

WMHIP

Transforming healthcare together

Kalamazoo Valley Community College

2021 OPEN ENROLLMENT



Welcome to the Pool!!

You are joining a collaboration of 100+ other public employers in Michigan including:

Allegan Area RESA
Allegan County
Allegan Public Schools
Allendale Public Schools
AuSable Valley Community Mental Health
Athens Public Schools
Battle Creek Public Schools
Barry ISD
Belding Area Schools
Big Rapids Public Schools
Branch ISD
Bronson Public Schools
Burr Oak Community Schools
Byron Center Public Schools
Calhoun ISD
Caledonia Public Schools
Cascade Township
Cedar Springs Public Schools
Central Montcalm Public Schools
Centerville Public Schools
Charter Township of Texas
Chippewa Hills School District
City of Zeeland
City of Hudsonville
City of Ferrysburg
City of Cedar Springs
Clinton County RESA
Colon Community Schools
Coloma Public Schools
Comstock Park Area Schools
Comstock Public Schools
Delton Kellogg Public Schools
East Grand Rapids Public Schools
Eaton County RESA
Emmet County

50th District Court
Gogebic County
Gogebic County Road Commission
Forest Hills Public Schools
Fruitport Community Schools
Fennville Public Schools
Ferndale Public Schools
Glenn Oaks Community College
Godfrey Lee Public Schools
Godwin Heights Public Schools
Grand Haven Area Public Schools
Grand Rapids Community College
Grand Rapids Public Schools
Grandville Public Schools
Grant Public Schools
Greenville Public Schools
Hopkins Public Schools
Holt Public Schools
Hudsonville Public Schools
Ionia Public Schools
Ingham County ISD
Ionia County ISD
Jenison Public Schools
Kalamazoo RESA
Kent Intermediate School District
Kentwood Public Schools
Lansing Community College
Lowell Area Schools
Marquette County
Montabella Community Schools
Montague Area Public Schools
Montcalm Area ISD
Muskegon Public Schools
Muskegon Heights Public Schools

Muskegon Area ISD
Kenowa Hills Public Schools
Newaygo RESA
Network 180
NorthCare Network
Northeast Michigan Council of Governments
Northview Public Schools
North Muskegon Public Schools
Nottawa Community School
Oakland Community College
Oakridge Public Schools
Okemos Public Schools
Ottawa Area ISD
Park Township
Portland Public Schools
Ravenna Public Schools
Region 10 Community Mental Health
Reeths Puffer Schools
Riverview Community School District
Rockford Public Schools
Schoolcraft Community Schools
South Haven Area Schools
Sparta Area Schools
Spring Lake Public Schools
Stevensville Lakeshore Public Schools
Thornapple Kellogg Public Schools
Vicksburg Community Schools
Village of Spring Lake
White Pigeon Community Schools
West Ottawa Public Schools
Western UP Health Department
Wyoming Public Schools
St. Claire County Community MH
St. Joseph ISD

How will this change impact me?

- **What is staying the same?**

- Plan Designs – Two Options to Choose From
- Banking and Debit Cards for H.S.A.

- **What will change?**

- Blue Cross Blue Shield Network and Claims Processing
- BCBSM ID Card/Group Number – Mailed to you in December
- Blue Cross formulary:
<http://www.bcbsm.com/content/dam/public/Consumer/Documents/help/document-s-forms/pharmacy/clinical-drug-list-formulary.pdf>

Open Enrollment

Begins November 18 – Ends December 2

**Don't delay! Make your elections as soon as possible.
Changes will be effective January 1, 2021**



Open Enrollment

- Make changes
 - Switch medical plans
 - Enroll yourself or eligible dependents
 - Waive coverage for yourself or dependents
- Lock-in until 2022
 - Unless....
- You have a Qualifying Life Event
 - Such as...
 - Loss of other Coverage
 - Birth, Adoption, Marriage



BCBS Website Information

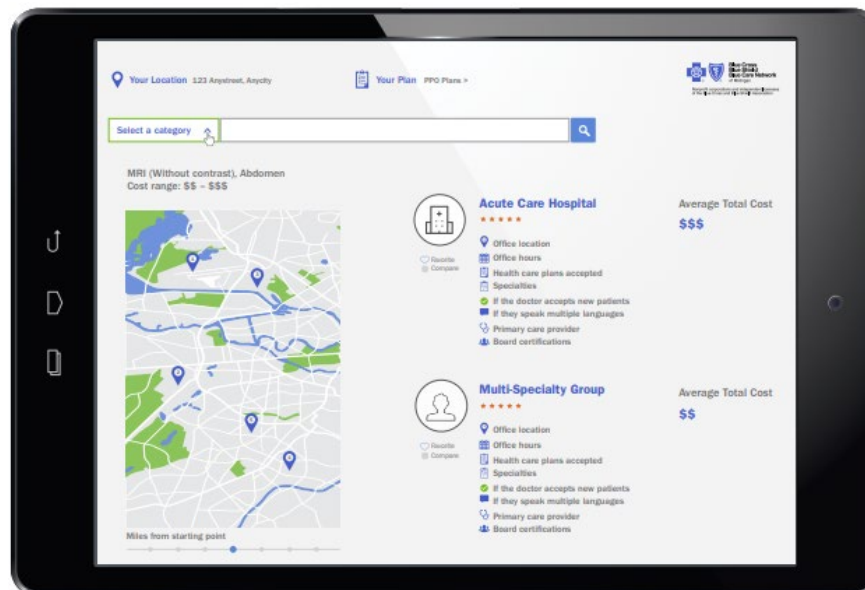
www.BCBSM.com

- Look up participating BCBS Network Providers
- Order additional ID cards
- View Claims and EOB's online – including deductible amounts satisfied
- Access Benefit Information
- Utilize Cost Comparison Tools

BCBSM Cost Transparency Tools

Use your Blue Cross Online Account to compare costs for services and procedures.

- See average total costs for services, how they differ by doctor, location, or type of facility.



BCBSM Nurse Line and Online Visits

You have FREE 24/7 access to the Blue Cross Nurse Line: **1-855-624-5214**.

With Blue Cross Online Visits, you will have 24/7 access to medical services anywhere in the U.S.

- Treatment of minor illnesses such as a cold, the flu, or a sore throat.
- Access to behavioral health clinicians and psychiatrists to work through challenges such as anxiety, depression, and grief (scheduled appointments)

Insurance “terms to know”

Deductible - The amount you pay for health care services before your health insurance begins to pay. Plans with a higher deductible typically have a lower premium.

Coinsurance - Your share of the costs of a health care service after the deductible. It is a percentage of the allowed billed amount, for example 10%. That means the insurance company will pay 90% of the allowed amount, and you pay 10%.

Copay – A flat dollar amount for a services. You do not have to pay towards your deductible or coinsurance for services that have a copay.

Out of Pocket Maximum - The most you'll have to pay during a calendar year for health care services. This includes deductible, coinsurance, and copays. Once you've reached your out-of-pocket maximum, your plan begins to pay 100 percent of the allowed amount for all covered services.

Insurance “terms to know”

Preventive Care - Part of a routine physical or checkup, preventive care includes immunizations, lab tests, screenings and other services intended to prevent illnesses. Preventive care is covered at 100%.

Diagnostic Care - Medical services intended to diagnose symptoms or follow up on abnormal test results.

Premium – The monthly amount paid to cover the cost of health insurance

Contribution – The amount employees pay out of their paycheck for the plan they select. The difference between the state cap and the premium for that plan.

Traditional plans vs. HDHP

Traditional Plan

- A traditional plan generally has higher contributions (the amount you pay from your paycheck), but the amount you pay at the doctor for a routine visit or for a prescription is a set copay amount.
- While the traditional plans do have a deductible, it is usually lower than the deductible on a HDHP.

HDHP

- A HDHP is a health insurance plan with a higher deductible more than \$1400/\$2800
- You do not pay copays with an HDHP. Instead, you pay the entire amount for service until you have met your deductible.
- The HDHP allows you to have a HSA (health savings account) . This is a type of account into which you can contribute money on pre-tax basis to be used for approved medical expenses.
- An HDHP puts you in the driver seat. Since you are paying out of pocket for most services, you will want to make more educated decisions about where to go for care. You should stay in your providers network to get the best rates for service, and use online tools to compare costs for services and prescriptions.

Preventative care is covered at 100% on BOTH types of Plans. Preventative care includes your annual physical, well-woman, well-baby and well-child exams, mammography and colonoscopy screenings, blood pressure and cholesterol testing.

Plan Design Overview – In Network Benefits

	Traditional Plan	HDHP
Plan	\$250 PPO	\$2000 100% Flex Blue H.S.A.
Deductible	\$250 individual / \$500 family	\$2000 individual / \$4000 family
Co-Insurance	90%	100%
Coinsurance Maximum	\$1000 / \$2000	N/A
Out of Pocket Maximum	\$2500 individual / \$5000 family	\$3000 individual / \$6000 family
Emergency Room	\$50 copay	100% after deductible
Office Visit	\$20 copay	100% after deductible
Physical, Speech, and Occupational Therapy	90% after deductible (60 visits per year)	100% after deductible (60 visits per year)
Routine/Preventative Care	Covered 100%	Covered 100%
Chiropractic	Covered 90% (24 visits per year)	100% after deductible (24 visits per year)
Massage Therapy	Covered 90% after deductible (24 visits per year)	Not Covered
Drug Card	\$10 generic \$40 brand	\$10 generic after deductible \$40 brand after deductible
Hearing Aids	Covered up to \$1500 (single) and \$2542 (Binaural) every 36 months	

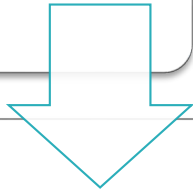
2021 Health Plan Option Cost – In-Network

	Traditional Plan	High Deductible Health Plan
	Traditional	HDHP
Deductible (1P/FF)	\$250/\$500	\$2,000/\$4,000
Coinsurance	10%	0%(After deductible has been met)
Rx Copay	\$10/\$40	\$10/\$40
Out of Pocket Max	\$2,500/\$5,000	\$3,000/\$6,000
Per Pay Employee Contribution		
Single (1P)	\$55	\$31
Double (2P)	\$107	\$60
Family (FF)	\$150	\$75

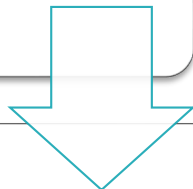
How Coinsurance Works

In Network, most covered major medical services go toward your deductible, then the plan coinsurance kicks in.

- Exception: Preventive care is covered at 100% with no deductible, coinsurance, or copay

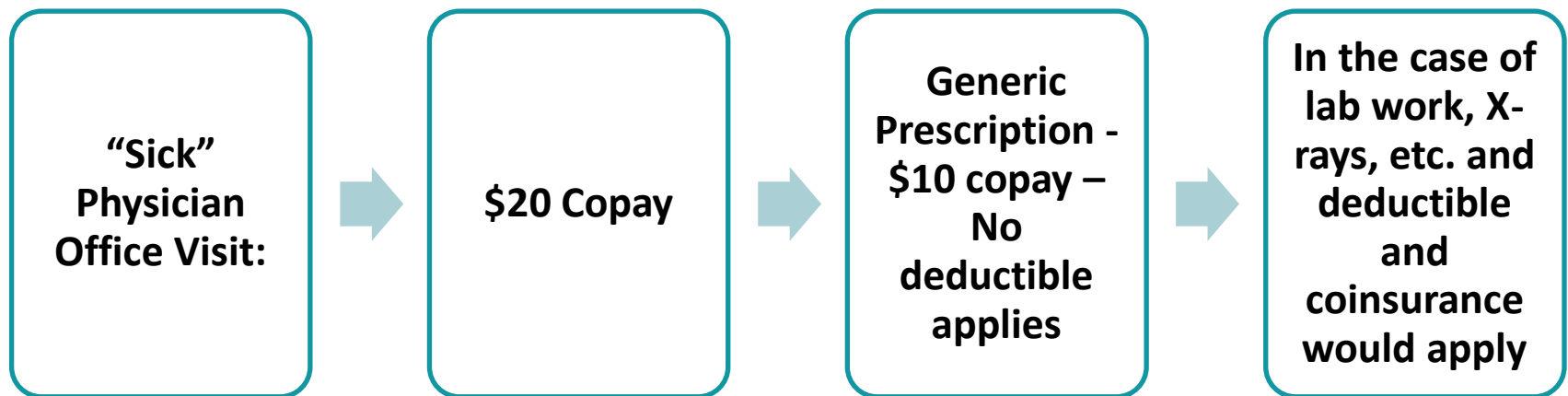


After you hit your deductible, you will pay your coinsurance (0%, 10% or 20%), and the plan will pay the rest, until you hit the out of pocket maximum.



If you hit the out of pocket maximum, the plan will pay 100% for covered services and you will no longer have cost sharing

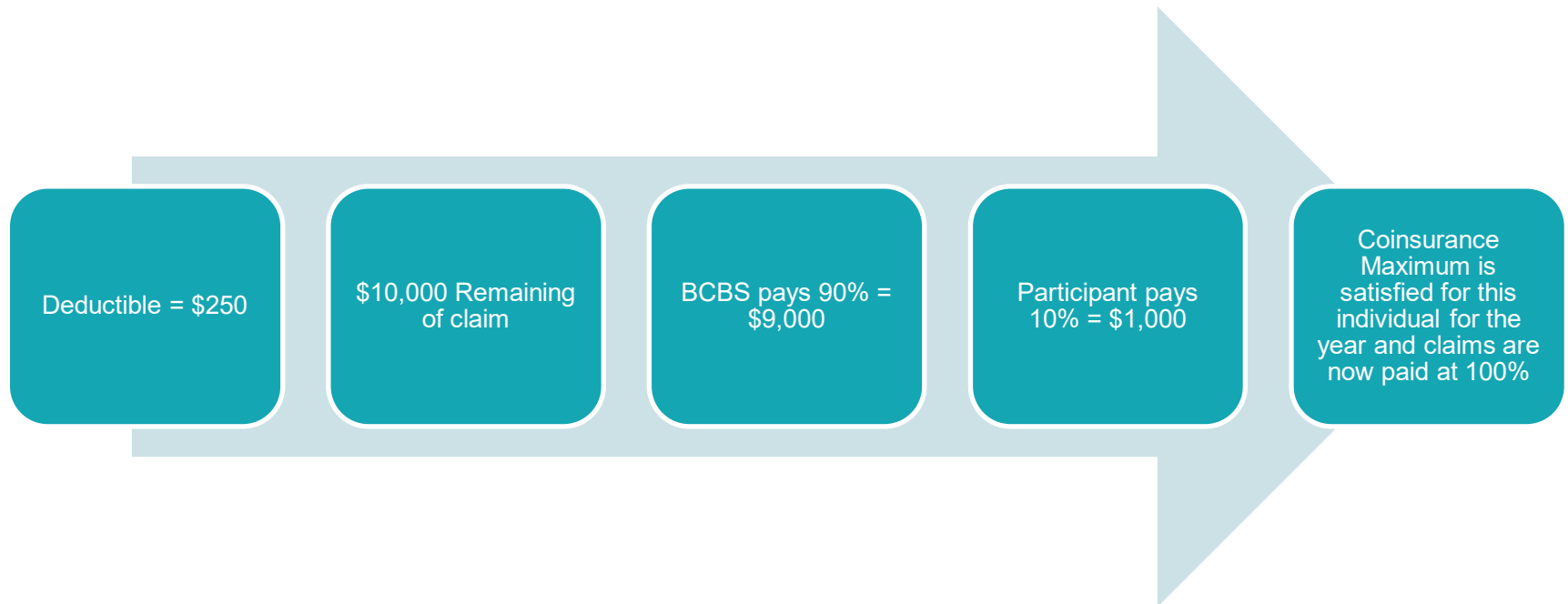
Traditional Plan Office Visit Claim Example



Traditional Plan Large Claim Example

First Claim Submission of plan year:


In Network Outpatient Surgery Total Cost after discounts = \$10,250




Remember that any preventative claims and office visits are not subject to the deductible or coinsurance.

How the High Deductible Health Plans Work

All covered medical and prescription services apply toward the deductible until it's met

- Exception: Preventive Care is covered at 100% with no deductible
 - You can use the money in your HSA to pay for these services
- 

Once the deductible is met, coinsurance will apply

- 0% coverage on Plan 1 & 2
 - 20% coverage on Plan 3
- 

Prescription copay applies after the deductible is met

How a Health Savings Account Works

You will continue to use your current account and card at Health Equity

Works just like a standard checking account – all funds are **owned and controlled** by you!

The account is yours so it stays with you when you retire or no longer work for KVCC

The balance rolls over from year to year. The money is yours to use now or save for future medical costs

Tax Free Account – Pre-tax on the way in, grows tax free, no taxes paid when you use the money for medical expenses

At age 65 and over you can spend the HSA money on any expense (no penalty applies on non-medical expenses after 65)

How an HSA and a HDHP Can Work Together

You go to the Doctor for a “sick” office visit.

At Checkout you ask the front desk to bill your insurance:

BCBSM is able to keep track of deductible expenses

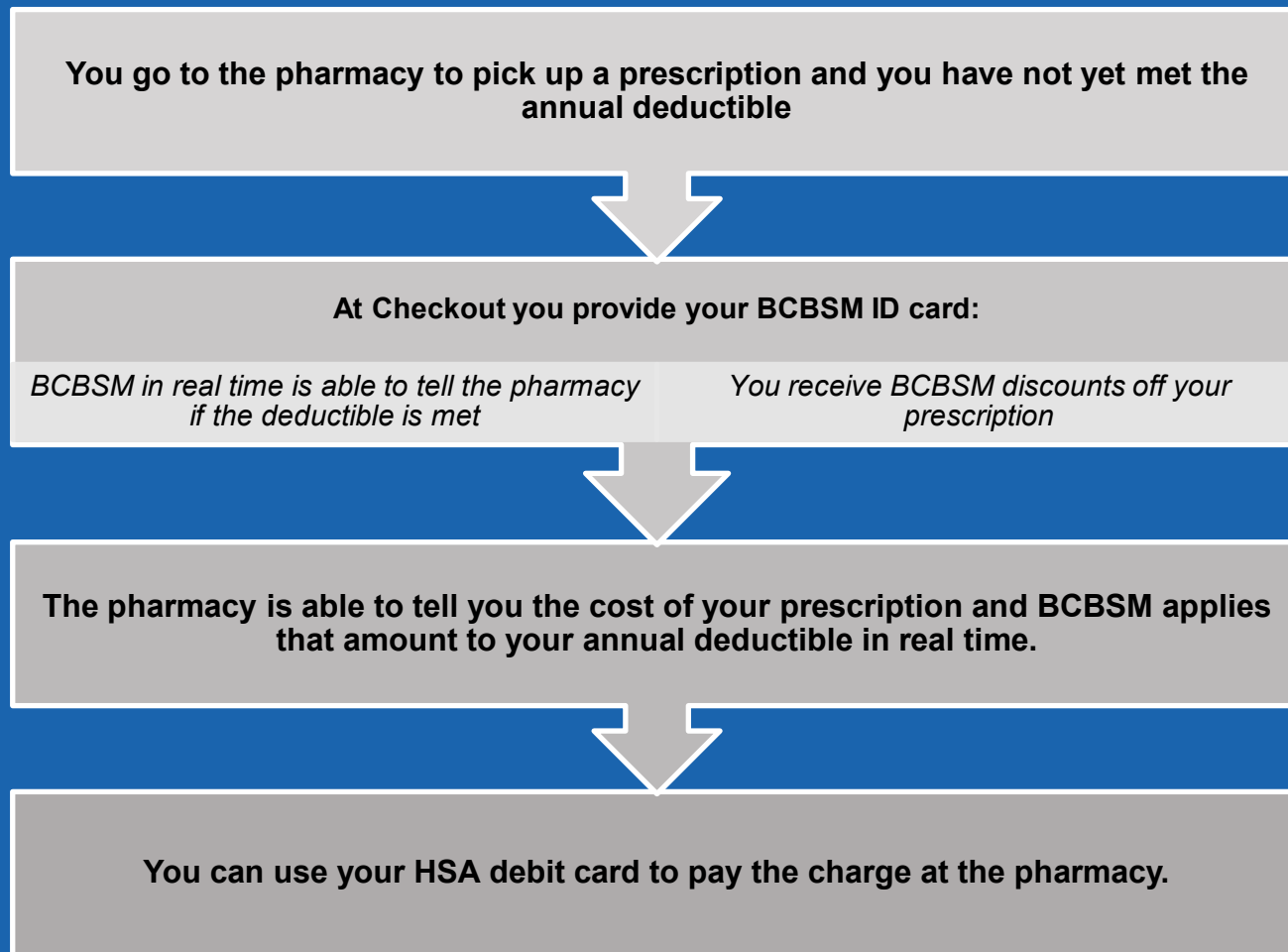
You receive network discounts off your bill

BCBSM will process your claim and will mail you an explanation of benefits telling you what you now owe after their discount.

Wait for your doctor to bill you with the new discounted amount. You can use your HSA money to pay the bill.

How an HSA and a HDHP Can Work Together

Rx Example



HSA IRS Annual Contribution Limits

- The total annual 2021 HSA contribution allowed by the IRS is \$3600/single and \$7200/family.
- If you are age 55 or older in 2021, you may contribute an additional \$1000.



Who is not eligible for an HSA?

Examples of “1st Dollar” medical benefits that make someone ineligible to contribute:

Medicare

Social Security Disability Insurance

Tricare Coverage

Full Medical Flexible Spending Arrangements (HRA or FSA)

Adult Children – that do not qualify as a your tax dependent

Spouse's FSA, HRA, or non high-deductible plan

Prescription Drug Discounts

FREE & DISCOUNTED Prescription Drug Programs

- **MEIJER** offers **FREE** antibiotics with your doctor's prescription regardless of insurance or co-pay
- **TARGET / WALMART** – \$4 generic drug program includes drugs that treat a variety of conditions & diseases



GoodRx

Convenient, affordable prescription drugs

Find the lowest prices at **local** and **online** pharmacies

Save 20-80% **even** if you have insurance

Drug Name

Your Location

FIND A BETTER PRICE

GoodRx contains more than a million prices for every major US pharmacy chain – Walgreens, CVS, Costco, WalMart and many more.



- Free to use for WMHIP participants
- Second opinion, treatment reviews, and other guidance from the world's top physicians from institutions like Mayo Clinic, John's Hopkins, and Harvard.
- Connects you via phone or video within three days to discuss things like new medical diagnosis, questions about medications, possible surgery, or ongoing medical conditions.
- See the flyer on how to register!

Diabetes Management Support with Livongo



The Pool is partnering with Livongo to deliver best-in-class diabetes management support.

Key Takeaways:

- ▶ **Free cellular-enabled glucometer**
- ▶ Real-time support at the time of need, **Certified Diabetes Educators** on call 24/7/365
- ▶ **Free unlimited supplies** (strips and lancets) shipped directly to you, with automatic reordering based on usage

More information will be sent to you directly if you qualify!

Chronic Disease Prevention with Omada

The Pool is also partnering with Omada, a digitally-delivered program aimed at diabetes and chronic disease prevention.



Key Takeaways:

- ▶ Includes **behavioral counseling**, including coaching, digital tools and real time feedback
- ▶ Use of technology, including **cellular scale**, easy-to-navigate web portal and mobile application

See the flyer with more details!



Thank you!

