

WEA Select Plans 2.0

Building for the Future

Arlington School District
New WEA Select Medical Plan

June 19, 2017

Value of WEA Select

- ▶ 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

**WEA Select Medical
Program 2.0
November 1, 2017**

**New Carriers –
Aetna and
UnitedHealthcare!**

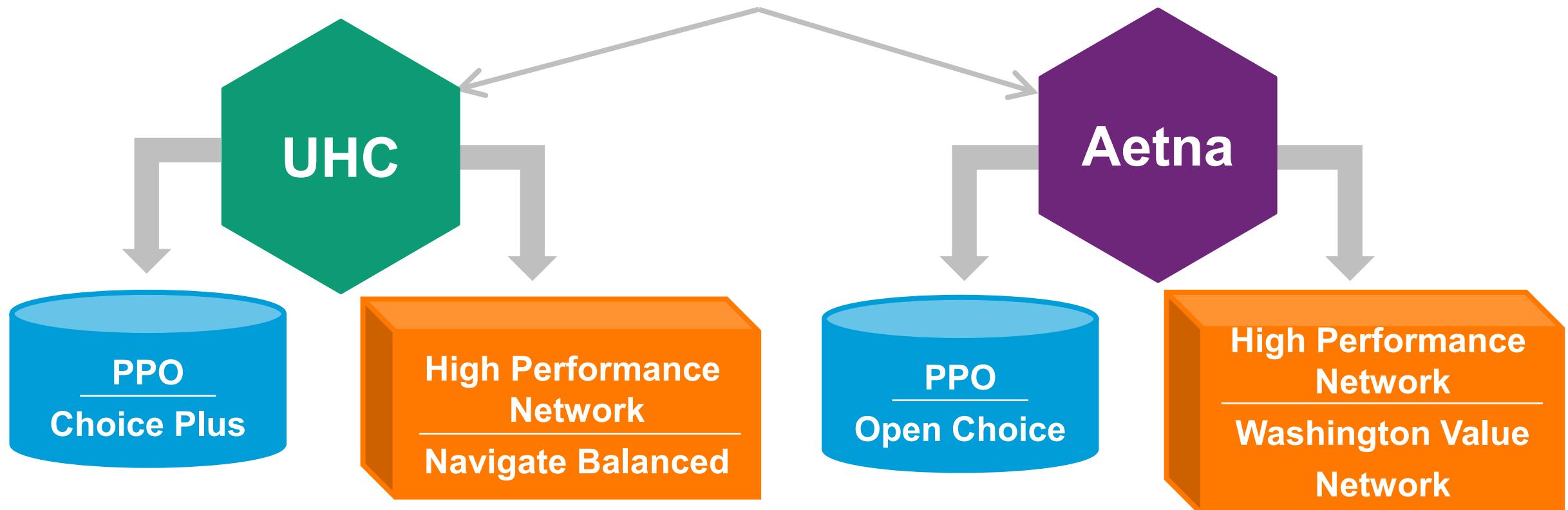
- ✓ Same Plan names
- ✓ Same benefits with many enhancements

**Premera no longer part
of the WEA Program**

**Robust Preferred
Provider Organizations
(PPO) Networks
covering all the same
providers**

**High Performance
Networks for lower
premium. Ability to
reduce premiums by
(7.0%) to (3.7%) and
maintain benefits!**

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

- ▶ 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

2017-18 Monthly Rate Change vs. Current Rate (10% Discount)

Plan	Current Network Type	Future Network Type	Future Carrier	You Only	You + Spouse/DP	You + Child(ren)	You + Family
Plan 5	PPO	PPO	Aetna	\$2	\$7	(\$2)	\$9
			UHC	\$61	\$122	\$79	\$148
		High Performance	Aetna	(\$44)	(\$80)	(\$63)	(\$96)
			UHC	(\$55)	(\$103)	(\$80)	(\$124)
Plan 2	PPO	PPO	Aetna	(\$8)	(\$10)	(\$5)	(\$13)
			UHC	\$43	\$84	\$63	\$100
		High Performance	Aetna	(\$46)	(\$82)	(\$57)	(\$98)
			UHC	(\$56)	(\$100)	(\$70)	(\$121)
Plan 3	PPO	PPO	Aetna	(\$12)	(\$19)	(\$12)	(\$25)
			UHC	\$34	\$66	\$50	\$77
		High Performance	Aetna	(\$47)	(\$84)	(\$59)	(\$102)
			UHC	(\$57)	(\$101)	(\$72)	(\$123)

2017-18 Monthly Rate Change vs. Current Rate (10% Discount)

Plan	Current Network Type	Future Network Type	Future Carrier	You Only	You + Spouse/DP	You + Child(ren)	You + Family
EasyChoice B	Narrow PPO	PPO	Aetna	\$25	\$52	\$39	\$56
			UHC	\$60	\$117	\$86	\$135
	High Performance		Aetna	(\$2)	\$2	\$2	(\$3)
			UHC	(\$9)	(\$11)	(\$7)	(\$19)
EasyChoice A	PPO	PPO	Aetna	(\$1)	\$1	\$4	(\$4)
			UHC	\$33	\$64	\$50	\$71
	High Performance		Aetna	(\$27)	(\$47)	(\$31)	(\$61)
			UHC	(\$34)	(\$59)	(\$40)	(\$76)
Basic Plan	Narrow PPO	PPO	Aetna	\$19	\$47	\$29	\$48
			UHC	\$47	\$100	\$67	\$111
	High Performance		Aetna	(\$3)	\$7	(\$0)	\$0
			UHC	(\$9)	(\$4)	(\$8)	(\$12)
QHDHP	PPO	PPO	Aetna	(\$11)	(\$11)	(\$11)	(\$8)
			UHC	\$15	\$37	\$24	\$50
	High Performance		Aetna	(\$31)	(\$48)	(\$38)	(\$52)
			UHC	(\$36)	(\$58)	(\$45)	(\$63)

Where to go for information

- ▶ **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