



Center for Health

Health and Wellness Topics and Trends

Conference Forum 2016



General Board

Pension and Health Benefits

Caring For Those Who Serve

Agenda

Health and Wellness Topics and Trends

- Virgin Pulse (VP)
- Other Denominational Wellness Trends
- Active Plan Changes and Results
- OneExchange Changes and Results

HealthFlex Strategies and Directions



**Health Promotion
and Wellness in the UMC**

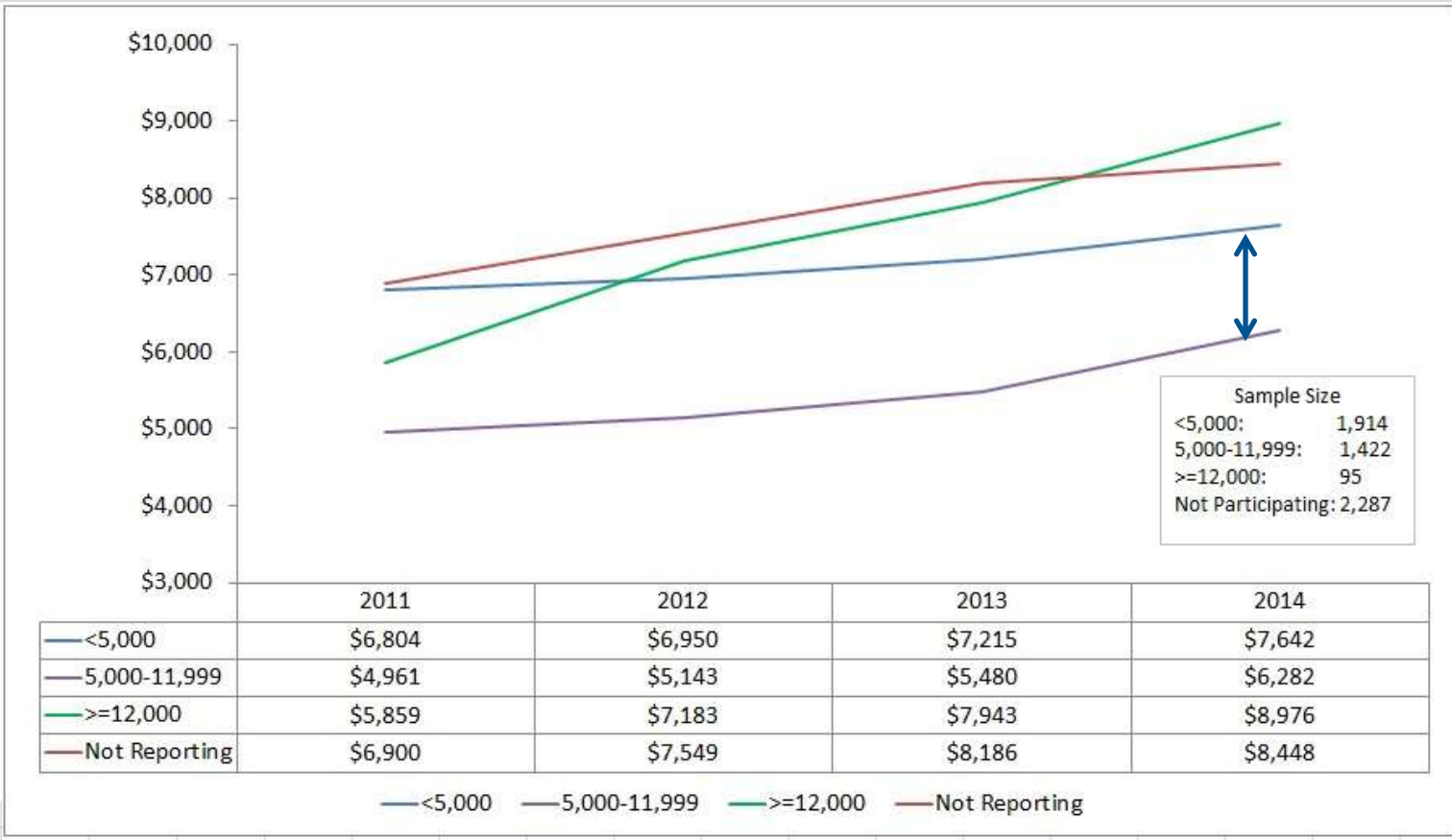
Wellness Programs— Available to All Conferences

- Virgin Pulse (VP) well-being program
 - Currently sponsored by 50 conferences, employers and general agencies
- Blueprint for Wellness biometric screenings



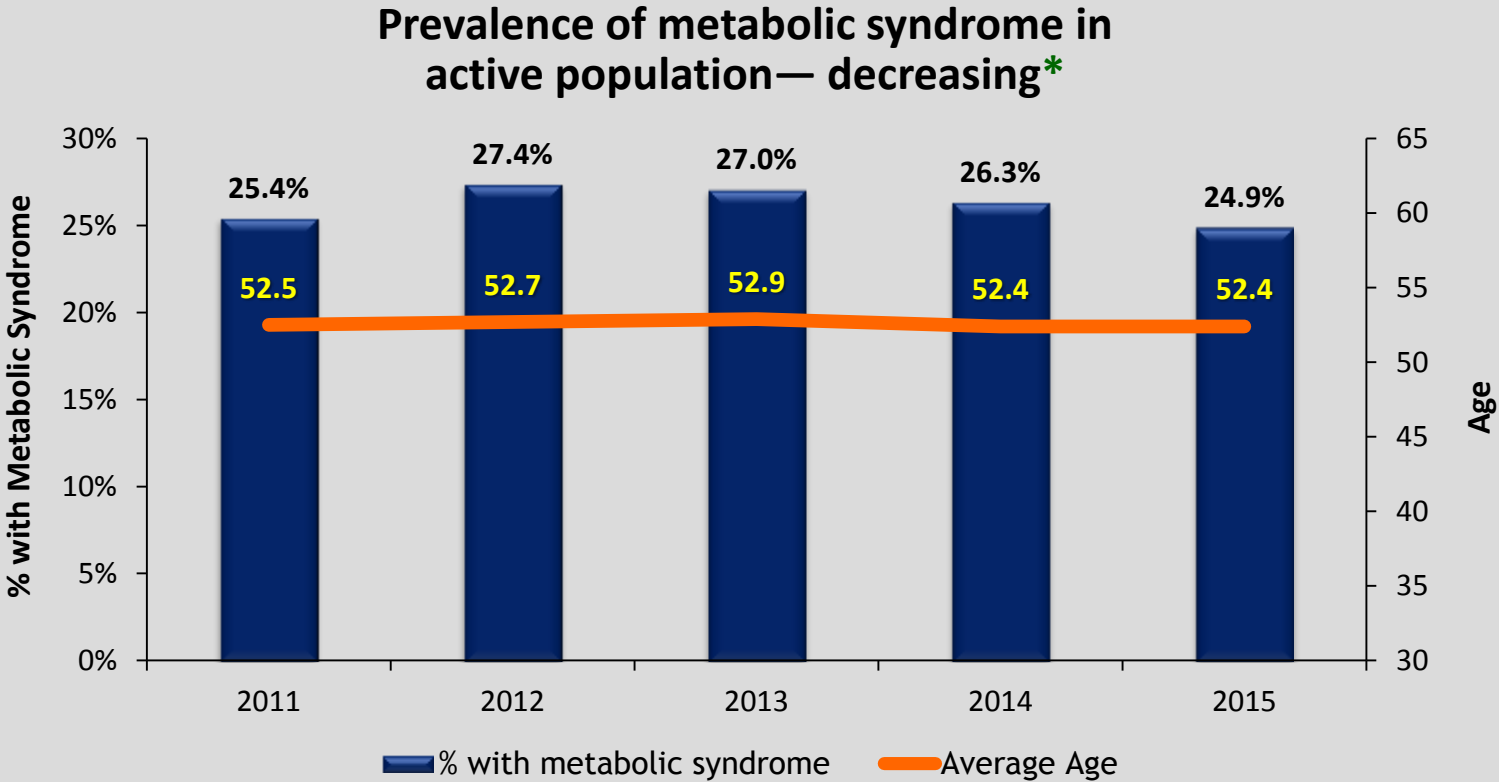
More information—e-mail us at
welnessteam@gbophb.org

Medical Costs by VP Activity Level



Participants taking desired average steps show a leveling of health claims.
 High-active group is small and skewed by high cost claimants.

Metabolic Syndrome Trend Illustrated by Blueprint for Wellness



* Each year's data based on total HealthFlex active plan participants completing Blueprint for Wellness (BFW) that year. No significant difference in average age; therefore, favorable trend is not simply due to a younger population completing BFW in recent years.

Center for Health— Other Wellness Services

- **Coming soon**
 - Webinars and toolkits providing evidenced-based information
 - Wellness newsletter with leadership corner and church bulletin inserts on wellness topics
- **Consultation/assistance in wellness program development and implementation**
 - Successful, comprehensive, sustainable
 - Based on “5 dimensions of wellness”
- **Information/presentation on personal health and well-being**



Health Care Landscape—Actives

Across U.S.

Public exchanges and tax credits
→ **More “affordable” options**
but at what cost?

Creative employer group health plan strategies → **Strive for sustainability and employee satisfaction**

Avoiding Cadillac Tax (delayed) vs. minimum value requirement
→ **Opposing demands on plan design**

Consumerism, accountability, transparency → **Participant shared responsibility for keeping costs lower**

UMC Specific

High average age → **High chronic conditions and health care utilization**

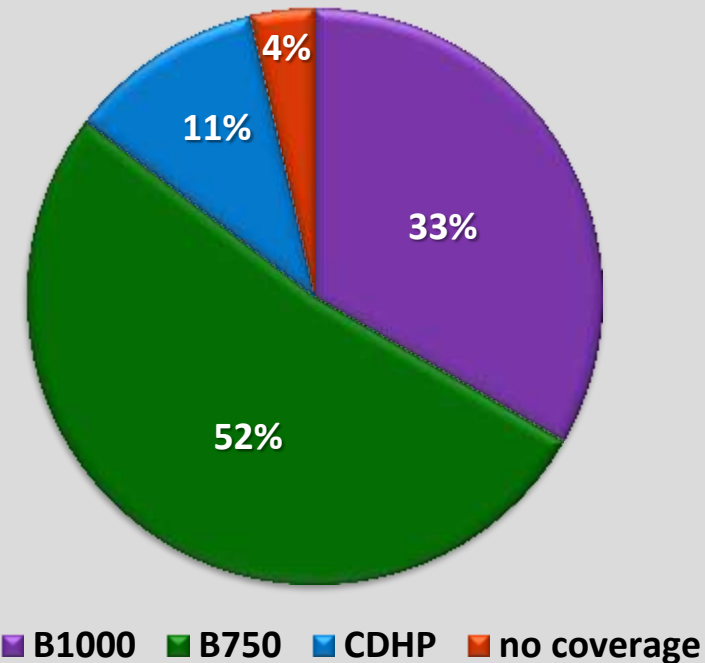
Connectional/appointment preservation → **Continuity matters**

UMC Strategies—Active Population

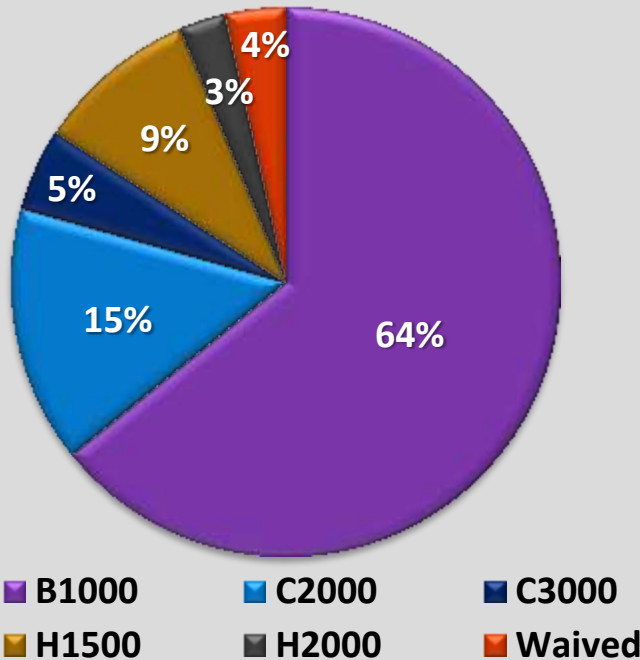
- **Maintain group plan** → Status quo vs. creative strategies
 - Adding consumer plan:
(225% increase in HDHP from 2009-2014)
 - HealthFlex Exchange (8 transitioned for 2016)
 - Dependent coverage strategies
 - Groups considering transition to HealthFlex
- **Exit group health plan** → Provide taxable salary increase
- **Blend of above** → “Local church option”

HealthFlex Exchange— More Options for Participants

2015 Elections

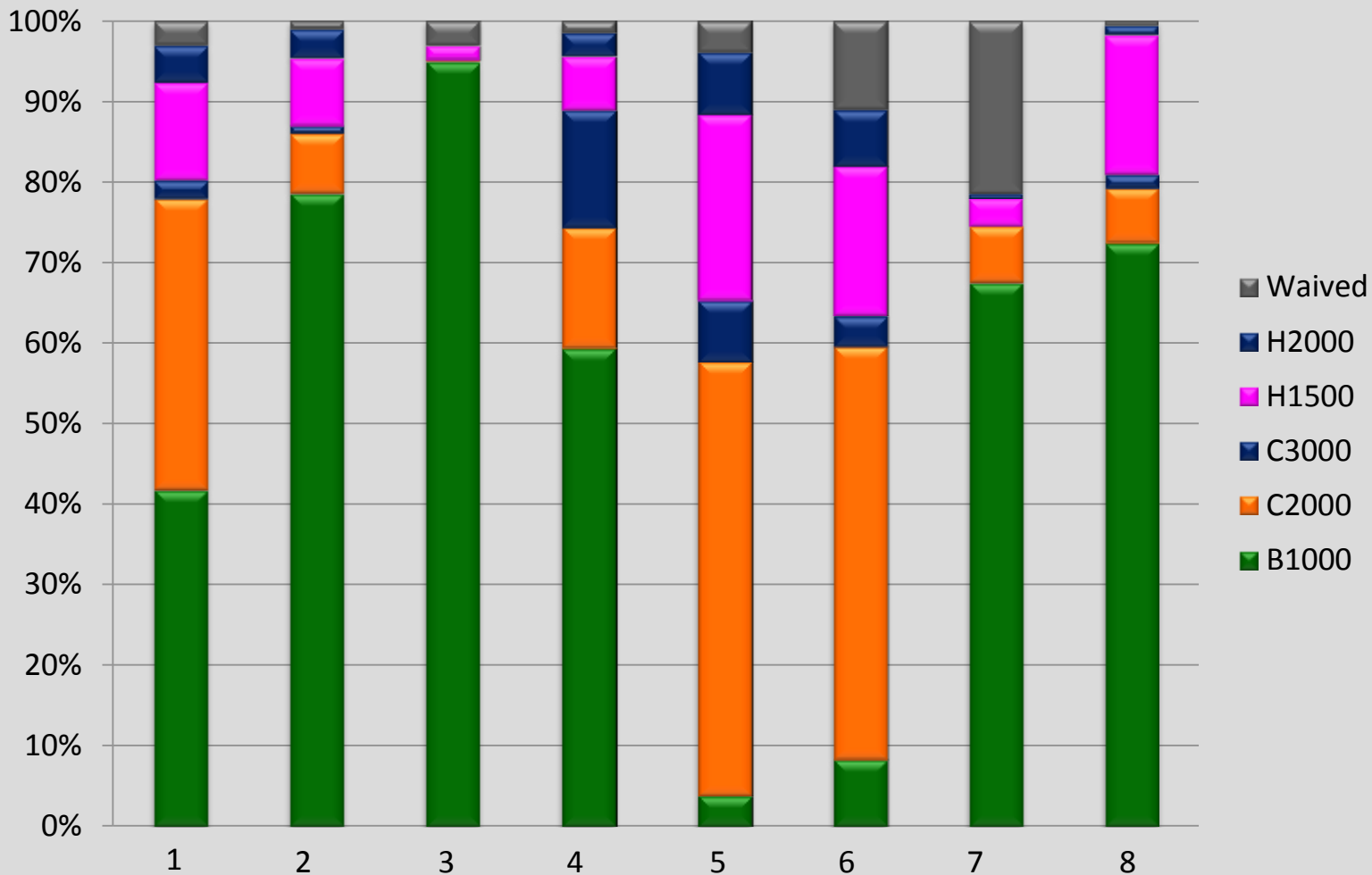


2016 Elections



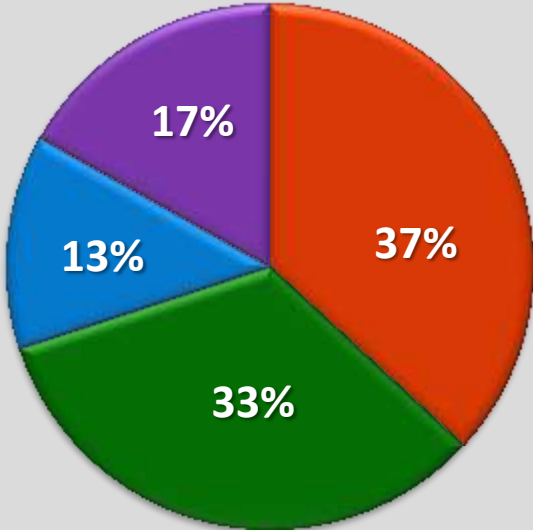
Exchange Elections by Plan Sponsor— Conference Approach Impacts Choice

Medical Plans by Conference



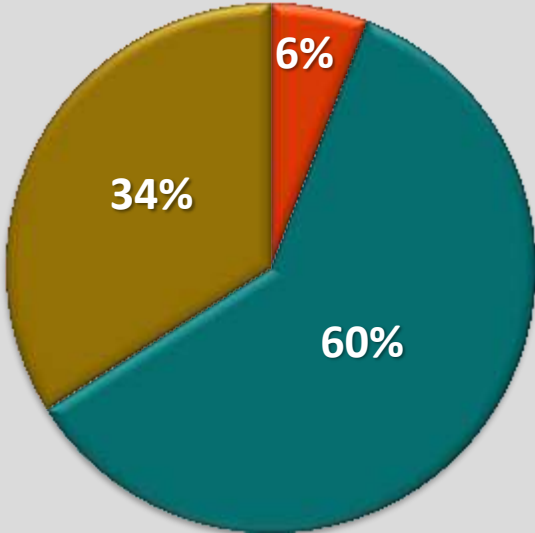
Exchange Elections— Dental/Vision Options Appreciated

Dental



- No Election
- Passive PPO Exchange
- PPO Exchange
- Traditional Exchange

Vision



- No Election
- VSP Exam Core
- VSP Full Service

ACA* Marketplace

- 3 conferences as of 2016
 - Stipend range \$12,000-\$14,232 per clergy
- Additional conference planning for 2017
 - Variable stipend by tier
- As of 2015,
 - 48% considering private exchanges
 - 25% considering the public exchange market
 - 93% consider wellness important to offer

* ACA: Affordable Care Act

UMC Strategies—Retiree Population

- **OneExchange** → Through General Board or on own (access to plans with or without HRA* funding)
- **Maintain group plan** → Typically fully insured; may have more comprehensive Rx coverage than Medicare Part D
- **Stipend** → Leverage State Health Insurance Assistance Programs (SHIP)
- **Access-only** → Provide access-only for all or part of population (e.g., new retirees may not have funding)
 - 42% in 2015

* HRA: Health reimbursement account

Medicare Supplement Market Individual vs. Group Plans

Many UMC conferences have found that offering **access to individual plans**, with an option to provide **funding assistance**, is best aligned with individual and conference needs

Choice

Flexibility

Cost Effective

Sustainable

UMC Enrollment Stats

21 plan sponsors (2012–2016)

6,421 eligible members

- **98%** contacted by OneExchange
- **92%** made elections
(compared to 88% nationwide “average”)
- **902** unique plans chosen (204 in 2016)
- **85** different insurance carriers (41 in 2016)

2016 Average Monthly Premium

| | |
|---|--------------|
| Medicare Supplement (Medigap) | \$185 |
| Prescription Drug Plan (PDP) <ul style="list-style-type: none">• Coordinates with Medicare Part D | \$29 |
| Medicare Advantage with prescription drug | \$57 |
| Dental | \$39 |
| Vision | \$14 |

Participants can use HRA funding from conference (if any) toward reimbursement of premiums

HealthFlex Strategies and Directions

GBPHB (HealthFlex) Approach

Cost sustainability via plan design and wellness

HealthFlex Exchange platform: choice, defined contribution

Make available less-generous, consumer-driven plans + health accounts

Consumer decision support and transparency tools

Maintaining broad networks, formularies, wellness

HealthFlex Exchange parallels public exchange-type plans and choice for split populations

2017 HealthFlex Medical Plans



B1000
Gold PPO



C2000
Gold CDHP



C3000
Silver CDHP



H1500
Gold HDHP



H2000
Silver HDHP



NEW
for 2017
Bronze HDHP

Other Future Considerations

- Preparing for Cadillac Tax (delayed—**2020**)
- May eliminate HRA wraparound for PPO plans
- May remove HSA* from cafeteria plan
- May offer coverage only via HealthFlex Exchange
 - Maximize service quality and efficiency
 - Risk management considerations
- May limit or eliminate MRA*
- Evaluate impact of defined contribution (DC) coverage and wellness incentives on “plan value” for W-2 reporting

* HSA: Health savings account

MRA: Medical reimbursement account

Exploring New Tactics



**Benefits Value
Advisor**



Telemedicine



**Second Opinion
Services**



**Centers of
Excellence**



**Alternative
Networks**

Not just controlling costs ... maximizing health

HealthFlex Exchange—Different from ACA Marketplace (Public Exchange)

HealthFlex Exchange

- Broad networks
 - Nationwide networks
- No age-band rating
 - Important for clergy at or above UMC average age (>50)
- Non-taxable plan sponsor contributions
- Wellness programs and related incentives **always included**

Public Exchange(s)

- Narrow provider networks
 - Up to half of doctors omitted
- Age-banded rating
 - Premiums vary up to 3x by age
- No pre-tax funding
 - Tax credits for some
- No wellness wraparound

Private Exchange(s)

- Possibly narrower networks
- Still group-rated, plus fully-insured fees
- Non-taxable plan sponsor contributions
- May have multiple carriers
- Wellness options limited

HealthFlex Exchange—Conceptual Framework

More Plan Options

6 Medical/Rx • 3 Dental • 2 Vision Options



Higher premiums,
lower out-of-pocket



Lower premiums,
higher out-of-pocket



YOU “shop” for plan with “credit” (DC)



More premium owed



Less premium owed

Premium costs offset by “credit”
(fixed defined contribution)



Premium less than DC (“credit”)
= “Excess” deposit to:
HRA or HSA*

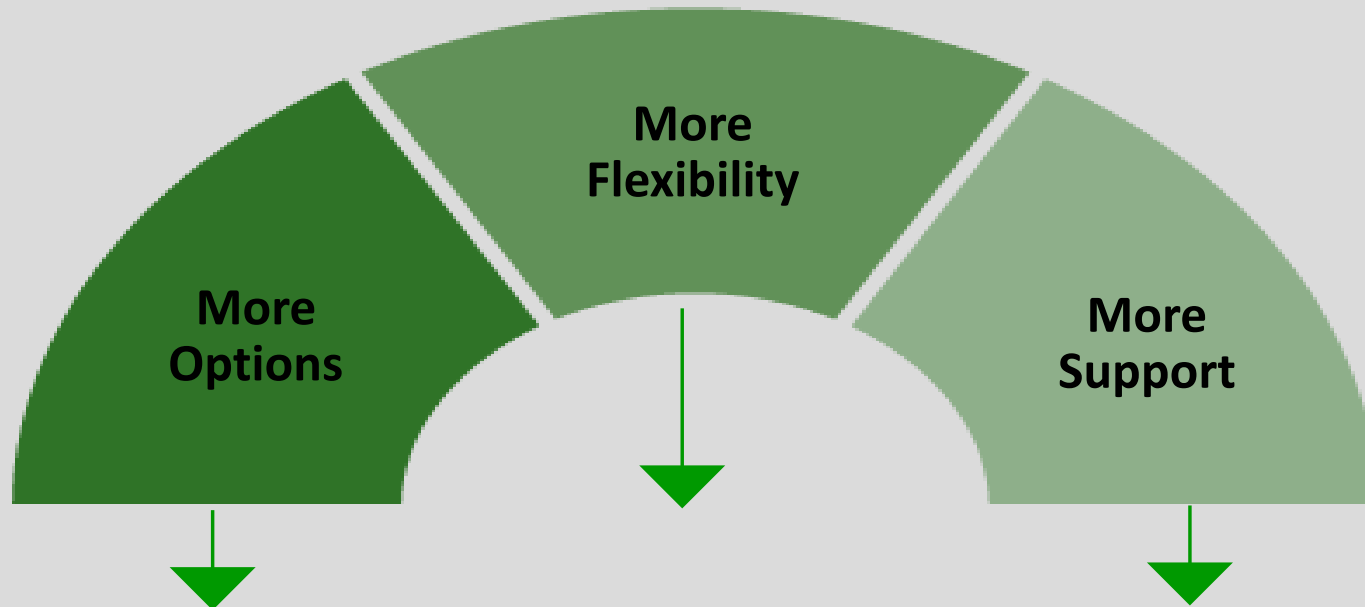
or



Premium exceeds DC
= Salary deduction
(medical, dental, vision)

* HRA: Health reimbursement account; HSA: health savings account

HealthFlex Exchange: More Choice



- Medical/Rx, dental and vision options
 - 6 medical/pharmacy plan combinations
 - 3 dental choices
 - 2 vision choices

- Align plan with personal needs
 - Medical needs
 - Financial situation
 - Comfort with unexpected expenses

- Guidance for plan selection
 - WebMD's Coverage Advisor
 - MyChoice decision support
 - Telephone support

HealthFlex Exchange: Same Quality

- BCBSIL or UnitedHealthcare
- OptumRx (formerly Catamaran)
- United Behavioral Health
- VSP and CIGNA

- HealthCash for activity, screening and Wellness Points
- Avoid higher deductible by taking HQ

**Same
Health Plan
Partners**

**Same
Wellness
Incentives**

**Same
Provider
Networks**

**Same
Award-Winning
Wellness
Programs**

- No narrow networks or restrictive formularies

- WebMD, Virgin Pulse, Quest, Evoke Health and more

Participant Decision Support



Online decision support and
guidance toward plan selection
(**Coverage Advisor, MyChoice**)



Telephonic assistance available
(**Businessolver**)







Coverage Advisor—Cost Summary by Plan

| | Cost Summary | Savings | Net Costs | Rollover Balance | Lost Funds |
|---|--------------------------------|-----------------|-----------|------------------|------------|
| BCBSIL B1000P1 PPO | \$12,203 | \$3,419 | \$8,784 | \$0 | \$0 |
| BCBSIL CDHP C2000P2 HRA | \$13,191 | \$5,295 | \$7,896 | \$0 | \$629 |
| BCBSIL CDHP C3000P2 HRA | \$13,261 | \$3,361 | \$9,900 | \$0 | \$0 |
| Your estimated out-of-pocket expenses are detailed by type of expense. These estimates are based on the your health care usage and the plan's benefits. | | | | | |
| | Annual Premium | \$7,164 | | | |
| | Co-Pay | \$0 | | | |
| | Deductible | \$3,000 | | | |
| | Coinsurance | \$2,293 | | | |
| | Prescriptions | \$520 | | | |
| | Other Costs | \$285 | | | |
| | Uncovered Health Care Expenses | \$0 | | | |
| | Total Expenses | \$13,261 | | | |
| BCBSIL HDHP H1500... HSA | \$13,062 | \$4,905 | \$8,157 | \$3,222 | \$0 |
| BCBSIL HDHP H2000... HSA | \$13,344 | \$4,635 | \$8,709 | \$4,880 | \$0 |

Receive cost comparison by plan, including premium and estimated out-of-pocket costs for each plan

Cost estimates are for illustration only. Actual costs may vary.

Coverage Advisor—Benefit Comparison

| Feature Compare  | | | | |
|---|--------------------------|---|--|--|
| | | Hide  |  Hide  |  Hide  |
| General Plan Information | | BCBSIL B1000 | BCBSIL CDHP C2000 | BCBSIL CDHP C3000 |
| Hide | Plan type | PPO | PPO | PPO |
| Hide | Phone | 1-866-804-0976 | 1-866-804-0976 | 1-866-804-0976 |
| Hide | Website | https://www.webmdhealth.com/gbophb/default.aspx?secure=1 | https://www.webmdhealth.com/gbophb/default.aspx?secure=1 | https://www.webmdhealth.com/gbophb/default.aspx?secure=1 |
| General Coverage Information | | BCBSIL B1000 | BCBSIL CDHP C2000 | BCBSIL CDHP C3000 |
| Hide | Deductible -- Individual | In-Network: \$1,000 Click here for more information | In-Network: \$750 Click here for more information | In-Network: \$750 Click here for more information |
| | | Out-of-Network: \$2,000 Click here for more information | Out-of-Network: \$1,500 Click here for more information | Out-of-Network: \$1,500 Click here for more information |
| Hide | Deductible -- Family | In-Network: \$2,000 Click here for more information | In-Network: \$1,500 Click here for more information | In-Network: \$1,500 Click here for more information |
| | | Out-of-Network: \$4,000 Click here for more information | Out-of-Network: \$3,000 Click here for more information | Out-of-Network: \$3,000 Click here for more information |
| Hide | Co-insurance | In-Network: 80% after deductible | In-Network: 80% after deductible | In-Network: 80% after deductible |
| | | Out-of-Network: 60% after deductible | Out-of-Network: 60% after deductible | Out-of-Network: 60% after deductible |

MyChoice—Medical/Rx Options

Select your plan

MyChoice Personalize My Usage ▼

Annual estimated costs are based on national averages.


[Edit](#)

Your Cost Monthly

[Select](#) BCBS CDHP C2000-P2

| | |
|----------------------------|------------|
| Employee Only | \$820.00 |
| Employee and One Dependent | \$1,558.00 |
| Family | \$1,967.00 |


[Plan Details](#) Compare Plan

 MyChoice Minimum Annual Cost: \$9,840.00
Estimated Annual Cost: \$13,722.60

[Select](#) BCBS HDHP H1500-P3

| | |
|----------------------------|------------|
| Employee Only | \$807.00 |
| Employee and One Dependent | \$1,533.00 |
| Family | \$1,935.00 |

[Plan Details](#) Compare Plan

 Low Cost Minimum Annual Cost: \$9,684.00
Estimated Annual Cost: \$12,977.00

“Best MyChoice Match”



Based on health and financial circumstances

“Low-Cost” Option



If primary goal is to limit out-of-pocket expenses

One plan can be both!

*Options are a suggestion only, based on decision support tool.
Participant can select any available plan(s).
Cost estimates are for illustration only. Actual costs may vary.*

Businessolver—Plan Comparison

Detailed Plan Comparison

| | UHC PPO B1000-P1 | UHC CDHP C2000-P2 | UHC HDHP H1500-P3 |
|-------------------------|--|--|---|
| | Select | Select | Select |
| Deductible (Individual) | \$1,000 (assumes completion of the Health Quotient requirements) | \$2,000 (assumes completion of the Health Quotient requirements) | \$1,500 Applies to participant-only coverage. Assumes completion of the HealthQuotient requirement. |
| Deductible (Family) | \$2,000 (assumes completion of the Health Quotient requirements) | \$4,000 (assumes completion of the Health Quotient requirements) | \$3,000 Applies to participant + 1 and family coverage. Assumes completion of the HealthQuotient requirement. |
| Coinsurance | 80% (plan responsibility) | 80% (plan responsibility) | 80% (plan responsibility) |

View side-by-side coverage comparisons

HealthFlex Exchange Timeline

| | |
|-------------------------------------|--|
| <p>Q4 2015 – Q1 2016</p> | <p>Board meeting support</p> <ul style="list-style-type: none"> • DC modeling assistance • Communications • General Board staff support (in person/phone) |
| <p>April</p> | <p>Decision (pending AC approval)</p> |
| <p>June</p> | <p>Formal adoption agreement</p> <ul style="list-style-type: none"> • Finalize DC and default plans |
| <p>June – September</p> | <p>Participant communications</p> <ul style="list-style-type: none"> • Tools to support plan sponsor communication • General Board mailing in August Plan sponsor “train the trainer” in August |
| <p>September – October</p> | <p>Participant workshops (conducted by plan sponsors)</p> |
| <p>Early November</p> | <p>Annual Election period</p> |

Transition Factors

- **Transparency**
 - Actual premium rates available to participant
 - Variations between contribution and church deductions
 - **Blending premiums**
 - **Plan sponsor administrative costs**
- **Communication and education**
 - General Board supports (train the trainer, toolkits)
 - Plan sponsor resources (time, trainers)



General Board

Pension and Health Benefits

