

# WEA Select Plans 2.0

Building for the Future

Arlington School District  
New WEA Select Medical Plan  
June 19, 2017

## Value of WEA Select

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- ▶ The WEA Select Plans include many special provisions such as:
  - ▶ WEA Claim Appeal Process
  - ▶ Child COBRA Rate
  - ▶ Surviving Dependent Coverage
  - ▶ Continued In-Network Benefits for a 90-Day Period when a provider group terminates
  - ▶ Rate Stabilization Fund (RSF)
  - ▶ and more ...

## Value of WEA Select

- ▶ The large purchasing pool – covering 108,000 plan participants
- ▶ Banding together has worked for both small and larger school districts over time
  - ▶ Reduces rate volatility and administrative expenses
  - ▶ Smooths out peaks and valleys associated with unpredictable claims costs
- ▶ Leverage with insurance companies and provider groups
- ▶ Commitment by the carriers' local CEOs
- ▶ Customer service and claims teams tailored to meet participants' needs

## WEA Select Market Evaluation

### WEA's Goal

- ▶ Create greater value in their plans
- ▶ Continue their unique provisions
- ▶ Restore benefits, when possible
- ▶ Create competition/choice within the plan

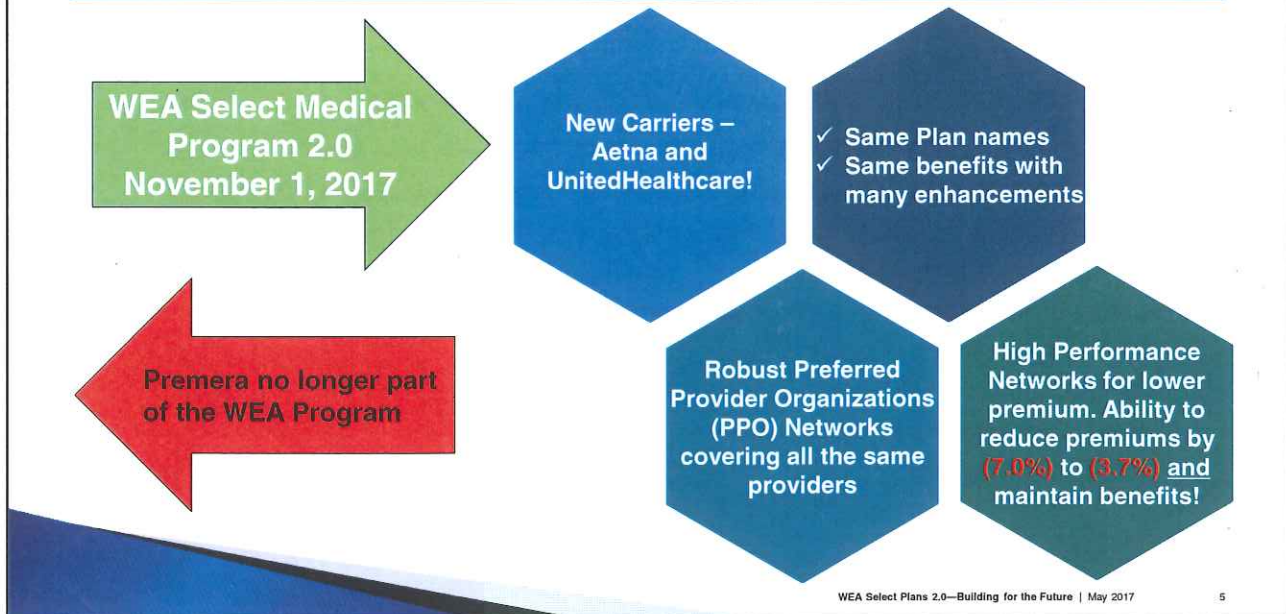
### The Process

- ▶ WEA spent seven months evaluating carriers and features for their plans
- ▶ Included a survey of participants
- ▶ The WEA Board and other governance bodies enthusiastically approved the move

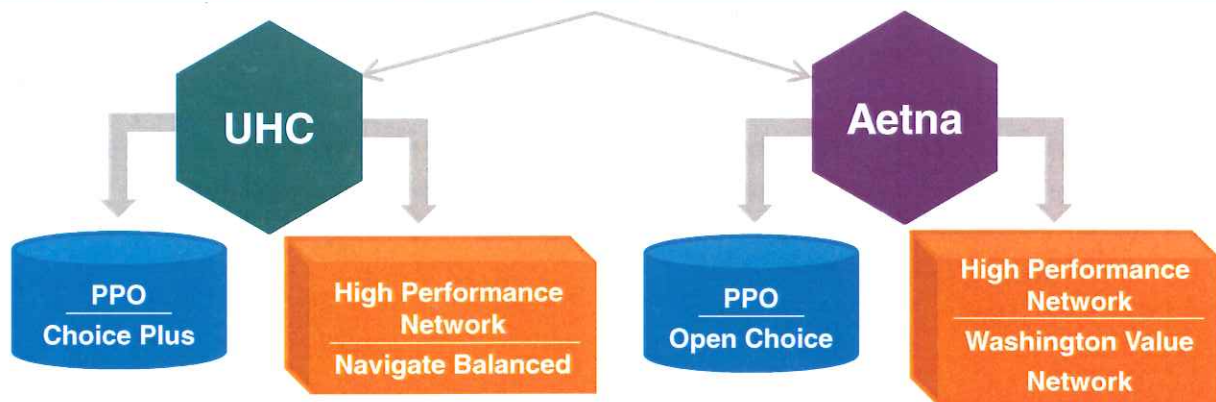
### The Result

- ▶ Two carriers, excited to work with WEA and significant leadership commitment
  - ▶ Aetna
  - ▶ UnitedHealthcare

## The New WEA Select Medical Plan Offering



## The Result: The New WEA Select Medical Plan Offering



- Robust Preferred Provider Organization (PPO) Networks covering the same providers
- High Performance networks for lower premium
  - Ability for members to **reduce premiums and maintain benefits!**

## UHC's High Performance Network – Key Features

### ▶ UHC – Navigate Balanced

- ▶ Emphasizes coordination of care by a Primary Care Physician (PCP)
- ▶ Highest level of benefits if referred to a specialist by their PCP
- ▶ Enrollees can self-refer to a specialist within the network and pay a higher copayment
- ▶ There are no benefits for out-of-network services, except for emergency care
- ▶ Statewide, ~70-75% of PPO providers are included in this high performance network. Western Washington includes all of the same providers, except:
  - ▶ **Clark County:** Providence Medical Group
  - ▶ **Cowlitz County:** Peace Health Medical Group
  - ▶ **Kitsap County:** Harrison Health Partners
  - ▶ **King/Pierce Counties:** Franciscan Medical Group, Harborview Medical Center Physicians, Northwest Hospital Clinics, UW Physicians, Valley Medical Group, Virginia Mason Clinics

## Aetna's High Performance Network – Key Features

### ▶ Aetna – Washington Value Network

- ▶ This high performance network was designed specifically for WEA
- ▶ Participants can self-refer to specialists and other health care providers within this network
- ▶ There are no benefits for out-of-network services, except for emergency services
- ▶ Same as the PPO network, except in Western Washington it does not include:
  - ▶ **Olympia:** Capital Medical Center

## Highlights for 2017-18 Plan Year

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- ▶ Deductible and Out-of-Pocket Maximums Align with the Plan Year
- ▶ Prenatal care covered in full (delivery and postnatal subject to the deductible and coinsurance)
- ▶ Inpatient Copayment Moved to Per Admission Basis (Plans 2, 3 and 5)
- ▶ Chiropractic Services Limited to 52 Visits Per Year (Plans 2, 3 and 5)
- ▶ Acupuncture Limited to 52 Visits Per Year (Plan 5 only)
- ▶ Physical Therapy Combined with Outpatient Rehabilitation Services (massage, speech and occupational therapy) and Limited to 80 Visits Per Year (Plans 2 and 3)
  - ▶ **No prior authorization for massage therapy!**
- ▶ Wigs—Expanded Coverage to Include Chemotherapy and Radiation—AND Covered Annually
- ▶ Telemedicine offered at **ZERO** cost
  - ▶ Except for QHDHP per IRS regulations

## Where to go for information

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- ▶ **WEASelect.com** – contains links to carrier websites. Additional information will be posted (FAQ's etc.)
- ▶ **Call Centers open for business**
  - ▶ Research providers, prescription drugs, transition/continuity of care
  - ▶ Opportunity to do this 2 ½ months before open enrollment begins!
  - ▶ **Aetna:** 1-855-878-4101, Monday through Friday, 8 am to 6 pm
  - ▶ **UnitedHealthcare:** 1-844-219-3630, Monday through Friday, 7 am to 8 pm
- ▶ **Open Enrollment (8/21 – 9/29)**
  - ▶ 3-step decision process during open enrollment
    1. Pick a plan (i.e. Plan 2, 3, etc.)
    2. Pick a carrier – Aetna or UnitedHealthcare
    3. Pick a network – PPO or High Performance