

Vermont Health Connect Webinar

BCBSVT

Presented to you by:

Jordan Benson - *Sr. Sales & Service Consultant*

Sindi Blanchette - *Operations Manager of Consumer & Business
Support Services*

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Agenda



Value of Blue



2019 QHP Plan Offerings & Changes



2019 Renewal Information



2019 Renewal Tools

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Value of Blue



National Provider Network - EPO

VERMONT

- 100% of Hospitals
- 97% of physicians

USA

- 96% of Hospitals
- 93% of physicians

Worldwide

- 200+ Countries
- 24/7/365 out-of-country support.



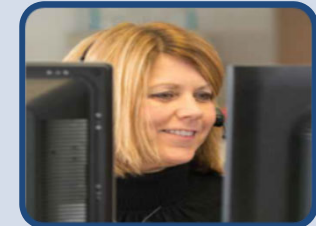
Online Tools

- Member Resource Center (MRC)
- Online Summary of Health Plan Payments
- Medical Cost Estimator for Physicians & Hospitals
- Express Scripts: Price a Drug tool
- Find A Doctor (VT or OOS)
- Amwell Telemedicine
- My Blue Health Wellness & Center



Wellness Benefits

- Blue Rewards Health & Wellness Program
- 3/6/9 Benefit for certain Blue Rewards plans
- Zero Cost Preventive Benefits per ACA
- Pediatric Dental & Vision (up to age 21)
- Blue Extras Program



Concierge Member Service

- Local member service; Vermonters serving Vermonters
- Awarded Best Performing Small-to-Mid-sized Contact Center in the Country for 2016 & 2017 by SQM
- BCBSVT is the only plan serving individuals and small business in Vermont with a top ranked quality rating
- We're here to help Keep You Well.

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Value of Blue



Blue Rewards Health & Wellness Program

- Eligible on any Blue Rewards plans
7 plans total in 2019
- Each enrolled member over age 21 is eligible to achieve **\$300** for completing wellness activities
- 4 wellness activities to complete
- Health and wellness rewards debit card available to be used at designated health and wellness vendors



Pharmacy

- BCBSVT utilizes the National Preferred Formula (NPF)
- Express Scripts (ESI) is the pharmacy vendor
- Mail order Rx are available through Express Scripts
- BCBSVT has select wellness medications
- Accredo Specialty Pharmacy



Deductible Waived for BCBSVT Wellness Drugs

- Only on Consumer Directed Health Plans (CDHP)*
- Blood pressure lowering medications
- Cholesterol lowering medications
- Agents to prevent osteoporosis
- Asthma medications
- Diabetic medication

*Blue Rewards Gold CDHP**
*Blue Rewards Silver CDHP**
*Blue Rewards Bronze CDHP**
*Standard Silver CDHP**
*Standard Bronze CDHP**



Health Savings Account (HSA)

- Only eligible on Consumer Directed Health Plan (CDHP)
- Allows you to invest money to pay for medical services pre-tax
- Invest up to Internal Revenue Service (IRS) limits
- BCBSVT partners with Health Equity for an integrated service. No additional cost
- Can use any financial institution you prefer, HSA services pending

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What's New for 2019?

What remains the same?	What changes?
<ul style="list-style-type: none">▪ Individuals can still enroll with VHC or BCBSVT directly▪ Advanced Premium Tax Credits (APTC) and Cost Share Reductions (CSR) are still available per customer household income▪ Blue Rewards Bronze CDHP, Blue Rewards Bronze, and Standard Bronze <i>without Rx MOOP</i> still does not have Rx maximum out-of-pocket▪ BCBSVT still has an Exclusive Provider Organization (EPO) network for ALL plans	<ul style="list-style-type: none">▪ Premium amounts increased slightly▪ New Blue Rewards Silver CDHP plan▪ Maximum individual out-of-pocket limit increase to \$7,900▪ APTC amounts may increase for customers from 2018▪ All Silver plans have 2 different premium rates.○ VHC Silver plans are more expensive than BCBSVT Silver plans direct with insurance carrier

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2019 Qualified Health Plan Offerings & Changes

Open Enrollment
November 1, 2018 through December 15, 2018

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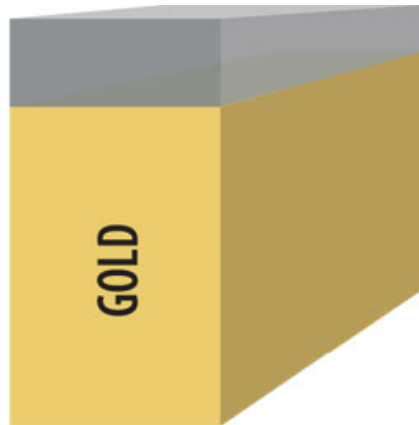
2019 QHP Plan Designs

14 QHP plans (includes Blue Rewards Catastrophic)
 5 Silver plans have plan differences between BCBSVT direct & VHC direct



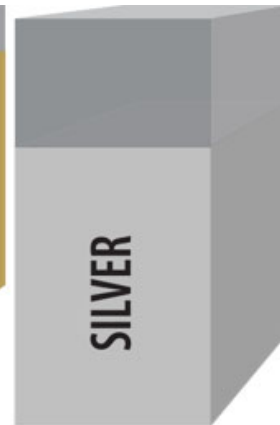
1 Standard design

\$350 deductible



1 Standard design
2 Blue Rewards designs

\$850 deductible
 CDHP \$3,000 deductible
 \$1,550 deductible



2 Standard designs
2 Blue Rewards designs

\$2,800 deductible
 CDHP \$1,550 deductible
 \$2,850 deductible
 CDHP \$4,125 deductible



3 Standard designs
2 Blue Rewards design

\$5,500 deductible
 CDHP \$5,250 deductible
 without Rx MOOP \$7,600 deductible
 \$7,900 deductible
 CDHP \$6,650 deductible

Standard (state-specified design)
 Blue Rewards (insurer-specified design)

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Qualified Health Plans - Standard

	STANDARD PLATINUM	STANDARD GOLD	STANDARD SILVER	STANDARD BRONZE	STANDARD BRONZE <i>w/out Rx MOOP</i>
Medical Deductible	\$350	\$850	\$2,800	\$5,500	\$7,600
Medical Out-of-Pocket Max	\$1,350	\$4,700	\$7,500	\$7,900	\$7,600
Prescription Deductible	\$0	\$100 per member	\$300 per member	\$900 per member	Combined with medical
Prescription Out-of-Pocket Max	\$1,350	\$1,350	\$1,350	\$1,350	N/A
Prescription Drugs	\$5/\$50/50%	\$10/deductible, then \$50/50%	\$15/deductible, then \$60/50%	Deductible, then \$20/\$85/60%	\$25/deductible, then \$0/\$0
Preventive	\$0	\$0	\$0	\$0	\$0
PCP or Mental Health visits	\$10	\$15	\$30	Deductible, then \$35	\$40
Specialists visits	\$30	\$30	\$75	Deductible, then \$90	\$100
Urgent Care	\$40	\$40	\$85	Deductible, then \$100	Deductible, then \$0
Emergency Room	Deductible, then \$100	Deductible, then \$150	Deductible, then \$250	Deductible, then 50%	Deductible, then \$0
Hospital Outpatient & Inpatient	Deductible, then 10%	Deductible, then 30%	Deductible, then 40%	Deductible, then 50%	Deductible, then \$0

Qualified Health Plans - Blue Rewards

	BLUE REWARDS GOLD	BLUE REWARDS SILVER	BLUE REWARDS BRONZE	BLUE REWARDS CATASTROPHIC**
Medical Deductible	\$1,550/\$3,100	\$2,850/\$5,700	\$7,900/\$15,800**	\$7,900/\$15,800**
Medical Out-of-Pocket Max	\$5,150/\$10,200**	\$7,900/\$15,800**		
Prescription Deductible	Combined with medical	Combined with medical	Combined with medical	Combined with medical
Prescription Out-of-Pocket Max	\$1,350/\$2,700	\$1,350/\$2,700	N/A*	\$1,350/\$2,700
Prescription Drugs	Deductible, then \$5/40%/60%	Deductible, then \$5/40%/60%	Deductible, then \$0	Deductible, then \$0
Preventive	\$0	\$0	\$0	\$0
PCP or Mental Health visits	Combined 3/6/9 visits with no-cost sharing, then deductible then \$20	Combined 3/6/9 visits with no-cost sharing, then deductible \$30	Combined 3/6/9 visits with no-cost sharing, then deductible \$0	Combined 3/6/9 visits with no-cost sharing, then deductible \$0
Specialists visits	Deductible, then \$30	Deductible, then \$50	Deductible, then \$0	Deductible, then \$0
Urgent Care	Deductible then \$30	Deductible, then \$50	Deductible, then \$0	Deductible, then \$0
Emergency Room	Deductible, then \$250	Deductible, then \$450	Deductible, then \$0	Deductible, then \$0
Hospital Outpatient & Inpatient	Deductible, then \$750	Deductible, then \$1,750	Deductible, then \$0	Deductible, then \$0

Qualified Health Plans

Consumer Directed Health Plans (CDHP)

	STANDARD SILVER CDHP	STANDARD BRONZE CDHP	BLUE REWARDS GOLD CDHP	BLUE REWARDS SILVER CDHP		BLUE REWARDS BRONZE CDHP
Medical Deductible	\$1,550/\$3,100	\$5,250/\$10,500	\$3,000/\$6,000	<u>BCBSVT</u>	<u>VHC</u>	\$6,650/\$13,300
Medical Out-of-Pocket Max	\$6,650/\$13,300**	\$6,650/\$13,300**		\$4,125/\$8,250	\$4,100/\$8,200	
Prescription Deductible	Combined with medical	Combined with medical	Combined with medical	Combined with medical		Combined with medical
Prescription Out-of-Pocket Max	\$1,350/\$2,700	\$1,350/\$2,700	\$1,350/\$2,700	\$1,350/\$2,700		N/A*
Prescription Drugs	Deductible, then \$10/\$40/50%	Deductible, then \$12/40%/60%	Deductible, then \$0	Deductible, then \$0		Deductible, then \$0
Wellness Drugs	\$10/\$40/50%	\$12/40%/60%	\$5/40%/60%	\$15/40%/60%		\$25/40%/60%
Preventive	\$0	\$0	\$0	\$0		\$0
PCP or Mental Health visits	Deductible, then 10%	Deductible, then 50%	Deductible, then \$0	Deductible, then \$0		Deductible, then \$0
Specialists visits	Deductible, then 30%	Deductible, then 50%	Deductible, then \$0	Deductible, then \$0		Deductible, then \$0
Urgent Care	Deductible, then 30%	Deductible, then 50%	Deductible, then \$0	Deductible, then \$0		Deductible, then \$0
Emergency Room	Deductible, then 30%	Deductible, then 50%	Deductible, then \$0	Deductible, then \$0		Deductible, then \$0
Hospital Outpatient & Inpatient	Deductible, then 30%	Deductible, then 50%	Deductible, then \$0	Deductible, then \$0		Deductible, then \$0

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2019 Plans and Rates

Plan Design	Single	Couple	Adult & Child(ren)	Family
Blue Rewards Gold	\$657.64	\$1,315.28	\$1,269.25	\$1,847.97
Blue Rewards Gold CDHP	\$625.62	\$1,251.24	\$1,207.45	\$1,757.99
Blue Rewards Silver	*Rates determined if purchased with BCBSVT or VHC (next slide)			
Blue Rewards Silver CDHP				
Blue Rewards Bronze	\$499.40	\$998.80	\$963.84	\$1,403.31
Blue Rewards Bronze CDHP	\$504.10	\$1,008.20	\$972.91	\$1,416.52
Standard Platinum	\$786.86	\$1,573.72	\$1,518.64	\$2,211.08
Standard Gold	\$674.23	\$1,348.46	\$1,301.26	\$1,894.59
Standard Silver	*Rates determined if purchased with BCBSVT or VHC (next slide)			
Standard Silver CDHP				
Standard Bronze	\$496.39	\$992.78	\$958.03	\$1,394.86
Standard Bronze CDHP	\$507.44	\$1,014.88	\$979.36	\$1,425.91
Standard Bronze <i>without Rx MOOP</i>	\$512.57	\$1,025.14	\$989.26	\$1,440.32

BCBSVT Direct vs BCBSVT VHC Silver Plan Differences

BCBSVT - Direct	BCBSVT - VHC
Standard Silver - Reflective	Standard Silver
\$105 copay for Ambulance	\$100 copay for Ambulance
Standard Silver CDHP - Reflective	Standard Silver CDHP
Ambulance coinsurance 35%*	Ambulance coinsurance 30%*
Blue Rewards Silver - Reflective	Blue Rewards Silver
\$55 Ambulance copay*	\$50 Ambulance copay*
Blue Rewards Silver CDHP - Reflective	Blue Rewards Silver CDHP
\$4,125 Deductible/OOP	\$4,100 Deductible/OOP

*Deductible applies first

BCBSVT Reflective					BCBSVT - VHC				
Standard Silver	\$570.96	\$1,141.92	\$1,101.95	\$1,604.40	Standard Silver	\$645.34	\$1,290.68	\$1,245.51	\$1,813.41
Standard Silver CDHP	\$585.80	\$1,171.60	\$1,130.59	\$1,646.10	Standard Silver CDHP	\$650.23	\$1,300.46	\$1,254.94	\$1,827.15
Blue Rewards Silver	\$568.63	\$1,137.26	\$1,097.46	\$1,597.85	Blue Rewards Silver	\$651.71	\$1,303.42	\$1,257.80	\$1,831.31
Blue Rewards Silver CDHP	\$566.47	\$1,132.94	\$1,093.29	\$1,591.78	Blue Rewards Silver CDHP	\$639.80	\$1,279.60	\$1,234.81	\$1,797.84

Silver Plan Changes in 2019

- Cost sharing reduction (CSR) defunded by federal government in 2017 led to silver-loading for 2019. Silver plans will have two different premiums, BCBSVT and Vermont Health Connect (VHC)
- “**Reflective**” silvers are the lower cost silver options
- “**Reflective**” silver plan options are only available with BCBSVT directly (*Direct Individual Purchasers & Small Groups*)
- Silver plan options with VHC are the higher cost plans in 2019. Available only for individual purchasers with VHC.
 - *VHC enrollees can qualify for premium assistance (APTC and/or VPA) to reduce their monthly premium*
 - *CSR are still available when purchasing a silver plan option (qualification pending)*

Cost Share Reduction (CSR) Plan Options

- Based on customer's household income, they may qualify for plans with a cost share reduction (such as lower deductible, co-payments, and out-of-pocket costs).
- In order to receive a CSR, the customer must elect a Silver level plan. The CSR levels are:
 - Tier 1 or 94% CSR
 - Tier 2 or 87% CSR
 - Tier 3 or 77% CSR
 - Tier 4 or 73% CSR

Exclusive Provider Organization (EPO) BCBSVT Network

- BCBSVT QHP plans have the same provider network for ALL plans
- Network provides coverage in all 50 states
- Members must use an in-network provider
 - *BlueCross Blue Shield preferred provider in the state services being rendered in*
 - *Emergency services allow both in network & out-of-network*
 - *All other out-of-network providers are not accepted unless with BCBSVT approval*
- Out of country benefits are available for emergency only
- BCBSVT has two find-a-doctor tools:
 - Vermont service area & nationally

<http://www.bcbsvt.com/find-a-doctor>

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Blue Rewards Health & Wellness Plans

Blue Rewards Health & Wellness Program

Program is eligible on all Blue Rewards Health and Wellness plans

Wellness Incentive is **\$300** per member over age 21 enrolled in a Blue Rewards plan

- ❑ Take the Online Health Assessment (**\$50**)
- ❑ Participate in an Individual Challenge or complete an Online Workshop (**\$50**)
- ❑ Get a Dental or Vision exam (**\$100**)
- ❑ Complete an expanded Health & Wellness Service (**\$100**)

Blue Rewards 3-6-9 Benefit

Benefit is only eligible for the Blue Rewards Gold, Blue Rewards Silver, Blue Rewards Bronze & Blue Rewards Catastrophic

The combined first 3, 6, or 9 office visits with either a Primary Care Provider, Mental Health, or Substance Abuse provider are eligible at no cost

Tiers:

- Individual: **3** visits Two-person: **6** visits* Adult & Child(ren)/Family: **9** visits*

**Visits are combined total between all covered members*

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Pediatric Dental & Vision

*Members up to Age 21 (until the end of that calendar year)

Pediatric Dental

- **Class I: No Charge** (deductible applies on CDHP plans)
 - Class I services include semiannual examinations, semiannual cleaning, X-rays and diagnosis.
- **Class II: 70/30% Coinsurance after deductible**
 - Class II (basic) services include simple restoration (fillings), crowns and jackets, repair of crowns, wisdom tooth removal, extractions and endodontics (root canal).
- **Class III: 50% Coinsurance after deductible**
 - Class III (major) services include dentures, bridges, replacement of bridges and dentures and Medically Necessary orthodontia.
 - Must use a CBA Blue Dental Provider (www.cbabluevt.com)

Pediatric Vision

- **Deductible and/or Specialist co-payment for exam/materials will apply based on plan**
 - Must use a VSP provider(www.vsp.com)

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Pharmacy

www.bcbsvt.com/pharmacy/NPF

- Express Scripts (ESI) is BCBSVT pharmacy vendor
- All Qualified Health Plans (QHP) have the National Preferred Formulary (NPF) drug benefits
- **New for 2019:** If you take specialty medications, you'll receive these prescriptions from Accredo Specialty Pharmacy
- Mail order (90 day supply) is available through ESI.

Additional discounts may be available with mail order option pending prescription

- **3-tier prescription coverage:**
 - Generic, Preferred brand, & Non-preferred brand
- Wellness Drugs, deductible is waived on CDHP policies

Wellness Drug list only applies to the versions of the drug that treat these conditions:

- Blood pressure lowering medications
- Cholesterol lowering medications
- Agents to prevent osteoporosis
- Asthma medications
- Diabetic medication

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Health Savings Accounts available with QHP plans

- Individuals can pair their Consumer Directed Health Plan (CDHP) plan with a HSA
 - BCBSVT has 5 HSA plans eligible in 2019
 - Blue Rewards Gold CDHP, Blue Rewards Silver CDHP, Blue Rewards Bronze CDHP
 - Standard Silver CDHP, Standard Bronze CDHP
- Allows individuals to invest money into this account throughout the calendar year and deduct from their taxable income
- 2019 IRS HSA limits:
 - Single Coverage: \$3,450
 - Family Coverage: \$7,000
 - Individuals over age 55 can add an additional \$1,000
- Eligible to use funds tax-free to pay for qualified medical expenses deemed by IRS



- CDHP policies with CSR affected may not be eligible for HSA due to not meeting IRS minimum deductibles

2019: \$1,350 single coverage / \$2,700 two-person or family coverage

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Telemedicine Services



Register today for Amwell[®] to get 24/7/365 medical advice.

Blue Cross and Blue Shield of Vermont members can now see a licensed provider 24/7/365 on a computer, tablet or phone.

You can use Amwell when:

- You need to see a provider, but can't fit it into your schedule
- Your provider's office is closed
- You feel too sick to leave the house
- You need care for your children

For more information, go to www.amwell.com or call Amwell customer service at (855) 818-3627.

Sign up for Amwell!

There are three ways to sign up:

- Download the Amwell App from the iTunes Store[®] or Google Play[™] store
- Visit www.Amwell.com
- Call (844) 733-3627 (SEE-DOCS)



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Benefits of an online visit

- **Open 24 hours**
 - Doctors are available 24 hours a day, 365 days a year
- **Visits anywhere**
 - Amwell App allows healthcare from anywhere, at any time
- **No appointments**
 - Use the Amwell App, Web, or Telephone
- **Prescriptions**
 - Prescriptions are sent electronically to pharmacy of your choice

Costs are less than Emergency Room or Urgent care



*Amwell provides telemedicine services only.

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2019 Renewal Information

Open Enrollment
November 1, 2018 through December 15, 2018

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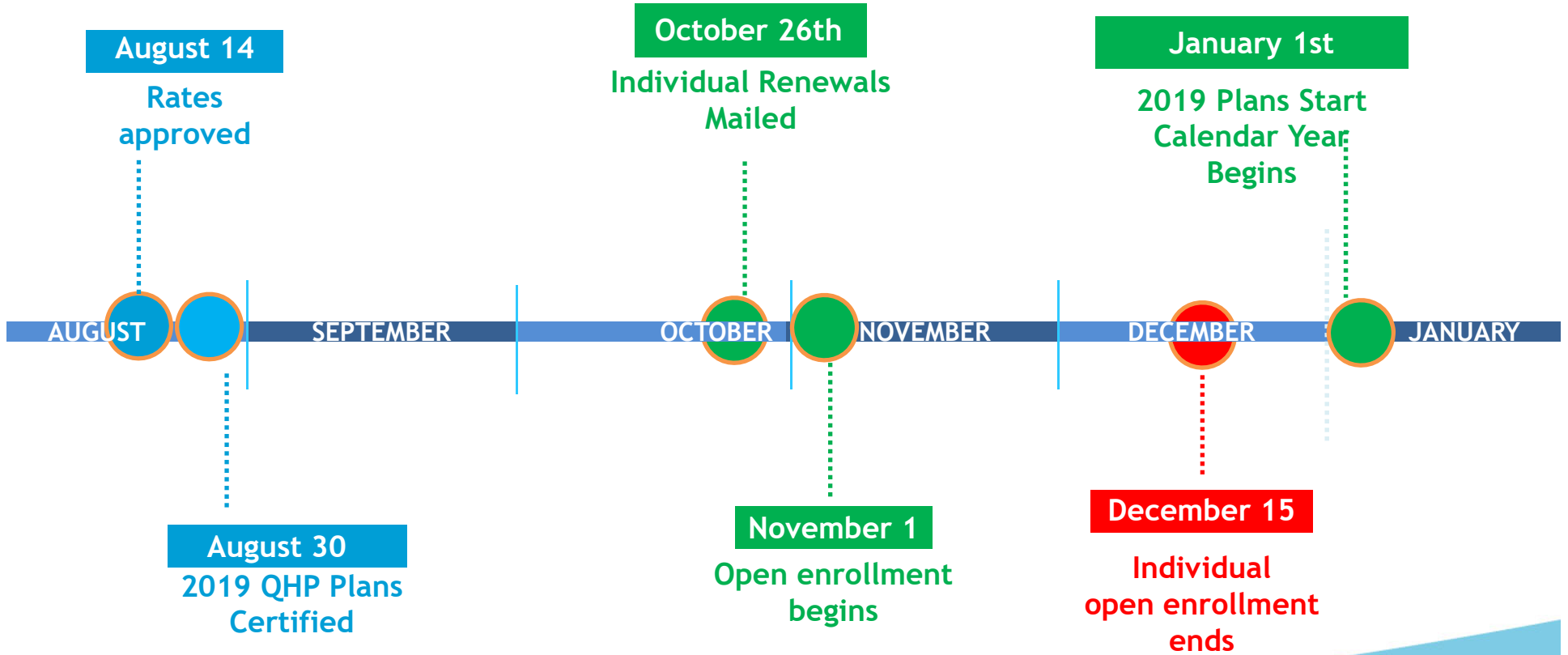
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QHP Timeline prior to January 1, 2019



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2019 Renewal Options

- Customers who qualify for premium tax credits will still need to enroll with Vermont Health Connect (VHC) in 2019
- If customers do not qualify for premium tax credits have two options:
 - 1) **Enroll with Vermont Health Connect.**
 - *Can enroll in any plan offering through VHC*
 - *If you don't claim APTC on monthly basis but take tax credits at end of tax year, would still need to enroll with VHC*
 - *Silver plans will cost more than enrolling directly with the insurance carriers reflective silver*
 - 2) **Enroll with BCBSVT directly for 2019.**
 - *Members will forfeit any eligibility with premium tax credits or cost share reductions by enrolling with us direct.*
 - *Silver plans will be less expensive with BCBSVT*
 - *BCBSVT manages premiums and invoices directly for customers who enroll with BCBSVT directly*

2019 Renewal Tools



VERMONT HEALTH CONNECT'S PLAN COMPARISON TOOL

Able to enter your household size and income to confirm if you qualify for financial assistance for 2019

<https://vt.checkbookhealth.org/>



BCBSVT FIND A PLAN TOOL

Review all plans offered by BCBSVT directly if you do not qualify for financial assistance in 2019

<http://www.bcbsvt.com/find-a-plan>

How Can Individuals Enroll?

If an individual would like to enroll with BCBSVT directly for 2019:

Enrollment can be completed by:

- Telephone
- Paper application
- Online application

(800) 255-4550

<http://www.bcbsvt.com/vermont-health-benefit-exchange/individual-and-family-enrollment/>

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BCBSVT HOURS

During Open Enrollment BCBSVT Sales & Service Consultants will be available:



- Monday - Friday 8 a.m. - 6 p.m.
- Saturday's 9 a.m. - 12 p.m.

Open Enrollment is from 11/01/2018 - 12/15/2018

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Questions?

Call us or email us at:

- Phone: (800) 255-4550
- Email: consumersupport@bcbsvt.com

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