

Business Meeting

Continued

Proposed Plan Design Changes *for* Membership Council VOTE

Lisa Duquette
Executive Director

Jeff Kantorowski
*Coordinator of Benefit Programs
for NEA-NH and SCHOOLCARE*

Phase out the *Blue Plan*?

(formerly POS)

■ Enrollment Decline

- 1/1/12 - 19.4% of total enrollment
- 1/1/13 - 14.2% of total enrollment
- 1/1/14 - 12.0% of total enrollment
- 1/1/15 - 9.8% of total enrollment
- *9/1/15 - 6.6% of total enrollment*

- Highest Cost Plan, 12% more costly than *Green Plan (formerly HMO)*

- Projected to trigger Excise Tax in 2018 for ALL Member Groups

Green vs. Blue Plan Comparison

Benefit	Green Plan	Blue Plan
Cigna National Provider Network	✓	✓
No Specialist Referral Required	✓	✓
Preventive Care 100%	✓	✓
Worldwide Coverage for ER / UC	✓	✓
Tests, Labs, X-Ray, Imaging	✓	✓
60 Visit Combined Speech, PT & OT	✓	✓
20 Visit Chiropractic	✓	✓
12 Visit Acupuncture	✓	✓
Naturopathic Doctors	✓	✓
Same Prescription Formulary	✓	✓
Out-of-network Coverage with Add'l \$\$		✓

SCHOOLCARE

HEALTH BENEFIT PLANS

of the NEW HAMPSHIRE SCHOOL HEALTH CARE COALITION

A Labor/Management Collaborative

Phase out the *Blue Plan*?

■ Focus Group Feedback

- Meetings held 3/5/15 and 9/15/15
- Need continued education of Cigna's national provider network
- Access to care outside of Cigna's national provider network
- Excise tax in 2018 for the *Blue Plan* (most expensive SCHOOLCARE plan) is a concern
- Unanimous indication by attendees supporting SCHOOLCARE eliminating the *Blue Plan* as of 7/1/17
- Time needed to communicate national platform and work with bargaining agreements
- Education is biggest challenge!

Vote

The Board supports phasing out the **Blue** Plan as of June 30, 2017.

- Do we have motion and a second?
- Discussion?
- Voice vote – those in favor? those opposed?

Additional CDHP Plan Design?

■ Focus Group Feedback

- Meetings held 3/5/15 and 9/15/15
- Some think current benefits are too costly – participants don't have enough skin in the game
- Public sector plans are significantly different than corporate world
- Looking for plan that “beats” Excise tax
- Looking for next generation **Yellow** Plan that is an IRS qualified high deductible health plan that could be offered with a Health Savings Account (HSA)
- Provide additional choice of consumer driven health plan/s (CDHP) that could be offered as an option alongside the current **Yellow** Plan

SCHOOLCARE **Yellow** Open Access

Plan Highlights



- Rates for the **Yellow** Plan are approximately 12.5% lower than the **Green** Plan
- Same coverage as all other SCHOOLCARE plans
- Preventive care and certain generic drugs are no cost
- Plan with deductible, coinsurance and Choice Fund
- Choice Fund provided by SCHOOLCARE to cover the first portion of the services that apply to the deductible

SCHOOLCARE Yellow Open Access

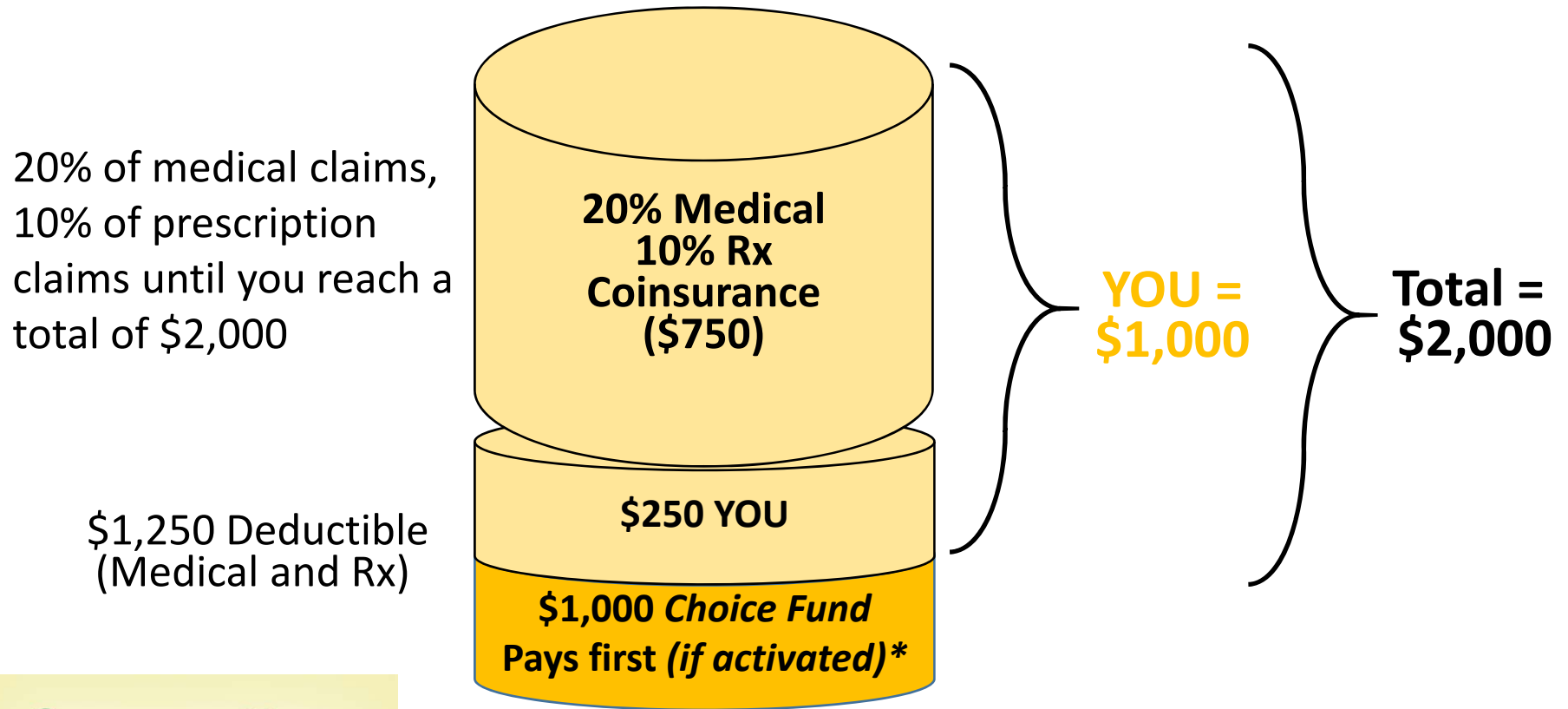
(Formerly CDHP)

Choice Fund

<i>Benefits</i>	<i>In Network Benefits Only (Cigna's National Open Access Network)</i>
Preventive Care and Certain Preventive Generic Rx	\$0 (no cost)
Choice Fund <i>*Subscriber must take the Health Assessment at mycigna.com to activate</i>	\$1,000 / \$2,000
Deductible	\$1,250 / person; \$2,500 / 2-person, family
Coinsurance	20% Medical; 10% Pharmacy
Out of Pocket Maximum (Medical and Prescription Drugs)	\$2,000 / person; \$4,000 / 2-person, family
NET COST AFTER CHOICE FUND (if activated)* Out-of-Pocket Costs	YOU PAY Individual: \$1,000; Family: \$2,000
Physician / Specialty Office Visits	Deductible, then 20% up to max
Emergency Room / Urgent Care	Deductible, then 20% up to max
Lab & X-ray	Deductible, then 20% up to max
Advanced Radiology (MRI, PET, CAT)	Deductible, then 20% up to max
Hospitalization	Deductible, then 20% up to max
Physical /Speech /Occupational Therapy (60 combined visit limit)	Deductible, then 20% up to max
Chiropractic (20 visit limit)	Deductible, then 20% up to max
Acupuncture (12 visit limit)	Deductible, then 20% up to max
Durable Medical Equipment (DME) / External Prosthetic Appliances (EPA)	Deductible, then 20% up to max

SCHOOLCARE **Yellow** Open Access

Individual deductible & coinsurance to out of pocket max



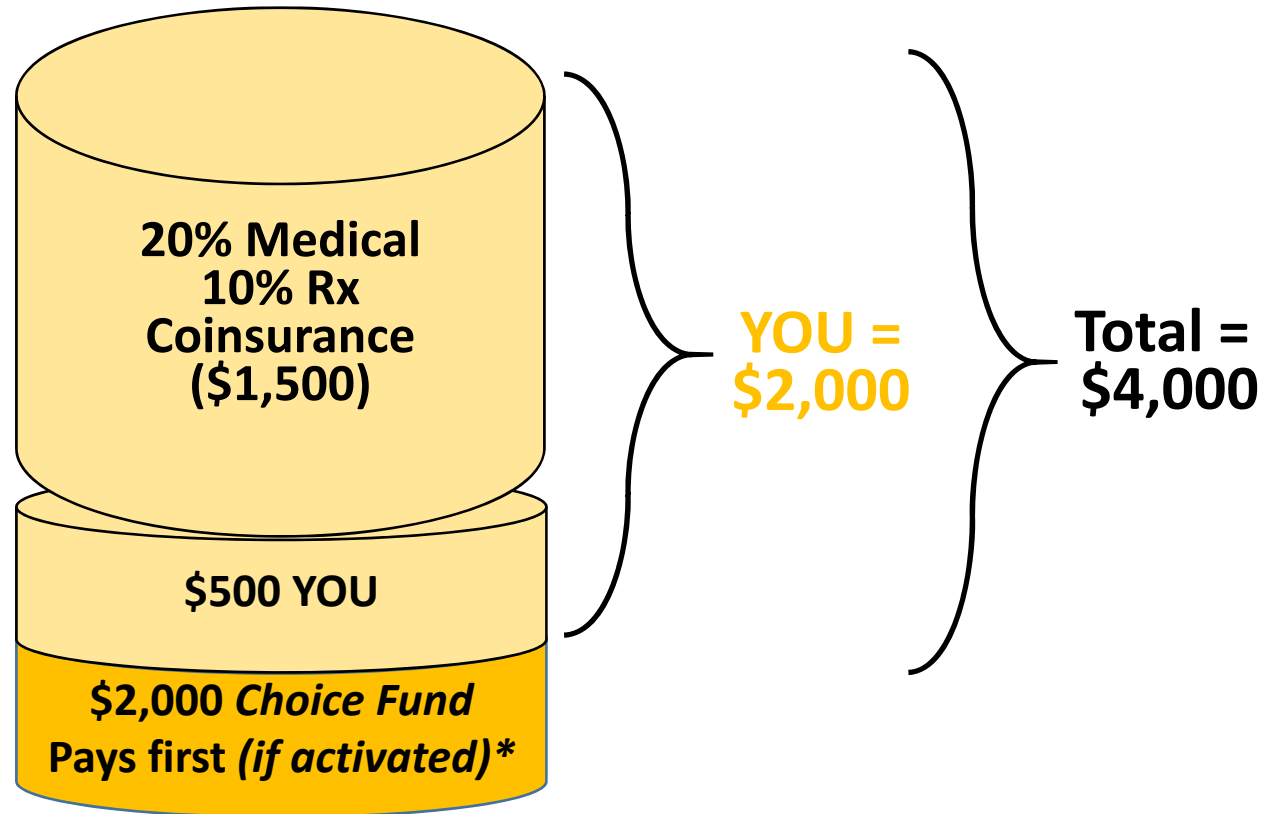
SCHOOLCARE **Yellow** Open Access

Family deductible & coinsurance to out of pocket max

(all family members contribute towards family deductible/out-of-pocket max)

20% of medical claims,
10% of prescription
claims until you reach a
total of \$4,000

\$2,500 Deductible
(Medical and Rx)



* Subscriber must take the online Health Assessment to activate the Choice Fund

YELLOW PRESCRIPTION (Rx) PLAN

Drug	30 Day Retail	90 Day Mail Delivery
Generic, Preferred Brand, Non-Preferred Brand	Deductible, then 10% (up to \$75 per Rx) up to OOP Max	Deductible, then 10% (up to \$75 per Rx) up to OOP Max
Certain Generic Preventive Drugs	\$0.00	\$0.00

Mail order for maintenance through Cigna Home Delivery Program

1-800-285-4812 / www.mycigna.com

Proposed New Plan Design:

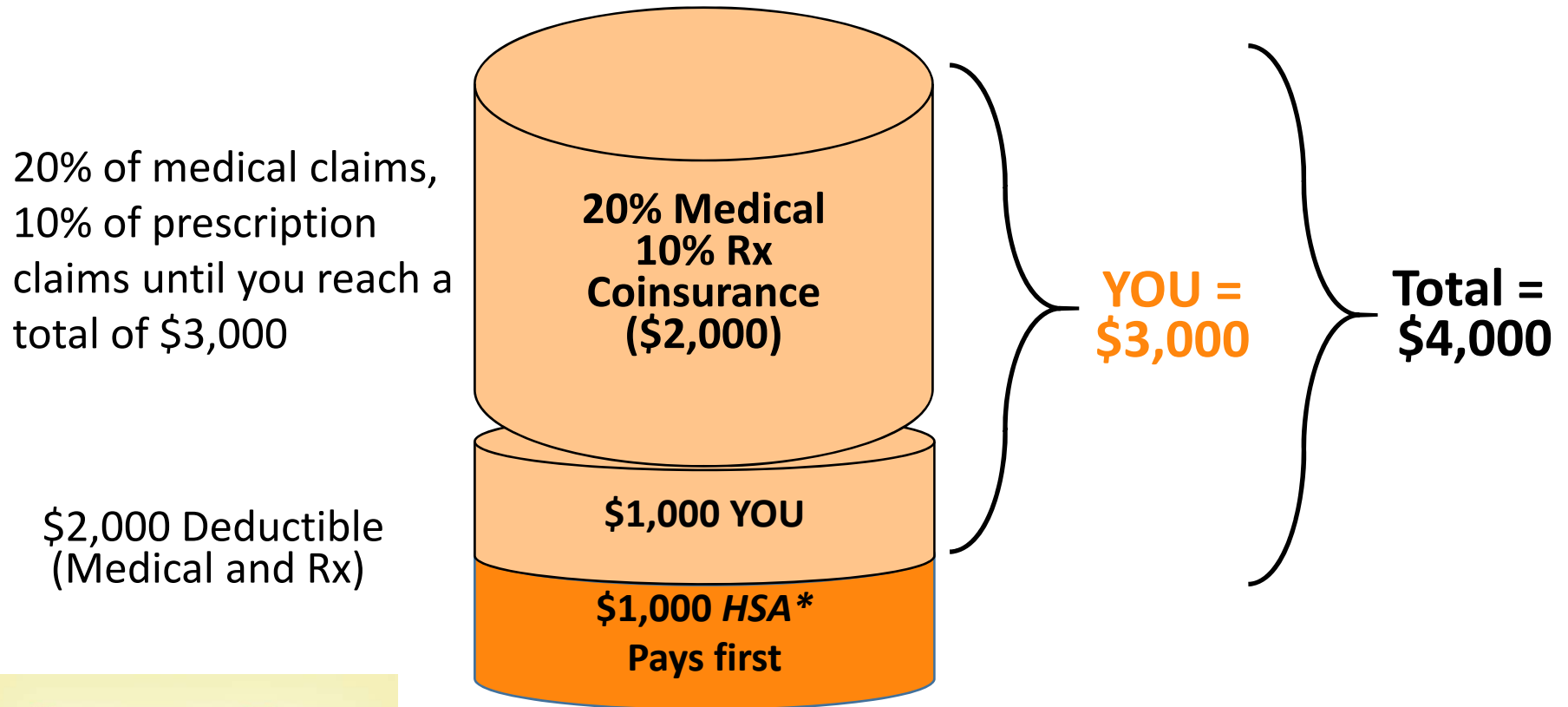
SCHOOLCARE **Orange** Open Access

Consumer Driven Health Plans (CDHP)

<i>Benefits</i>	<i>Current: SCHOOLCARE Yellow Open Access Plan</i>	<i>Proposed: SCHOOLCARE Orange Open Access Plan</i>
Network	Cigna's National Open Access Network <i>In Network Benefits Only</i>	Cigna's National Open Access Network <i>In Network Benefits Only</i>
Preventive Care and Certain Preventive Generic Rx	\$0 (no cost)	\$0 (no cost)
Optional: *Employer Contribution	Embedded HRA: \$1,000/\$2,000 <i>Subscriber must take the Health Assessment at mycigna.com to activate</i>	HSA*: \$1,000/\$2,000 <i>SCHOOLCARE policy allows employer to fund up to 50% of the deductible</i>
Deductible	\$1,250/person; \$2,500/2-person, family	\$2,000/person; \$4,000/2-person, family
Coinsurance	20% Medical; 10% Pharmacy	20% Medical; 10% Pharmacy
Out of Pocket Maximum (Medical and Prescription Drugs)	\$2,000/person; \$4,000/2-person, family	\$4,000/person; \$8,000/2-person, family
NET COST AFTER EMPLOYER CONTRIBUTION (when applicable) Out-of-Pocket Costs	YOU PAY Individual: \$1,000; Family: \$2,000	YOU PAY Individual: \$3,000; Family: \$6,000
Physician / Specialty Office Visits	Deductible, then 20% up to max	Deductible, then 20% up to max
Emergency Room / Urgent Care	Deductible, then 20% up to max	Deductible, then 20% up to max
Lab & X-ray	Deductible, then 20% up to max	Deductible, then 20% up to max
Advanced Radiology (MRI, PET, CAT)	Deductible, then 20% up to max	Deductible, then 20% up to max
Hospitalization	Deductible, then 20% up to max	Deductible, then 20% up to max
Physical /Speech /Occupational Therapy (60 combined visit limit)	Deductible, then 20% up to max	Deductible, then 20% up to max
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Acupuncture (12 visit limit)	Deductible, then 20% up to max	Deductible, then 20% up to max
Durable Medical Equipment (DME) / External Prosthetic Appliances (EPA)	Deductible, then 20% up to max	Deductible, then 20% up to max

SCHOOLCARE **Orange** Open Access

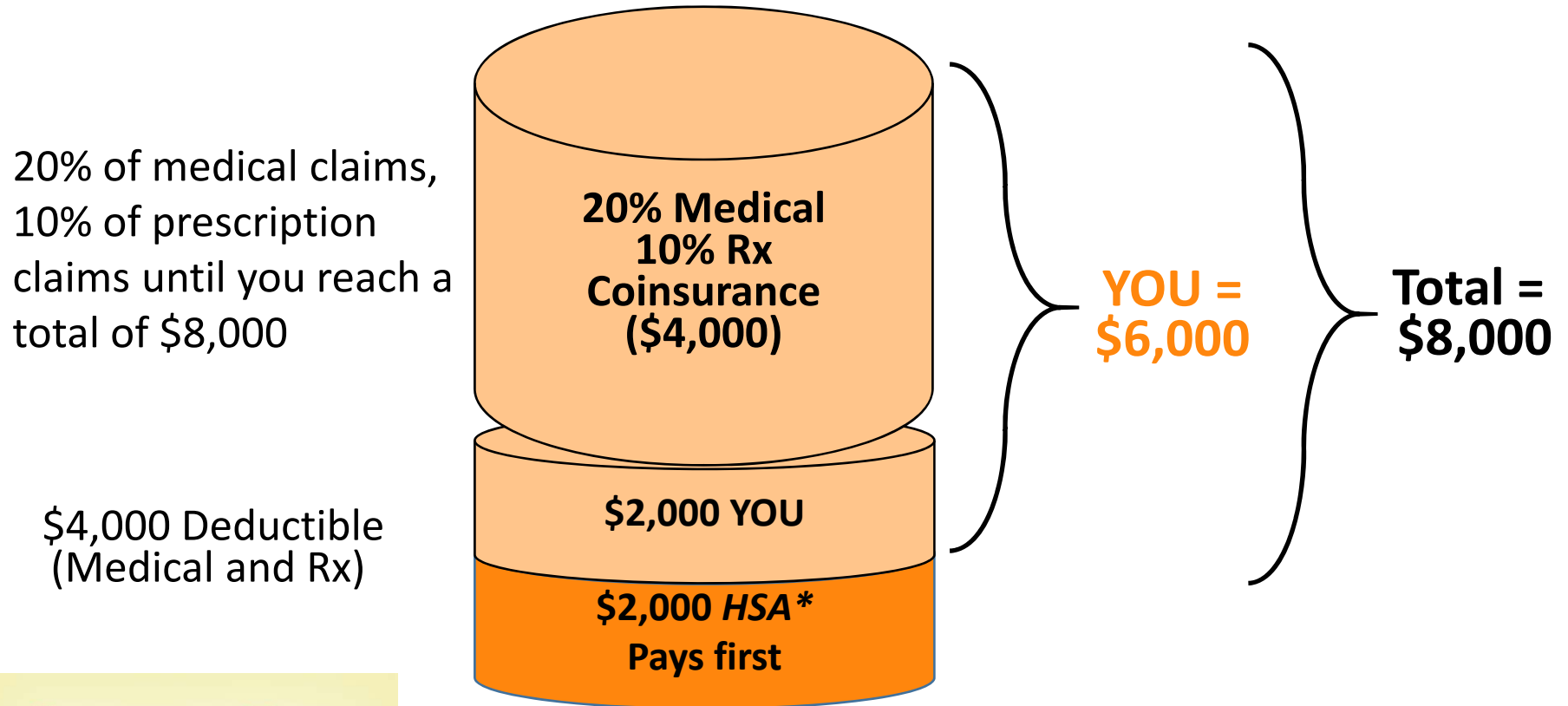
Individual deductible & coinsurance to out of pocket max



SCHOOLCARE **Orange** Open Access

Family deductible & coinsurance to out of pocket max

(all family members contribute towards family deductible/out-of-pocket max)



YELLOW & ORANGE PRESCRIPTION (Rx) PLAN

Drug	30 Day Retail	90 Day Mail Delivery
Generic, Preferred Brand, Non-Preferred Brand	Deductible, then 10% (up to \$75 per Rx) up to OOP Max	Deductible, then 10% (up to \$75 per Rx) up to OOP Max
Certain Generic Preventive Drugs	\$0.00	\$0.00

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SCHOOLCARE *Orange* Open Access Plan?

- **Orange** Plan provides the same coverage as all other SCHOOLCARE Plans
- **Orange** Plan can be offered alongside the **Yellow** Plan
- **Orange** Plan Cost without employer HSA contribution
 - 23% less than the **Yellow** Plan with Choice Fund
 - 32.5% less than the *standard* **Green** Plan
- **Orange** Plan is expected to avoid* the 2018 Excise Tax for all employers (*depending on HSA contribution)

Vote

The Board supports approval of the **Orange** Plan beginning July 1, 2016.

- Do we have motion and a second?
- Discussion?
- Voice vote – those in favor? those opposed?