



Center for Health

# HealthFlex Plan Sponsor Calls

February 16, 2016

February 18, 2016



General Board

**Pension and Health Benefits**

*Caring For Those Who Serve*

# Agenda

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- Wellness Updates
- Plan Updates
- Vendor and Administrative Updates
- Plan Strategy—2017 and Beyond



# 2016 Wellness Update

Water is the wholesomest of all drinks; quickens the appetite, and strengthens the digestion most.

*John Wesley*

# Virgin Pulse—Transition to ‘Levels’

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**January 1, 2016—**

Launched new “**Levels**” program

- Very little disruption
- **Continuing**
  - 2 challenges/month
  - Engagement in Virgin Pulse program
- **Increasing**
  - Opportunities to earn Wellness Points
  - Opportunities to earn HealthCash
- Levels—Virgin Pulse best practice

# Quarterly Levels—Details

- All participants start on **Level 1** every quarter
- Ability to earn incentives at each level
- **\$40/quarter**—earn **up to \$160/year**; no year-end bonus

Tentative Quarterly Levels*			
Level	HealthMiles	HealthCash	HealthCash Earned
1	0 – 1,999	\$0	\$0
2	2,000 – 3,999	\$20	\$20
3	4,000 – 5,999	\$10	\$30
4	6,000 – 7,999	\$10	\$40
5	8,000+	Stretch goal	

# Blueprint for Wellness

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- Please complete event survey
  - Updated to address some scheduling concerns
  - Provide as much detail as possible
- Continuing: 15-minute screening model
- Optional refresher webinar for on-site coordinators—to be scheduled
- Communications toolkits
  - Plan sponsor
  - Participant
  - Evive Health mailer

# HealthFlex Plan Updates

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- 2017 Rates and Performance Dividend update
  - **Week of February 22**—distribute rates, including performance dividend eligibility, if applicable
  - **Week of February 29**—communicate Performance Dividend amount, if applicable
  - **March 1-2**—additional webconference on rate process
- HealthFlex lunch at Conference Forum
- ACA Section 6055 Reporting
- Validation—combined out-of-pocket maximum (OOP)

# 2016 OOP Maximums (vs. 2015)

	Single (In-network)	Family (In-network)
<b>B1000/P1</b>	<b>\$5,000</b> <b>(\$4,000 + \$2,000)</b>	<b>\$10,000</b> <b>(\$8,000 + \$4,000)</b>
<b>B1000/P2</b>	<b>\$5,500</b> <b>(\$4,000 + \$2,500)</b>	<b>\$11,000</b> <b>(\$8,000 + \$5,000)</b>
<b>C2000/P2 (gold)</b>	<b>\$6,000</b> <b>(\$4,100* + \$2,500)</b>	<b>\$12,000</b> <b>(\$8,200* + \$5,000)</b>
<b>C3000/P2 (silver)</b>	<b>\$6,500</b>	<b>\$13,000</b>
<b>H1500/P3 (gold)</b>	<b>\$6,000</b>	<b>\$12,000</b>
<b>H2000/P4 (silver)</b>	<b>\$6,500</b>	<b>\$13,000</b>

\*OOP maximum for C2000 reduced from \$5,000/\$10,000 to \$4,100/\$8,200 in 2015 to accommodate restrictions on combined OOP maximum.



# HealthFlex Exchange for 2017

<b>First quarter</b>	Board meeting support <ul style="list-style-type: none"><li>• DC modeling assistance</li><li>• Communications</li><li>• General Board staff support (in person/phone)</li></ul>
<b>April</b>	Decision (pending AC approval)
<b>June</b>	Formal adoption agreement <ul style="list-style-type: none"><li>• Finalize DC and default plans</li></ul>
<b>June – September</b>	Participant communications <ul style="list-style-type: none"><li>• Tools to support plan sponsor communication</li><li>• General Board mailing in August</li><li>Plan sponsor “train the trainer” (TBD-August)</li></ul>
<b>September – October</b>	Participant workshops (conducted by plan sponsors)
<b>Early November</b>	Annual Election period

# Vendor and Administrative Updates— OptumRx

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- Continued focus on customer experience
  - Issue tracking and analysis
  - First call resolution reporting
- Mail order update
  - Sending from two locations based upon state
  - In line with long-term strategy
- Vaccinations covered by medical and pharmacy benefit

# Vendor and Administrative Updates— WageWorks

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- FSA/HRA Timing Issue
  - Last few days of year, intended FSA transactions deducted from HRA
  - 30-40 participants impacted
  - Corrections underway
- HSA enhancements under review
  - Post-deductible HSA
  - Investment options

**FSA: Flexible spending account**  
**HRA: Health reimbursement account**  
**HSA: Health savings account**

# Plan Sponsor and Participant Survey Strategy

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- **Plan Sponsor**

- Annual Satisfaction Scorecard (active plans)
- OneExchange Plan Sponsor Survey (new, ongoing)
- HealthFlex Exchange Plan Sponsor Scorecard (starting next year, with first full year)

- **Participant**

- OneExchange (new implementations and ongoing)
- HealthFlex Exchange (implementation)
- OptumRx

# OneExchange Open Enrollment

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- Medicare Open Enrollment Period for 2016
  - Longer-than-normal hold times
  - LBA\* certification delay by carriers
  - Unexpected mailings from carriers drove up call volume for Open Enrollment Period
- OneExchange plan sponsor call following Salt Lake City site visit (early Q2)

\* LBA: Licensed benefit adviser

# 2017 Plan Strategy

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- **New plans** (medical, dental)
- **Exploring**—aligning NurseLine and behavioral health with medical carrier
- **Continuing**—traditional model and HealthFlex Exchange
  - **2017 and 2018**—at minimum

# 2017 HealthFlex Medical Plans



**B1000**

**Gold PPO**



**C2000**

**Gold CDHP**



**C3000**

**Silver CDHP**



**H1500**

**Gold HDHP**



**H2000**

**Silver HDHP**



**NEW**

**for 2017**

**Bronze HDHP**



# New HDHP Bronze Plan

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- \$3,000 individual deductible (**participant only**)
- \$6,000 family deductible (**p + 1** or **p + family**)
- Plan pays 40% after deductible, up to out-of-pocket maximum
  - Includes medical, behavioral health, pharmacy
  - Everything but wellness subject to deductible/coinsurance
- OOP maximum: **\$6,500 per individual;**  
**\$13,000 family** (same as silver plans)
- HSA qualified but no plan funding

Out-of-network deductible: \$6,000/\$12,000

Out-of-network out of pocket maximum: \$13,000/\$26,000



# 2017 HealthFlex Dental Plans

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- Continue with CIGNA Dental
- Keep current PPO and Passive PPO plans
- Eliminate “Traditional” and convert benefit level to second Passive PPO plan
  - Current Passive PPO = **Passive PPO 1000**
  - **New Passive PPO = Passive PPO 2000**
    - \$50/\$150 deductible; \$2,000 Year 1 calendar year maximum
    - 100% for Class I Preventive/Diagnostic
    - 80% for Class II Restorative
    - 50% for Class III Major Restorative
    - **New:** Discounts from providers in the PPO Advantage Network

# Continue Cadillac Preparations (2020)

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- Plan value analysis in Q1-Q2
- Assess impact of PPO HRA wraparound, participant FSA/HSA contributions
- Entire plan vs. individual plan sponsor analysis
- Assess methodology for plan value W-2 reporting (Q3-Q4 and beyond, depending on guidance)
  - Impact of defined contribution, wellness incentives

# Exploring New Tactics—2017 and Beyond

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- Telemedicine
- Benefits Value Advisor
- Second Opinion Services
- Centers of Excellence
- Alternative Networks
- Exclusion Formulary



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