vary across vendors?

HMO rates differ because provider rates that a carrier pays may differ across each of the companies (Blue Cross Blue Shield of Georgia, UnitedHealthcare and Kaiser Permanente). This may allow a company to offer a more competitively priced HMO plan to SHBP and in turn a more competitively priced premium for the member. Also, the Kaiser Permanente HMO is a fully insured regional product, whereas the options offered by Blue Cross Blue Shield of Georgia and UnitedHealthcare are self-funded, statewide HMOs. These distinctions also factor into the differing costs.

Why are premiums and out-of-pocket costs different on the SHBP plans compared to the Board of Regents plans?

SHBP offers health plan coverage to teachers, state agencies, school service personnel and retirees. The premiums in SHBP are calculated and projected based on the risk and utilization of the members it serves. For example, SHBP serves a larger retiree population; this population has traditionally higher health care costs that affect the total SHBP population. Another difference that affects the SHBP is the larger concentration of the member population in the metro Atlanta area. Providers in the metro Atlanta area are traditionally reimbursed at a higher rate; again, these differences affect health care costs for the entire SHBP membership.

FAQ



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Pharmacy Benefits

Will Express Scripts continue to administer my pharmacy benefits?

The current PBM, Express Scripts, will continue to be a contracted vendor with SHBP. This means that members enrolled in any of the Blue Cross Blue Shield of Georgia or UnitedHealthcare options will continue to receive pharmacy benefits through Express Scripts.

Please note that Kaiser Permanente is a fully insured product. For members enrolled in the Kaiser Permanente plan option, Kaiser Permanente will administer pharmacy and wellness benefits directly. Kaiser Permanente will not administer pharmacy and wellness benefits through Express Scripts Inc. and Healthways, Inc. (respectively).

Are there any changes to my pharmacy benefits?

SHBP members should review the Express Scripts Preferred Drug List (PDL), SHBP Decision Guides, Summary Plan Descriptions (SPD) and Summary of Benefits and Coverage (SBC) documents to gain a full understanding of the pharmacy benefits for the 2015 Plan Year.

Wellness Benefits

Will Healthways continue to administer my wellness benefits?

The current wellness vendor, Healthways, will continue to be a contracted vendor with SHBP. This means that members enrolled in any of the Blue Cross Blue Shield of Georgia or UnitedHealthcare options will continue to receive wellness benefits through Healthways.

Please note that Kaiser Permanente is a fully insured product. For members enrolled in the Kaiser Permanente plan option, Kaiser Permanente will administer pharmacy and wellness benefits directly. Kaiser Permanente will not administer pharmacy and wellness benefits through Express Scripts Inc. and Healthways, Inc. (respectively).

Will there be changes to wellness activities?

SHBP members should review the SHBP Decision Guides and Summary Plan Descriptions (SPD) to gain a full understanding of the wellness benefits for the 2015 Plan Year.

Health Reimbursement Arrangement (HRA) Credits

Will my 2014 HRA well-being incentive credits roll over to the 2015 Plan Year?

If a member chooses to enroll in the Gold, Silver or Bronze HRA for the 2015 Plan Year, any remaining 2014 HRA well-being incentive credits will roll over. However, a member who chooses to enroll in an HMO or HDHP option will forfeit any remaining 2014 HRA well-being incentive credits in the 2015 Plan Year.

If I choose to enroll in an HRA for the 2015 Plan Year, will I be able to earn additional HRA well-being incentive credits?

Yes. To learn more about how to earn HRA well-being incentive credits during the 2015 Plan Year, review the SHBP Decision Guides.

FAQ



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Why won't the 2014 HRA well-being incentive credits roll over to the HMO or HDHP options in 2015?

To keep plans consistent with the 2013 Wellness Plan designs, HRA well-being incentive credits will only roll over to HRA and MA products. SHBP will possibly consider other roll-over options in future plan years.

Will I be able to earn any incentives or credits if I choose to enroll in an HMO or HDHP option?

Incentive accounts will house well-being incentive credits tied to the HMO and HDHP Plan Options. Members and covered spouses can earn these well-being incentive credits by completing certain health actions. These credits can be used to help offset certain health care costs such as co-payments and deductibles. Members and covered spouses enrolled in an HRA option can continue to earn HRA well-being incentive credits for their HRA account.

To learn more about how to earn well-being incentive credits, review the SHBP Decision Guides.

General

How am I able to learn more about the details of the choices we have?

SHBP members should review the SHBP Decision Guide and other plan documents to gain a full understanding of benefits for the 2015 Plan Year. Members are also encouraged to attend one of the SHBP Education Sessions and/or Benefit Fairs. Members who are unable to attend one of these sessions or fairs can view the presentation online at www.dch.georgia.gov/shbp.

What are the dates for this year's Open Enrollment (OE) and Retiree Option Change Period (ROCP)?

OE and ROCP will take place from October 27 at 12:01 a.m. through November 14 at 5 p.m.