



Center for Health

HealthFlex Plan Sponsor Webconferences

May 8 and May 14, 2014



General Board

Pension and Health Benefits

Caring For Those Who Serve

Agenda

- Health Care Reform (HCR) Update
- HCR—Plan Implications
- Catamaran Update
- Businessolver/WageWorks Transitions
- Extend Health/OneExchange Update
- Wellness Update

Health Care Reform Update

- Affordable Care Act (ACA) rollout
 - Enrollment numbers
 - Medicaid expansion: **7.1 million**
 - Qualified health plans (Exchange plans): **8.1 million**
- Employer Shared Responsibility
- ACA Fees
- “Excepted Benefits” rule
- Unified out-of-pocket maximum (Rx and medical)

Shared Responsibility—UMC

- Employers (100+ FTEEs) → January 2015
- Employers (50-99 FTEEs) → January 2016
 - *No reduction in workforce*
 - No cutback in health benefits (if offered)
- Employer Coverage Reporting (Jan./Feb. 2016)
 - Employers (50+ FTEEs) → required reporting (or certification)

Treating appointed clergy as employees of local church for employer shared responsibility purposes appears “reasonable and good faith”

ACA Fees 2013-2014

- **PCORI* Fee** → \$2/covered life for 2013 plan (calendar) year
 - Active participants/dependents—HealthFlex pays
 - Medicare Companion participants/spouses—HealthFlex pays
 - OneExchange participants/spouses—Plan Sponsor pays
- Due **July 31, 2014**
- IRS *Form 720* with payment
- **Transitional Reinsurance Fee** → \$63/covered life
 - Active participants/dependents—HealthFlex pays
 - Medicare Companion and OneExchange participants/dependents—Not applicable

* PCORI: Patient-Centered Outcomes Research Institute

HCR—Plan Implications

- 2015 maximum OOP* = \$6,600/\$13,200
- Medical/Rx “out-of-pocket” (OOP) aggregation
 - Targeting January 2016
 - Separate medical and Rx OOP maximums remain in place for 2015
 - CDHP and Silver OOP maximums—lower in 2015
 - \$4,100/\$8,200 in 2015 (\$5,000/\$10,000 in 2014)

* OOP: Out-of-pocket—individual/family

HCR—Plan Implications

- HealthFlex opt-out policy
 - Requirements to avoid penalty
 - Waiver form completion
 - Risk pool considerations
- Clergy couples and spousal coverage
 - Rate implications

Catamaran Update

Catamaran Transition

Areas of Focus

- Process efficiencies, improved turnaround for mail order/home delivery
- Designated customer service team
 - Combined focus—mail order and benefits
 - Improved service delivery
- E-prescription process improvements
- Future enhancements (Q3/Q4)

Catamaran Transition

Current Process Updates

- Prior authorizations
 - Targeted outreach to those “grandfathered” for 2014 ongoing expiring prior authorizations
- 30-day limit on specialty fills
- Ongoing formulary updates

Businessolver and WageWorks Transition



Businessolver and WageWorks Transition Timeline

Effective date (for both): **August 18**

- After Annual Conferences
- Before Annual Election
- Allows for stabilization

Businessolver

Administrative Considerations

- Greater enrollment process automation
 - Eliminate paper enrollment form
 - Clergy—automatically enrolled
 - Lay and retirees
 - “Eligible” automatically identified
 - Plan sponsor approves/enrolls online

Businessolver

Administrative Considerations

- Collection of sub-adoption agreements (**April**)
 - 70% of plan sponsors submitted sub-adoption agreements
 - No participants will be automatically removed from the plan, but auto-enrollment could be impacted
 - Additional outreach in July for 2015 sub-adoption agreements
- Verification of current “eligible” population (**July**)
 - Primary focus on “exceptions”—current enrolled showing as “ineligible,” current not enrolled showing as “eligible”
 - No impact on current enrollments
 - Enrolled—remain enrolled
 - Not enrolled—treat as “waive without penalty”

Businessolver

Key Milestones

February–June

- Design
- Development
- Testing

July–August

- **Plan sponsor training:** targeting **mid/late July**
- **Go-Live:** targeting **mid/late August**
- **Participant communications**
 - Targeted participants: new hire/enrollment change kits
 - Entire population:
 - **Immediate** via WebMD;
 - **October** via AE communications

WageWorks

Key Milestones

February–June

- Design
- Development
- Testing

June–August

- Plan sponsor training: targeting **mid/late July**
- Two-week blackout period: targeting **early/mid-August**
- Participant communications
 - 1st—**mid/late June**
 - 2nd—**mid/late July**

OneExchange Update

OneExchange™
from Towers Watson

OneExchange

Ongoing Service Improvements

- Plan sponsor trainings well-attended
- Health Hub training **May 15**
- Formal process for funding exceptions (plan sponsor decision)
- Updated communications provided
- Process for issues resolution and escalation

Wellness Updates

Virgin Pulse MAX Activity Tracker



New tracker—“MAX”

- More information on the go
- Wireless upload to some mobile devices
- Water-resistant
- “Bump” challenge
- Available **May 1**

Virgin Pulse MAX Rollout



- **May 1:** available for discounted purchase online
- **May 1-12:** MAX purchases eligible for reimbursement
- **June 2-15:** MAX Activity Challenge
- **June 19:** reimbursement of MAX purchase price if challenge is met

Blueprint for Wellness— Event Information

- Screening period: **April 1-July 31**
- Event shipments
 - Screening supplies arrive at location 3-4 days prior
 - **New:** clerical kits to lead examiner
- Optional refresher for on-site coordinators: webinar **May 20**
- Staffing estimates based on 3-year history

Wellness Incentives: 2014



Step 1—Blueprint for Wellness (BFW)

\$100 for completion April 1-July 31

A circular icon with a green background and a dark green border. Inside, the letters "HQ" are written in a bold, white, sans-serif font.

HQ

Step 2—HQ

Avoid \$250-\$500 higher deductible in 2015



Step 3—Take Action

Virgin Pulse HealthMiles: \$25 per quarterly target, \$50 bonus, Charitable “stretch” goal



Step 3—Take Action

\$150 HealthCash for earning 150 Wellness Points (WebMD)

- Coaching, Employee Assistance Program (EAP) or Work/Life, My Health Assistant, success stories

2014 Incentives

NEW

Opportunity to earn Wellness Points by achieving healthy results in 2014 or improvement from 2013 BFW results

NEW

No \$50 incentive for partial Wellness Points achievement (100-149 points)

Rewardable Results



Blood Pressure



Fasting Glucose



HDL Cholesterol



Triglycerides



Waist Circumference



Body Mass Index

Three measures out-of-range
or requiring medication
defines metabolic syndrome

Two ways to measure weight status,
to acknowledge different body types

Rewardable Results



Blood Pressure



Fasting Glucose



HDL Cholesterol



Triglycerides



Waist Circumference



Body Mass Index

15 points for each measure
in “healthy range” in 2014

If out of range:
15 points for each measure
improved in 2014 over 2013 BFW



SM

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