



GEORGIA DEPARTMENT
OF COMMUNITY HEALTH

State Health Benefit Plan (SHBP) Georgia Fiscal Management Conference



Presentation to: Georgia Fiscal Management
Conference

Presented by: State Health Benefit Plan

Date: Plan year
2014



Mission

The Georgia Department of Community Health

We will provide Georgians with access to affordable, quality health care through effective planning, purchasing and oversight.

We are dedicated to A Healthy Georgia.

2014 State Health Benefit Plan (SHBP)

- SHBP financial status as of June 30, 2013
- Procurement update
- 2014 plan designs (PPO/HRA design)
- 2014 Open Enrollment Information



Ending Financial Status

- Fund balance as of June 30, 2013:
\$219,277,185*
- Incurred But Not Reported (IBNR) liability:
approx. \$200 million or approx. 16 days of
claims expense

*unaudited

New Plan Vendors

Effective January 1, 2014:

- Third Party Administrator - Blue Cross Blue Shield of Georgia
- Medical Management - Blue Cross Blue Shield of Georgia
- Pharmacy Benefit Management (PBM) – Express Scripts
- Wellness – Healthways

Plan Design

Simpler - easier to understand, easier to compare with Health Insurance Exchange

- Consumerism
- Affordability
- Choice
- Wellness

Plan Information

- For 2014 SHBP will offer three Health Reimbursement Arrangement (HRA) Plan Options with Wellness Components.
 - HRA Gold
 - HRA Silver
 - HRA Bronze
- Each level offers “actions based” incentives that allow members and their covered spouses to earn incentive fund contributions throughout 2014



Plan Information

- About 98% of BCBS providers are the same providers in the current networks
- All levels will have action based incentives



Plan Design for Self-Insured Options

| | Gold Plan | | Silver Plan | | Bronze Plan | |
|---|--------------------------|----------------|--------------------------|----------------|--------------------------|----------------|
| | Network Provider | Out-of-Network | Network Provider | Out-of-Network | Network Provider | Out-of-Network |
| Medical Benefits | | | | | | |
| Deductible* | | | | | | |
| You | \$1,500 | \$3,000 | \$2,000 | \$4,000 | \$2,500 | \$5,000 |
| You + Child(ren) or Spouse | \$2,250 | \$4,500 | \$3,000 | \$6,000 | \$3,750 | \$7,500 |
| You + Family | \$3,000 | \$6,000 | \$4,000 | \$8,000 | \$5,000 | \$10,000 |
| Plan Pays | 85% | 60%* | 80% | 60%* | 75% | 60%* |
| ACA Preventive Care | 100% | Not covered | 100% | Not covered | 100% | Not covered |
| Out-of-Pocket Limit* | | | | | | |
| You | \$4,000 | \$8,000 | \$5,000 | \$10,000 | \$6,000 | \$12,000 |
| You + Child(ren) or Spouse | \$6,000 | \$12,000 | \$7,500 | \$15,000 | \$9,000 | \$18,000 |
| You + Family | \$8,000 | \$16,000 | \$10,000 | \$20,000 | \$12,000 | \$24,000 |
| Base HRA Contribution | | | | | | |
| You | \$400 | | \$200 | | \$100 | |
| You + Child(ren) or Spouse | \$600 | | \$300 | | \$150 | |
| You + Family | \$800 | | \$400 | | \$200 | |
| Pharmacy Benefits | | | | | | |
| Tier 1 | 15%, Min \$20, Max \$50 | | 15%, Min \$20, Max \$50 | | 15%, Min \$20, Max \$50 | |
| Tier 2 | 25%, Min \$50, Max \$80 | | 25%, Min \$50, Max \$80 | | 25%, Min \$50, Max \$80 | |
| Tier 3 | 25%, Min \$80, Max \$125 | | 25%, Min \$80, Max \$125 | | 25%, Min \$80, Max \$125 | |
| * See ACA Glossary of Health Coverage and Medical Terms for definition; ** of Allowed Amount, See ACA Glossary for definition | | | | | | |
| This is a high level plan design summary. | | | | | | |

Employee Rates: Impact to SHBP Members

Three new plan options that impact SHBP members; actuarially determined employee rates:

- If selecting the Bronze plan – reduced premiums
- If selecting the Silver plan:
 - HMO members (41%) – reduced premiums
 - HDHP members (6%) – increased premiums in all but one tier
 - HRA members (53%) - reduced premiums in some tiers; higher premiums in other tiers
- If selecting the Gold plan – increased premiums

No premium increases for Medicare Advantage and TRICARE Supplement.

2014 Open Enrollment

- This year the 2014 Open Enrollment will be held October 21-November 8, 2013
- All members must make their elections online at the new year-round web portal at www.mySHBPga.adp.com

Making Your 2014 Election

- **OE website will be available beginning October 21, at 4:30 a.m. EST and will close November 8, 2014 at 4:30 p.m. EST**
- **You must register with a valid email address before making your election and use registration code SHBP-GA**
- **You may go online as many times as you like, but the election made when the website closes November 8, 2013 at 4.30 p.m., will be the election for the entire plan year unless you experience a Qualifying event that allows a coverage change**



Additional Information

- Additional Plan information including Decision Guides, premiums, Presentations for active members and retirees will be posted on the SHBP website at www.dch.georgia.gov/shbp