



Health Plan Update September 7th, 2021



Agenda

Changes for Calendar Year 2022

- ▶ Medical Plan – out of pocket costs
- ▶ Health Risk Assessment changes
- ▶ Sunset PPCN Condition Care
- ▶ New Wellness Program offerings

Employee Contributions: CY2022

- ▶ No change to health premium rates. The premium rates for 2021 and 2022:

HRA	Standard Plan	Buy-Up Plan	Core Plan
Employee	\$26.65	\$37.31	\$21.32
Employee & Spouse	\$69.29	\$90.61	\$53.30
Employee & 1 Child	\$42.64	\$85.28	\$42.64
Employee & Children	\$74.62	\$101.27	\$69.29
Employee & Spouse & Child(ren) (Family)	\$74.62	\$101.27	\$69.29

NO HRA	Standard Plan	Buy-Up Plan	Core Plan
Employee	\$53.30	\$74.62	\$42.64
Employee & Spouse	\$138.58	\$181.22	\$106.60
Employee & 1 Child	\$85.28	\$170.56	\$85.28
Employee & Children	\$149.24	\$202.54	\$138.58
Employee & Spouse & Child(ren) (Family)	\$149.24	\$202.54	\$138.58

Out of Pocket Costs: CY2022

Below is an overview of the deductible and out of pocket maximum changes that will be implemented effective 1/1/2022

2021		Standard	Buy-Up	Core
<u>Deductible</u>	Individual	\$300	\$400	\$650
	Family	\$600	\$750	\$1,000
<u>Co-Insurance</u>		5%	20%	30%
<u>Out of Pocket Max</u>	Individual	\$750	\$1,150	\$1,900
	Family	\$1,500	\$2,500	\$3,750

2022		Standard	Buy-Up	Core
<u>Deductible</u>	Individual	\$525	\$600	\$750
	Family	\$1,050	\$1,200	\$1,500
<u>Co-Insurance</u>		5%	20%	30%
<u>Out of Pocket Max</u>	Individual	\$1,375	\$1,600	\$2,250
	Family	\$2,750	\$3,200	\$4,500

HRA High Risk Factors– CY 2022

Change the Health Risk Assessment Risk Factors from 7 possible high risks to only 5 possible high risks.

The proposed 5 are:

- ▶ BMI
- ▶ Glucose
- ▶ Triglycerides
- ▶ Blood Pressure (combining Systolic and Diastolic into one)
- ▶ Cholesterol ratio (combining HDL and LDL into one ratio)

HRA Follow-Up Visits –CY 2022

- ▶ In July, USI recommended the following number of Follow-Up visits:

Risk Factors	Follow Up Visits Required
0 -1 High Risk Factors	No follow up visits
2 High Risk Factors	Two (2)
3 or more High Risk Factors	Three (3)

- ▶ **After receiving employee feedback**, management will make the following change to the original recommendation:

Risk Factors	Follow Up Visits Required
0 -1 High Risk Factors	No follow up visits
2 High Risk Factors	Two (2)
3 or more High Risk Factors	Two (2)

Sunset of PPCN Condition Care

- ▶ In July, USI recommended the termination of our contract with PPCN Condition Care as of 12/31/2021.
- ▶ **After receiving employee feedback**, management will keep the Value Based Drug program that gives current Condition Care participants a discount on select pharmacy and equipment costs.
 - ▶ Participants will need to engage with our new Plan Member Advocate program as well as our Employee & Family Health Clinic, to receive this discount.
- ▶ The \$250 incentive for participation will no longer be issued.

New Wellness Programs – CY2022

- ▶ With the sunset of the PPCN Condition Care program, Buncombe County will be implementing 2 new programs to provide specialized support to our employees and their dependents.
- ▶ The new **Plan Member Advocate** program will provide a dedicated Advocate (RN/CCM), giving needed support for member and their families. This will be someone who can help you navigate the healthcare system.
- ▶ The new **Autoimmune Support** program will be an optional program that will assist employees and family members with autoimmune disorders.

Benefit Year 2023 (CY2023)

- ▶ In the Spring of 2019, changes were introduced to all employees for Calendar Years: 2020, 2021, 2022 & 2023.
- ▶ Management **received employee feedback** concerning the proposed changes to the health insurance plans for 2023.
- ▶ Presentations were provided to staff to receive their feedback for necessary plan adjustments for CY2023.
 - ▶ All feedback will be taken into consideration. Further analysis is required.
 - ▶ The results of your HRA from this October may impact your premium rate for CY2023 if we proceed with a three tier premium in CY2023.