



Center for Health

HealthFlex Plan Sponsor Calls

April 27-28, 2016



General Board

Pension and Health Benefits

Caring For Those Who Serve

Agenda

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

Plan Financials

- Higher than normal 2015 trend driven by large and catastrophic claims
- Several claims continued into Q1 2016
 - Semi-annual reporting to predict continuation of claims (where possible)
- Q1 claims reports—mid- to late-May

Behavioral Health 2016-2017

- 2016 out-of-network benefit changes for B1000 and C2000 plans
 - Communication insufficient
 - High out-of-network behavioral health utilization
- Process with UBH* — “make people whole”
 - Update to benefits
 - Update to deductible accumulation with medical
 - Timing
 - Communication to participants

* UBH: United Behavioral Health

Plan Changes for 2017

- Confirmed changes
 - Addition of Bronze HDHP
 - OptumRx Premium Formulary
(140 drugs excluded to maximize rebate savings)
 - Alignment of behavioral health deductible/
co-insurance with medical for all plans,
in- and out-of-network

2017 Behavioral Health Benefits

- Continue with EAP* (8 no-cost visits)
- Explore new behavioral health vendor
- Align in-network/out-of-network behavioral health benefits with medical plans (IN examples below)
 - **B1000**—Co-payments for office visits and ER (\$30/\$200)
All other services 80% after deductible
 - **C2000**—All services 80% after deductible
 - **H1500**—All services 80% after deductible
 - **C3000**—All services 50% after deductible
 - **H2000**—All services 70% after deductible
 - **H3000**—All services 40% after deductible

* EAP: Employee assistance program

Plan Changes for 2017

- Likely changes
 - Addition of “telemedicine” benefit
 - Additional, more generous full-service vision plan
 - More generous cost-sharing for musculoskeletal surgeries (knee, hip, spine) ***at preferred locations***
 - Plan pays 80% after deductible for knee replacement at PPO provider
 - Plan pays 90% after deductible for knee replacement at preferred center
 - Based on quality and cost-efficiency
 - **Goal:** reduce readmissions and preventable complications

Other Potential Changes for 2017

- Still exploring
 - Second opinion
 - Aligning NurseLine and/or EAP and behavioral health with medical carrier (BCBSIL or UHC*)

* BCBSIL: Blue Cross and Blue Shield of Illinois
UHC: UnitedHealthcare

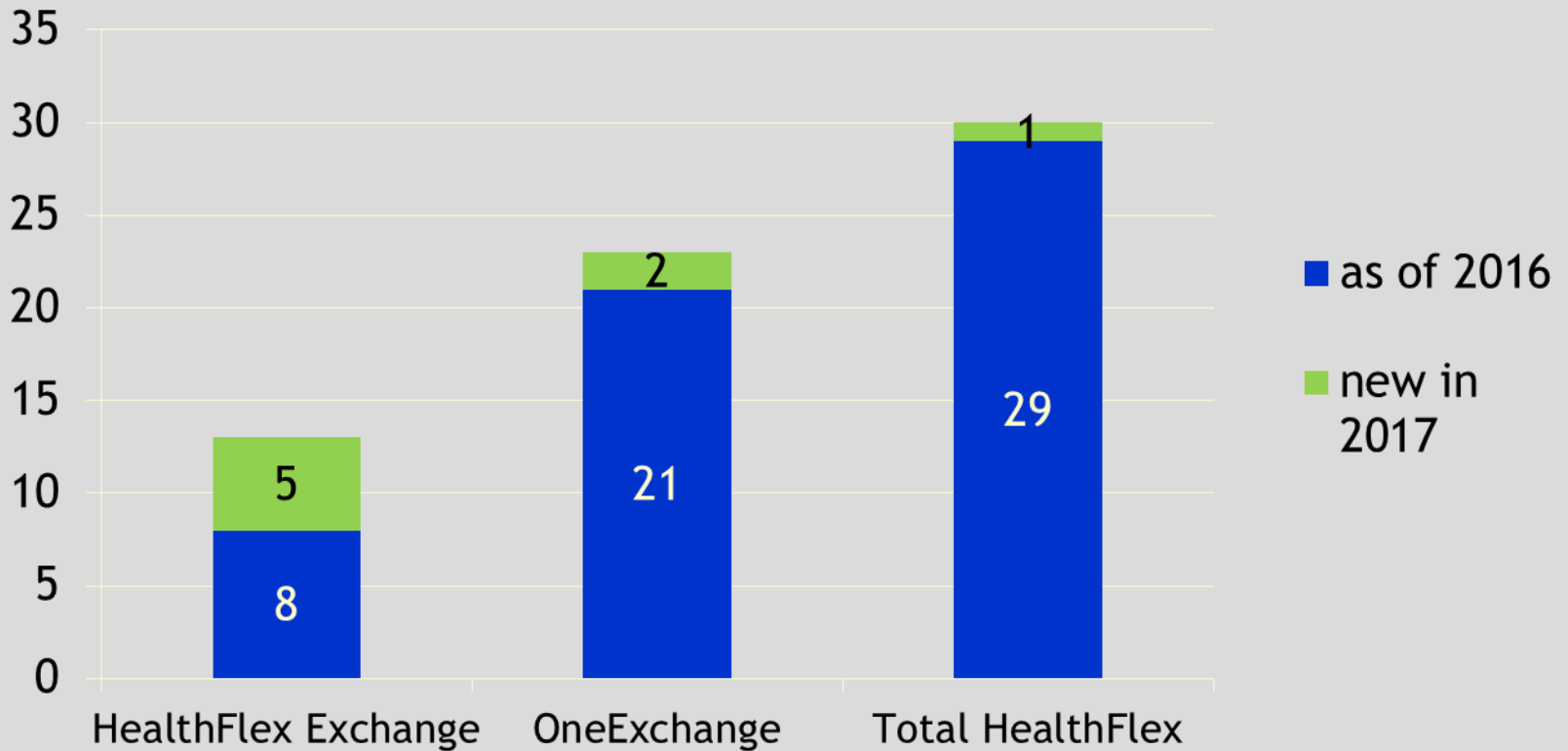
Other Plan Updates

- Section 6055 reporting complete
 - Correction process, if needed
- PCORI reporting—OneExchange plan sponsors
 - Due **July 31**
 - Reports from OneExchange in **May**

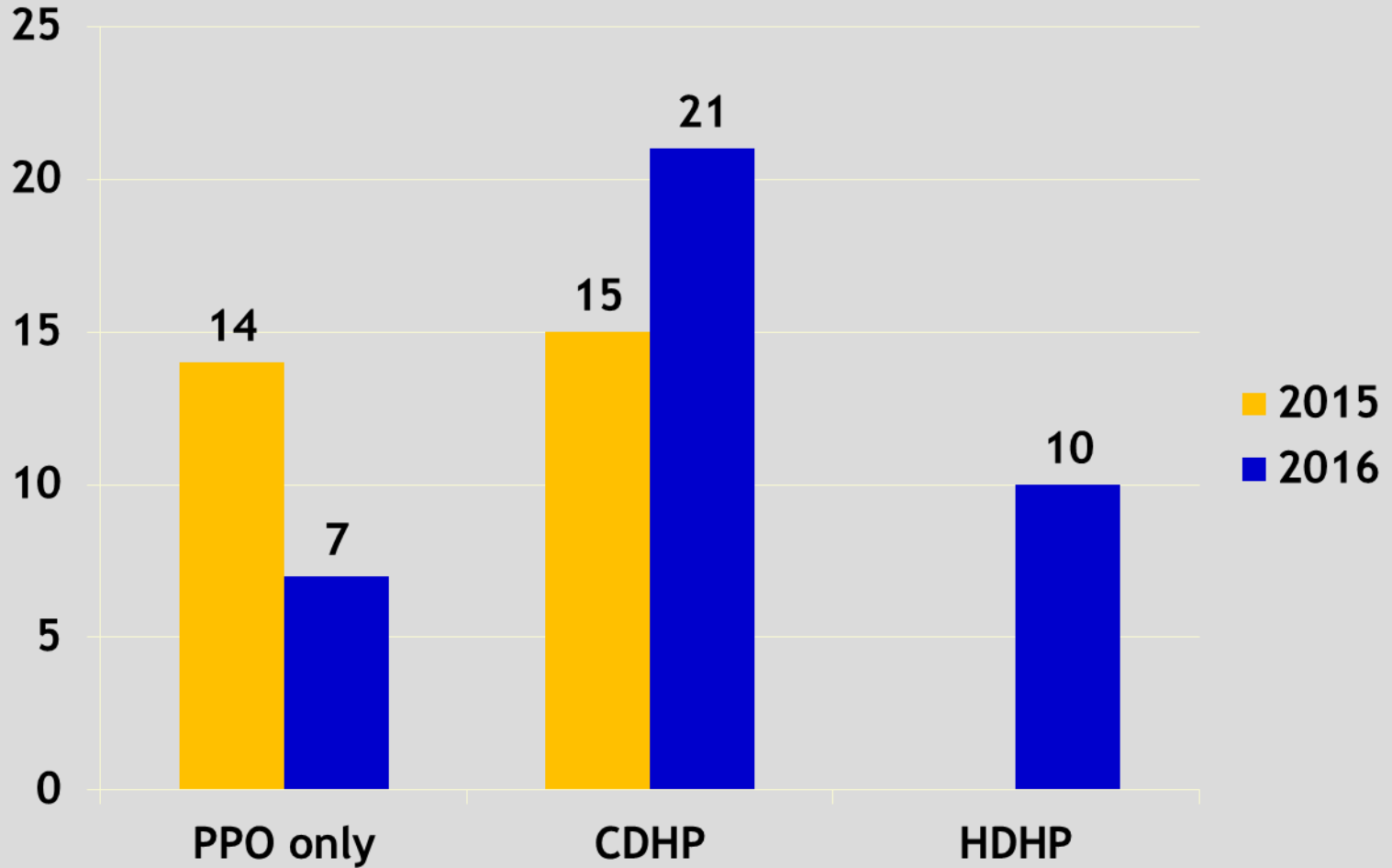
Adoption Agreement Timeline

- HealthFlex Exchange intent—**April 30**
- OneExchange intent—**April 30**
- HealthFlex Traditional and HealthFlex Exchange adoption agreements
 - Available **May 15**
 - Due **June 30**
 - Intent to CL allows CFH to pre-populate exhibits
- Annual Election—**November 2–17, 2016**

Plan Sponsor Migration Update



Plan Sponsor Migration Update



Upcoming Surveys

- 2016
 - HealthFlex Exchange participants (Q2)
 - OptumRx (Q3)
- 2017
 - HealthFlex Exchange Plan Sponsor Scorecard (starting next year, with first full year)

Plan Sponsor Scorecard Results

- 60% response rate
- Overall satisfaction with HealthFlex = **9** (out of 10)
- Percent **Extremely Satisfied/Satisfied** in these areas:
 - Plan Strategy = **100%**
 - Wellness Programs = **95%**
 - Service – CFH = **100%**
 - Vendor Management = **88%**
 - Specific Vendors
 - OptumRx = **56%**
 - Businessolver = **88%**
 - WageWorks = **100%**

OneExchange Updates

- Scorecard results
 - 13 responses (68% response rate)
 - **62%** satisfied, **15%** dissatisfied overall
 - **75%** would recommend OneExchange to others
- Updates from meeting
 - Ongoing service and staffing improvements
- Ongoing processes/communications
 - Current claim form—El Paso, TX (not Omaha, NE)
- Plan sponsor conference call—post Annual Conferences

Vendor and Administrative Updates— OptumRx

- Customer Service challenges
 - Participants experiencing denials when coverage is viewed as “legacy” OptumRx
 - OptumRx is re-evaluating their mitigation plan to handle these situations
 - Largely a customer service representative issue
- Vaccinations covered by medical and Rx benefit
 - Nearly 90 members have received flu or shingles vaccinations through the Rx benefit in Q1
 - Feedback?

Vendor and Administrative Updates— HSA Fee

- Effective April 1, 2016—BNY Mellon instituting HSA fee
 - **\$2 per month** if balance is under \$5,000
 - Participants notified in late February
 - BNY Mellon can change at any time
- HealthFlex to fund fee for **2016 only**
 - Funding all 9 months at one time
 - “One-Time HSA Fee Credit”
 - Letter to all impacted participants

*HSA: Health savings account



Wellness Update

“It will be a double blessing if you give yourself up to the Great Physician, that He may heal soul and body together. And unquestionably this is His design. He wants to give you . . . both inward and outward health.” John Wesley

Things to Look for in 2016

- Quarterly CFH newsletter/bulletins
- Toolkits
 - Pre-diabetes
 - Smoking cessation
 - Physical activity
- Virgin Pulse challenges document
- Webinar series on Healthy Families (partnership with Discipleship Ministries and GCSRW)

Pilot

Nutrisavings

- Provides discounts on fresh produce
- Education on better choices at the grocery store
- Help those with chronic conditions make better food choices
- Ranks food and total grocery store receipts on scale of **1-100**
- Provides recipes and other food-related resources

Continued Exploration

- Health and Wellness portal
- Resilience/Mindfulness tools
- Pre-Diabetes Management Programs

Blueprint for Wellness Reminders

- Optional refresher webinar for on-site coordinators—**Wednesday, May 4—1p.m. CST**
- Communications
 - Plan sponsor
 - Participant
 - Evive Health mailer

Wellness Team E-Mail

Group e-mail address for CFH Wellness team

welnessteam@gbophb.org



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