





**ONE PLAN, TWO OPTIONS**  
**2018 STATE OF IOWA HEALTH INSURANCE**



08/30/2017

### What we discuss today

- Overview of the new plan
- Networks
- Plan design
- Health insurance terms
- 2018 monthly premiums
- Additional resources
- Enrollment and change period
- Questions and answers



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## Overview of the new plan

The 2018 State of Iowa employee health insurance plan has been approved

- **All employees will be offered the same health coverage**
  - Except SPOC-covered employees
- **One health plan with two options**
  - Iowa Choice
  - National Choice
- **Plan design is identical**
  - The only difference between the two options are the networks
- **Health care services covered today will continue to be covered next year**
  - The cost share amounts for services may differ



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## Networks

**Iowa Choice** covers care in Iowa and in counties sharing a border with Iowa

- 100 percent of Iowa hospitals and 96 percent of Iowa doctors
- Limited providers in the surrounding counties
- Out-of-network coverage is **not** available except in the cases of
  - Emergencies
  - Accidental injuries
  - If services are not available in-network and an out-of-network referral has been submitted and approved by Wellmark in advance of the service



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## Networks

**National Choice** gives you the freedom to get health care from any provider located in the United States

- In Iowa, in-network care can be received at 100 percent of hospitals and with 99 percent of doctors
- Outside the state, access to 96 percent of hospitals and 93 percent of doctors
- See any provider you choose
- See a provider who participates in Wellmark's Alliance Select network, you will have lower out-of-pocket expenses



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## Networks

### Iowa Choice and National Choice networks are different

- Search for providers using the **Find A Doctor** link at [www.wellmark.com](http://www.wellmark.com)
- Choose **Blue Access** to find a provider or facility in the **Iowa Choice** network
- Choose **Alliance Select** to find a provider or facility in the **National Choice** network



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## Networks

### Which option will let me go to Mayo under the new plan?

- **National Choice** covers many of the providers and clinics that are part of Mayo Clinic Health System
- **Iowa Choice** does not allow for out-of-state benefits except in emergency situations or with an approved out-of-network referral



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## Networks

### Iowa Choice and Guest Membership

- With Iowa Choice - Out-of-network coverage is not available except in the cases of :
  - Emergencies
  - Accidental injuries
  - Wellmark approved out-of-network service
- If you have a dependent living outside Iowa
- You can get a Guest Membership through Wellmark



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## Networks

### Guest Membership

- If your dependent is going to be out of the service area **for at least 90 days**
- Guest Membership allows your dependent to access covered services at Blue Cross and Blue Shield health care providers throughout the U.S.
- Only available in the U.S.
- Benefits only for the state where your dependent resides
- Premiums remain the same
- Cost sharing remains the same
- For a guest membership - contact Wellmark customer service **800.622.0043**
  - Before your dependent leave
  - If your dependent has a change of address
  - When your dependent returns to Iowa



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## Plan Design


- The benefit design of both network options is identical
- All of the health care services covered today will continue to be covered next year
- Cost share amounts you pay for services may differ



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### Plan Design


	Iowa Choice/National Choice
Office Visit	
<ul style="list-style-type: none"> <li>Primary Care Practitioner (PCP)</li> <li>Specialist</li> </ul>	\$15 copay \$30 copay
Deductible	
<ul style="list-style-type: none"> <li>Single</li> <li>Family</li> </ul>	\$250 \$500
Coinsurance	10% 20% ( <i>Out-of-network for National Choice</i> )
Medical Out-of-Pocket Maximum	
<ul style="list-style-type: none"> <li>Single</li> <li>Family</li> </ul> ( <i>Separate out-of-pocket for prescription drugs</i> )	\$1,000 \$2,000
Lifetime Maximum	No lifetime maximum except - \$25,000 for infertility - Hospice Respite 15 Days Inpatient 15 Days Outpatient



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### Plan Design

<p><b>Primary Care Providers (PCP): Office visit \$15</b></p> <ul style="list-style-type: none"> <li>Family practitioners</li> <li>General practitioners</li> <li>Internal medicine practitioners</li> <li>Obstetricians/gynecologists</li> <li>Pediatricians</li> <li>Physician assistants</li> <li>Advanced registered nurse practitioners</li> </ul>
<p><b>Specialists: Office visit \$30</b></p> <ul style="list-style-type: none"> <li>All other providers are considered non-primary care providers or specialists</li> <li>Examples of these include cardiologists, dermatologists, and orthopedists</li> </ul>



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## Plan Design

### Other providers (not PCPs) with a \$15 copay

- Chiropractors
- Speech pathologists
- Occupational therapists
- Physical therapists



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## Plan Design

### NEW Health Benefit: Telemed (Doctors on Demand)

- Beginning January 1, 2018, virtual visits through **Doctor On Demand**
- Visit a doctor on a smartphone or tablet from almost anywhere
- Receive treatment for the most common medical conditions and prescribed medications, if needed
- **\$10** copay per visit



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### Plan Design

	Iowa Choice/National Choice
Affordable Care Act (ACA) mandated preventive services	Covered at 100% per ACA guidelines

- The list of preventive services available with no cost sharing is lengthy
- The list is available at HealthCare.gov (<https://www.healthcare.gov/preventive-care-benefits/> )
- Only preventive services received from a Wellmark network provider will be covered at 100% with no member cost share



### Plan Design

	Iowa Choice National Choice
Behavioral Health Office Visit	\$15 copay
Eye Exam <i>(One routine eye exam per calendar year)</i>	\$30 copay
Hearing Exam <i>(One routine hearing exam per calendar year)</i>	\$30 copay
Infertility Services	\$25,000 lifetime



### Plan Design

	Iowa Choice/National Choice
Urgent Care Center	\$15 copay
Emergency Room Copay	\$100 (Waived if admitted)
Inpatient Hospital Services	<b>Iowa Choice:</b> 10% after deductible <b>National Choice:</b> Network 10% after deductible Non-network 20% after deductible
Outpatient Therapy Services (ex. Chemotherapy Physical Therapy Occupational Therapy Respiratory Therapy Speech Therapy)	<b>Iowa Choice:</b> 10% after deductible <b>National Choice:</b> Network 10% after deductible Non-network 20% after deductible



### Plan Design

Pharmacy	Iowa Choice/National Choice
Retail	<b>30 Day Supply</b>
<ul style="list-style-type: none"> <li>• Generic</li> <li>• Preferred Brand</li> <li>• Non-Preferred Brand</li> <li>• Specialty</li> </ul>	<ul style="list-style-type: none"> <li>\$10 copay</li> <li>\$25 copay</li> <li>\$50 copay</li> <li>\$100 copay</li> </ul>
Mail Order	<b>90 Day Supply</b>
<ul style="list-style-type: none"> <li>• Generic</li> <li>• Preferred Brand</li> <li>• Non-Preferred Brand</li> </ul>	<ul style="list-style-type: none"> <li>\$20 copay</li> <li>\$50 copay</li> <li>\$100 copay</li> </ul>
Out-of-Pocket Maximum	
<ul style="list-style-type: none"> <li>• Single</li> <li>• Family</li> </ul>	<ul style="list-style-type: none"> <li>\$5,850</li> <li>\$11,700</li> </ul>



## Specialty Drugs

- Specialty drugs are prescription medications that require special handling, administration or monitoring
- These drugs are used to treat complex, chronic and often costly conditions, such as multiple sclerosis, rheumatoid arthritis, hepatitis C and hemophilia
- Unsure whether a prescription falls into the “specialty drug” category
  1. Go to Wellmark.com.
  2. Click on the Individuals & Families tab.
  3. Select My Employer Provides My Insurance.
  4. Select Prescription Drug Information and then Wellmark Drug List.
  5. Select **Blue RX Complete**.
  6. Search the drug by name.



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- **Health insurance terms**
- 2018 premiums
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## Health insurance terms

- Health insurance has a language all its own.
- Knowing the vocabulary is key to understanding your health care coverage.
- Being informed prepares you should an illness or injury occur.
- Review four key health insurance terms and their definitions.
- By better understanding the new health plan and its benefits, you'll be better able to make full use of your plan.



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## Health insurance terms

### **COPAY**

A set dollar amount you pay for doctor visits, prescriptions and other health care services

- The copay amounts vary for prescription drugs by formulary tier
- Copays don't count toward your deductible
- However, copays count toward your out-of-pocket maximum



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## Health insurance terms

*Let's look at a copay example*

Example	Iowa Choice	National Choice
PCP Office Visit	\$150	\$150
Your copay	<b>\$15</b>	<b>\$15</b>
Paid by insurance	\$135	\$135

Example	Iowa Choice	National Choice
Prescription Drug (tier 3)	\$500	\$500
Your copay	<b>\$50</b>	<b>\$50</b>
Paid by insurance	\$445	\$445



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## Health insurance terms

### DEDUCTIBLE

The amount of money you must pay each year to cover eligible medical expenses before your insurance option starts paying

- Both the Iowa Choice and the National Choice have
  - **\$250** annual deductible for single coverage
  - **\$500** annual deductible for family coverage
- Once the \$500 family deductible has been met by a combination of family members, all family members will have met the deductible and coinsurance will apply



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## Health insurance terms

*Let's look at a deductible example*  
*You are admitted to the hospital*

Example	Iowa Choice	National Choice
Hospital Charge	\$7,000	\$7,000
Your deductible	<b>\$250</b>	<b>\$250</b>
Eligible for insurance	\$6,750	\$6,750



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## Health insurance terms

### Coinsurance:

The amount you pay to share the cost of covered services. Coinsurance is calculated as a percent of the allowed amount for the service

- Iowa Choice has **10 percent** coinsurance.
- National Choice
  - **10 percent** for services performed by an in-network provider
  - **20 percent** coinsurance for services provided by an out-of-network provider



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## Health insurance terms

*Let's look at a coinsurance example*  
*You are admitted to the hospital*

Example	Iowa Choice	National Choice
Hospital Charge	\$7,000	\$7,000
Your deductible	<b>\$250</b>	<b>\$250</b>
Eligible for insurance	\$6,750	\$6,750
Coinsurance (10% network hospital)	<b>\$675</b>	<b>\$675</b>



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## Health insurance terms

### OUT-OF-POCKET MAXIMUM

The out-of-pocket maximum is the most money you will pay during a year for coverage.

- This is a “cap” on your costs for the year
- The out-of-pocket maximum provides you and your family financial protection against large, catastrophic medical claims
- The out-of-pocket maximum includes deductible, coinsurance, and copays
- Prescription drugs have a different out-of-pocket maximum
- The out-of-pocket maximum does not include premiums you pay and services not covered in the State's plan

*The out-of-pocket maximum is a **cap** on how much you would pay. It is **NOT** the amount you pay before you receive coverage*



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## Health insurance terms

*Let's look at an out-of-pocket maximum example*

Example: Mary has single coverage	Her Cost Iowa Choice or National Choice	Out-of-Pocket	
		Medical Total	Rx Total
Monthly blood pressure medications	\$25 copay/month		<b>\$300</b>
Annual preventive exam	\$0		
PCP visit for strep throat	\$15	<b>\$15</b>	
MRI due to back pain	\$385 <sup>1</sup>	<b>\$400</b>	
Broke her ankle and spent the night in the hospital	\$600 <sup>2</sup>	<b>\$1,000</b>	
Crutches for her broken ankle	\$0 <sup>3</sup>		

1 Deductible of \$250 plus 10% coinsurance

2 Cost of Mary's services add up to \$7,000. Because her OPM is \$1,000/year, she only pays \$600.

3 Since Mary has already reached her OPM of \$1,000, she doesn't pay anything.



## Health insurance terms

*Let's look at another out-of-pocket maximum example*

Example 1	Out-of-Pocket Payments	Example 2	Out-of-Pocket Payments
Employee	<b>\$150</b>	Employee	<b>\$750</b>
Spouse	<b>\$300</b>	Spouse	<b>\$800</b>
Son	<b>\$1,000</b>	Son	<b>\$350</b>
Daughter	<b>\$250</b>	Daughter	<b>\$100</b>
Total	<b>\$1,700</b>	Total	<b>\$2,000</b>

- Son has out-of-pocket expenses totaling \$1,000,
- His additional expenses will be paid in full through the remainder of the year

- Family has out-of-pocket expenses totaling \$2,000,
- All of the family's additional expenses will be paid in full through the remainder of the year





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## 2018 monthly premiums

*All employees (except SPOC-covered)*

Full-Time	Total Premium	State Share	%	Employee Share	%
<b>Iowa Choice</b>					
Single	\$712.00	\$672.00	94%	<b>\$40.00</b>	6%
Family	\$1,668.00	\$1,518.00	91%	<b>\$150.00</b>	9%
<b>National Choice</b>					
Single	\$765.00	\$672.00	89%	<b>\$93.00</b>	11%
Family	\$1,791.00	\$1,518.00	85%	<b>\$273.00</b>	15%



## 2018 monthly premiums

*All employees (except SPOC-covered)*

Part-Time 20-29 hours	Total Premium	State Share	%	Employee Share	%
<b>Iowa Choice</b>					
Single	\$712.00	\$336.00	47%	<b>\$376.00</b>	53%
Family	\$1,668.00	\$759.00	46%	<b>\$909.00</b>	54%
<b>National Choice</b>					
Single	\$765.00	\$336.00	44%	<b>\$429.00</b>	56%
Family	\$1,791.00	\$759.00	42%	<b>\$1,032.00</b>	58%



## 2018 monthly premiums

### Healthy Opportunities Wellness Program

- The Healthy Opportunities Wellness Program and with its associated financial premium incentives will not continue as it currently exists
- Except for SPOC-covered employees, **NO** employee screenings, health assessments or coaching will be required



## 2018 premiums

### *SPOC-covered Employees*

#### *Premiums with the wellness reduction of \$70.00 per month*

Alliance Select	Total Premium	State Share	%	Employee Share	%
Employee Only	\$459.49	\$437.49	95%	<b>\$22.00</b>	5%
EE + Spouse	\$941.04	\$822.04	87%	<b>\$119.00</b>	13%
EE + Child(ren)	\$869.81	\$765.81	88%	<b>\$104.00</b>	12%
EE + Spouse + Child(ren)	\$1,410.17	\$1,198.17	85%	<b>\$212.00</b>	15%

#### *Premiums without the wellness reduction*

Alliance Select	Total Premium	State Share	%	Employee Share	%
Employee Only	\$459.49	\$367.49	80%	<b>\$92.00</b>	20%
EE + Spouse	\$941.04	\$752.04	80%	<b>\$189.00</b>	20%
EE + Child(ren)	\$869.81	\$695.81	80%	<b>\$174.00</b>	20%
EE + Spouse + Child(ren)	\$1,410.17	\$1,128.17	80%	<b>\$282.00</b>	20%



## 2018 monthly premiums

### Double Spouse

- The double spouse credit will not be available.
- If you and your spouse are both employees of the State of Iowa, there will be **no reduction** in the employee share of the premium
  - *Iowa Choice double spouse family premium will be \$150*
  - *National Choice double spouse family premium will be \$273*
- Employees cannot be covered as both an employee and a dependent under the state's health and dental insurance plans

#### Double Spouse and the Regents Institutions

- Beginning in 2018, the double spouse will not be available if either the employee or the spouse is an employee of the Board of Regents.



## 2018 monthly premiums

### Health Insurance Opt-out

#### Expanded for all eligible employees

- Elect to opt-out of a state-sponsored health insurance plan and receive **\$125 monthly**
- Eligibility for the Opt-Out
  - Full time (30+ hours per week) and benefit eligible
  - Not covered by a state-sponsored (including the Board of Regents) active or retiree health insurance plan through a family member
  - Not required to be enrolled in state-sponsored health insurance at the time to elect the opt-out



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## Additional resources

- Resources are available to help you understand the plan and the two options available
- Detailed information on the 2018 health benefit plan is available at <https://das.iowa.gov/human-resources/employee-and-retiree-benefits/employee-and-retiree-benefits/2018-health-insurance>
  - FAQs about the health insurance options
  - Side-by-Side comparison of the two options
  - Information from Wellmark
    - Deductibles
    - Out-of-Pocket Costs
    - Specialty Drugs
    - Doctor on Demand



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## Additional resources

- Review 2018 Health Insurance website
- Call Wellmark Customer Service at 800.622.0043 | 888.781.4262 (TTY)
- Send an email to [employee.benefits@iowa.gov](mailto:employee.benefits@iowa.gov)



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## Additional resources

### Health Flexible Spending Account (FSA)

- Enroll or increase your annual election in the Health Flexible Spending Account (FSA) during the 2018 enrollment and change period
- Health FSA allows you to save money on out-of-pocket health expenses
  - 2018 maximum health FSA election will be **\$2,600**
  - \$500 **carry over**
  - ASIFlex **Debit Card**
  - **Automatic Reimbursement option** - certain health-related expenses automatically filed with ASI and receive payment



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## Enrollment and change

- The 2018 enrollment and change period will be  
**October 16 – November 17, 2017**
- The 2018 enrollment and change period will be an ACTIVE ENROLLMENT for health insurance
- All employees (except SPOC-covered employees) must reenroll in health insurance
- Your current health elections WILL NOT CARRY-OVER to 2018

More information will be available during the 2018 enrollment and change period



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**THANKS**  
for  
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