

# 2018 Blue Rewards Bronze Options

---

Presentation to the Green Mountain Care Board

January 26, 2017

Presented by: Ellen Yakubik

**We'll see you through.**



**BlueCross BlueShield  
of Vermont**

An Independent Licensee of the Blue Cross and Blue Shield Association.

# Today's Request

- Approval to modify the existing Blue Rewards Bronze Consumer Directed Health Plan (CDHP) as follows:
  - Remove \$1,300 Prescription Drug Maximum Out-of-Pocket Max (Rx MOOP)
  - Reduce deductible and combined MOOP from \$7,150 to \$6,600
  - Increase the embedded MOOP to \$7,350 in accordance with the Final HHS Notice of Benefit and Payment Parameters for 2018 issued on December 16, 2016
- Approval to add a new Blue Rewards Bronze 3-6-9 plan with no Rx MOOP

# 2017 Blue Rewards Bronze CDHP by the Numbers

Date	Small Group Members	Individual Members	Total
December 31, 2016	2,672	1,632	4,304
January 15, 2017	1,443	1,352	2,795
Net Change	(1,229)	(280)	(1,509)

- In 2017, the Blue Rewards Bronze CDHP no longer met the requirements to be paired with a Health Savings Account (HSA)
  - A bronze actuarial value required a MOOP that was higher than the \$6,550 allowed by the IRS
- 958 members who moved from this plan in 2017 opted into another plan with HSA compatibility
- For 2016, 90 subscribers met the Rx MOOP (2%)
  - Outreach and enrollment in bronze plans with the Rx MOOP is planned for those members meeting the limit

# Proposed Modification to the Blue Rewards Bronze Plan

	2017 Design	2018 Proposed Modification to CDHP Plan
Deductible/OOP Max	CDHP - Not HSA Qualified	CDHP - HSA Qualified
Combined Medical & Rx Deductible	\$7,150	\$6,600*
Medical OOPM	\$7,150	\$6,600*
Rx OOPM	\$1,300	Combined
Family Deductible / OOP	Aggregate, 2x Family, Embedded Individual OOPM of \$7,150	Aggregate, 2x Family, Embedded Individual OOPM of \$7,350
Medical Deductible waived for:	Preventive Care	Preventive Care
Drug Deductible waived for:	Wellness Scripts	Wellness Scripts
Service Category		
Preventive	\$0	\$0
PCP Office Visit	0%	0%
MH/SA Office Visit	0%	0%
All Other Medical Services	0%	0%
Rx Generic/Preferred/Non-Preferred Brand	\$25/40%/60%	\$25/40%/60%

\*The BCBSVT actuarial team has estimated that the HSA limit will be raised to \$6,600 in 2018. If it is not, we would need to modify this plan to the current limit of \$6,550

# Blue Rewards 3-6-9 Plans

- Plans were designed in 2014 with the launch of the exchange to meet the state initiatives

State Required Features	Blue Rewards 3-6-9 Design
Features or innovations that are meaningfully different from Standard plans in significant quantitative or qualitative ways	Members benefit from lower premiums as the majority of expenses go to the deductible but also have a safety net of up to 3, 6 or 9 (based on plan tier) primary care or mental health office visits available at no cost share before the deductible for unexpected issues that may come up during the year
Innovation pertaining to mental health and substance abuse with improved integration within the plan design	Individuals receive 3, 6 or 9 mental health visits at no cost share before the deductible
Innovation pertaining to individual engagement in preventive health programs	Adult members can earn wellness rewards including rewards targeted at preventive vision and dental exams which are not included for adults in the exchange plans

- Due to the Rx MOOP, this plan design was not feasible on the bronze metal level until now

# Proposed New Blue Rewards 3-6-9 Bronze Plan

	2018 Proposed New 3-6-9 Plan
<b>Deductible/OOP Max</b>	<b>Deductible</b>
Combined Medical & Rx Deductible	\$7,350
Medical OOPM	\$7,350
Rx OOPM	Combined
Family Deductible / OOP	Aggregate, 2x Family, Embedded Individual OOPM of \$7,350
Medical Deductible waived for:	Preventive Care, 3 PCP/MH Office Visits, Pediatric Dental Class I
Drug Deductible waived for:	N/A
<b>Service Category</b>	
Preventive	\$0
PCP Office Visit	3 visits per member combined PCP/MH at no cost share before deductible then \$0 copay
MH/SA Office Visit	
All Other Medical Services	\$0
Rx Generic/Preferred/Non-Preferred Brand	\$0

# Approval Requested

- Approve the modified Blue Rewards Bronze Consumer Directed Health Plan (CDHP)
- Approve the new Blue Rewards Bronze 3-6-9 plan

**We'll see you through.**



**BlueCross BlueShield  
of Vermont**

An Independent Licensee of the Blue Cross and Blue Shield Association.