



Serving those who serve South Carolina

Insurance II workshop

Benefits at Work 2016



Serving those who serve South Carolina

State Health Plan update 2017

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State Health Plan update 2017



- Monthly contributions and benefit design
- Plan changes: pharmacy and medical
- Rally Health
- No-Pay Copay enhancements
- Employer group health report
- PEBA Perks



Monthly contributions and benefit design

Monthly employer contributions effective January 1, 2017



- 0.8 percent increase for employers

	2016	2017
Employee only	\$360.10	\$362.98
Employee/spouse	\$713.26	\$718.98
Employee/child	\$552.68	\$557.10
Full family	\$893.04	\$900.18

- Employer contribution for basic State Dental Plan will increase from \$11.72 to \$13.48 per month

Monthly member contributions effective January 1, 2017



- No increase for enrollees

	Savings Plan	Standard Plan/ Medicare Supplement
Employee only	\$9.70	\$97.68
Employee/spouse	\$77.40	\$253.36
Employee/child	\$20.48	\$143.86
Full family	\$113.00	\$306.56

SHP benefit design effective January 1, 2017



- No changes to deductibles, copayments or coinsurance amounts



Pharmacy benefit changes

Pharmacy benefit changes effective January 1, 2017



- Transition to Express Scripts' **National Preferred Formulary**
- Hepatitis C Cure Value Program
- Cholesterol Care Value Program
- Extensive, custom communication campaigns to members, health care providers and pharmacies from PEBA and Express Scripts are set to begin in September 2016

Express Scripts' National Preferred Formulary



- Excludes some branded products in highly interchangeable categories
- Exception process in place for situations when there are clinical reasons to use excluded products
- Free manufacturer offering of the preferred diabetes glucose meter for members who are impacted by test strip coverage changes
- Members and physicians will be notified of changes prior to January 1, 2017



Value programs

- Requires all Hepatitis C and PCSK9 cholesterol medications to be filled through Accredo, Express Scripts' specialty medication pharmacy
- Ensures medication adherence and assistance from specialty pharmacist for these high-cost medications
- Existing members as of January 1, 2017, taking a Hepatitis C therapy will be grandfathered and not required to move to Accredo
- Continue to require clinical review for Hepatitis C and PCSK9 medications



Additional medical benefits

Additional medical benefits effective January 1, 2017



- Telehealth: Blue CareOnDemandSM
- Ameda manual and electric breast pumps obtained from contracted providers will be available at no cost to the member
- Increase lifetime limit for hospice services to \$7,500 from \$6,000

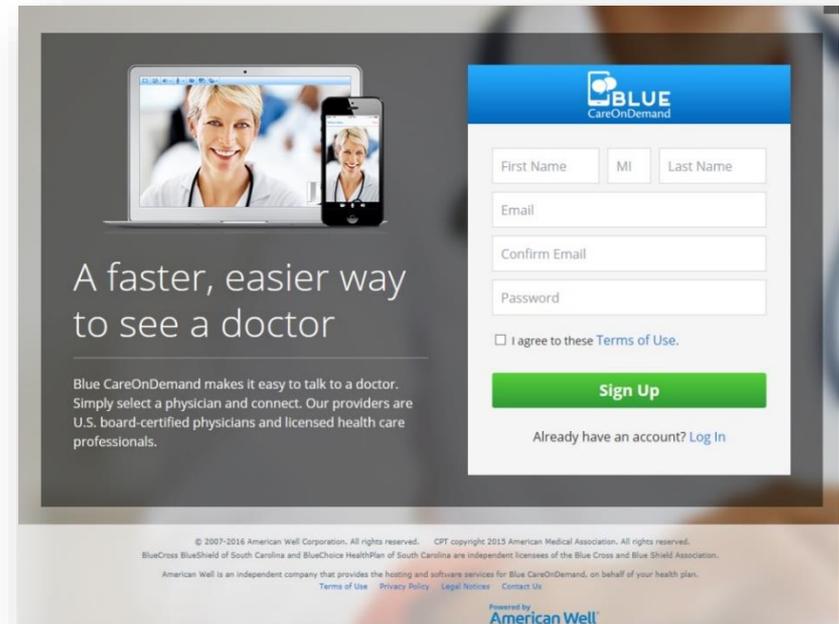
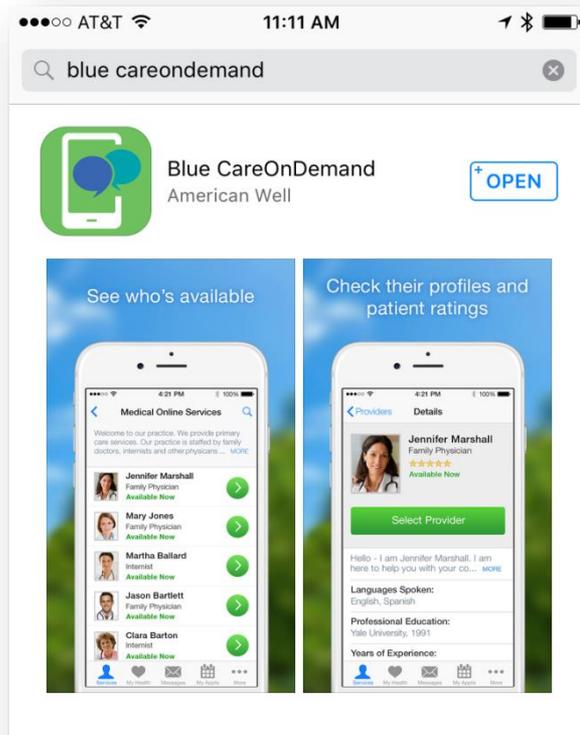
Blue CareOnDemand: 24/7/365 access



- Common urgent care diagnoses include:
 - Sinusitis
 - Respiratory infection
 - Bronchitis
 - Urinary tract infection
 - Pharyngitis
 - Pink eye
 - Cough
 - Flu
 - Allergies
 - Dysuria

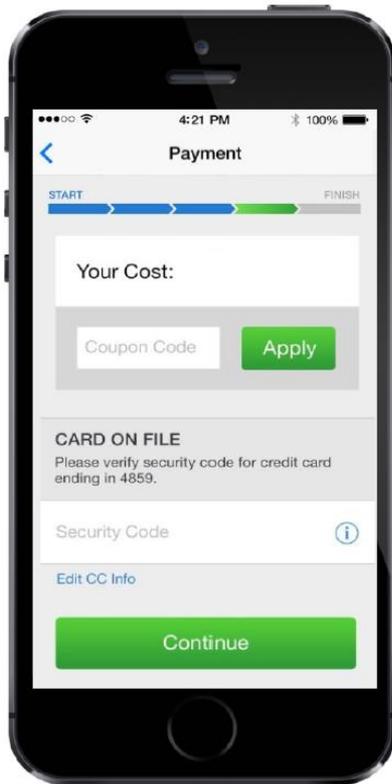


Blue CareOnDemand: two easy ways to access

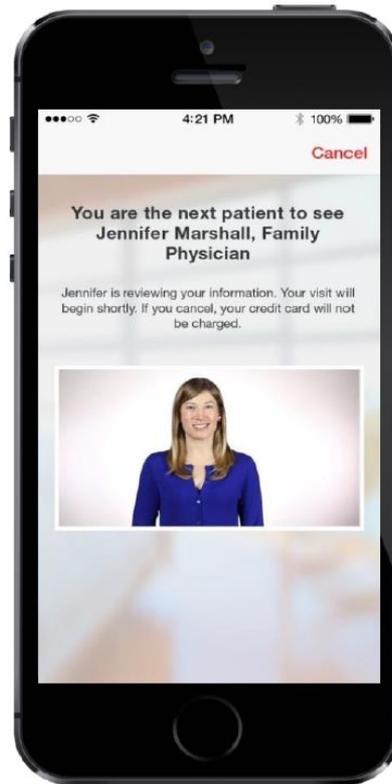


www.BlueCareOnDemandSC.com

Blue CareOnDemand: member experience



Payment



Waiting Room



Visit



Rally Health



Accessing Rally

- My Health Toolkit
- Rally app

My Health Toolkit® Benefits Wellness Resources Profile

Welcome, MICHAEL T TESTING (Log Out)

Family List

Health Dental

Wellness Programs

- Personal Health Record
- Quit for Life
- 24-Hour Nurse
- Rally

Wellness Tools

Program	Maximum	Applied	Remaining
Essential Value@	\$250.00	\$0.00	\$250.00
Health Incentive Account@	\$500.00	\$0.00	\$500.00
Applied	\$750.00	\$0.00	\$750.00
Remaining	\$1,500.00	\$0.00	\$1,500.00

RALLY

What's Your Rally Age?

Take a quick survey to get a measure of your overall health

40

RALLY

Put Rally in your pocket with our new app. The easiest way to manage your Missions, Challenges, and Rewards. Get the iPhone App

Exercise 30 minutes a day Today 0 minutes

Meditate 20 minutes a day Today 0 minutes

Recommended For You

Go to My Health Toolkit®

Visit your health plan's member portal for online resources & information specific to your benefits.

Go!

Use Your Coins to Win Awesome Stuff!

Exchange Rally Coins for a chance to win great prizes. Check out all the available sweepstakes and enter today!

View Sweepstakes

Welcome! You're now on Rally.

Rally gives you innovative tools and support to improve your health. See how you're doing right now — and what to do next. Get your full health profile, take on fun missions and challenges, join in discussions, and more! To sweeten the deal, you'll earn Rally Coins, which are good for a chance to win tons of great rewards.

Sign Up

Search: rally health



Rally: what's included?

- Survey
- Missions
- Challenges
- Communities
- Sweepstakes

The screenshot displays the Rally mobile app interface. At the top, there's a navigation bar with the Rally logo, a search bar, and user information including 'SpartanOn' and '7860 coins'. Below the navigation bar are tabs for 'Dashboard', 'Missions', 'Challenges', 'Communities', and 'Rewards'. The main content area is titled 'Today's Activities' and features three cards: 1) 'Download the Rally App' with a 'Get the App' button and a note to 'Earn double the coins on select missions!'; 2) 'Exercise 30 minutes a day' with a progress indicator showing 'Today 0 minutes'; 3) 'Run 30 minutes' with a progress indicator showing 'Today 0 minutes'. Below this, there are two sections: 'Recommended For You' with a card for 'Connect to Your Health Coach!' featuring a 'COACH' icon and the phone number '1-855-838-5897'; and 'Rewards' with a card titled 'Let's Talk Rewards.' and a 'See Your Program' button.



Sweepstakes 411

- Earn coins
- Redeem
- Rotating prizes
- Notifications

The screenshot shows the Rally Rewards interface. At the top, there's a search bar and navigation tabs for Dashboard, Missions, Challenges, Communities, and Rewards. The Rewards tab is active. The dashboard displays: 7860 Coin Balance, 4065 Recently Earned, 225 Recently Spent, and 100% of 100% Premium Reduction Reward Balance. A 'Let's Talk Rewards' section is also visible. The main feature is the 'Under Armour Healthbox' promotion, which includes a smart scale and wearable devices. Below this, there's a section for 'Available Rewards' with four items: a \$25 Gift Card (coming soon), a Nest Thermostat (3 days left), the Under Armour Healthbox (10 days left), and Perfect Pushup Elite (3 days left). Each item has a description, entry requirements, and an 'Enter' button.

Reward	Days Left	Entry Requirement	My Entries
\$25 Gift Card	Coming Soon	Exchange 500 coins to redeem	0
Nest Thermostat	3 days left to enter	Multi-Entry Sweepstakes 50 coins	0
Under Armour Healthbox	10 days left to enter	Multi-Entry Sweepstakes 55 coins	0
Perfect Pushup Elite	3 days left to enter	Multi-Entry Sweepstakes 5 coins	0

Establishing the coach connection



Connection Request

After you accept this request, your coach will be able to view your personal health information, including your real name, and Rally activity. This helps them provide recommendations just for you.

OK **Cancel**

Coach John S. **Decline** **Accept**

The coach connection is permission based that requires the member to agree to the request



No-Pay Copay enhancements

No-Pay Copay enhancements



	Current	2017
Who's eligible	SHP primary employees, spouses and children	SHP primary employee and spouses; children are no longer eligible due to new EEOC regulations
Conditions	<ul style="list-style-type: none"> • Diabetes • Congestive heart failure • Coronary artery disease (heart disease) <ul style="list-style-type: none"> • Hyperlipidemia (high cholesterol) • Hypertension (high blood pressure) 	
Compliance	<ul style="list-style-type: none"> • Condition specific assessment in PHR/PHA depending on year • Physician visit • Lab tests 	<ul style="list-style-type: none"> • Rally survey • Coach contact or education (based on risk level) • Physician visit • Lab tests • Flu shot • Eye exam (for diabetes); • Eliminating "attend approved class"
Compliance timing	12 months based on initial enrollment in program	Quarterly engagement, based on annual claims activities
Enhanced benefit	Provided for 12 months after meeting compliance	Provided quarterly if compliant with requirements during prior quarter
Member tools	90-day compliance notice via snail mail	<ul style="list-style-type: none"> • Rally reward tracking • Ongoing nudges and engagement reminders

Condition compliance for 2017



No-Pay Copay criteria	Diabetes	Congestive heart failure	Coronary artery disease (heart disease)	Hyperlipidemia (high cholesterol)	Hypertension (high blood pressure)
Be enrolled in the appropriate condition management program	✓	✓	✓	✓	✓
Coach contact or educational materials (based on risk) – QUARTERLY	✓	✓	✓	✓	✓
See doctor at least once a year*	✓	✓	✓	✓	✓
Complete labs and exams annually:					
Lipid panel	✓	✓	✓	✓	✓
Microalbumin	✓				
A1c (2)	✓				
Eye exam (self attestation)	✓				
Complete Rally survey annually	✓	✓	✓	✓	✓
Receive flu shot annually (self attestation)	✓	✓	✓	✓	✓

*To meet this qualification, members must see either a primary care doctor (family medicine, internist, nurse practitioner, pediatrician, advanced practice psychiatric nurse) or a specialist in a relevant specialty (endocrinologist, cardiologist, nephrologist, ophthalmologist, allergist, pulmonologist, psychiatrist, advanced practice registered nurse, multispecialty psychiatric clinic). Optometrists can be seen for the eye exam.

Compliance requirements by risk



	Q1	Q2	Q3	Q4
High risk	1 coach contact	1 coach contact	1 coach contact	1 coach contact plus condition specific claims activities
Medium risk	Condition education and attestation	1 coach contact	Condition education and attestation	1 coach contact plus condition specific claims activities
Low risk	Condition education and attestation plus condition specific claims activities			



Annual employer group health report

What does the report cover?



- Custom report provides an **aggregate-level** understanding of your active employees and their dependents' health
- De-identified information on chronic condition prevalence rates, participation in value-based benefits and preventive screening participation rates
- Intended to provide a way to identify opportunities to improve member health outcomes for your population
- PEBA Health Hub: an ever-changing resource available to employers to access turnkey toolkits to promote various initiatives to your employees

Sample annual employer report card



Participating employer group report - 2014 State Health Plan

	Your employer group				All members of higher education employer group type				Matched random sample of higher education employer group type (based on age and gender)											
	Adult ¹		Child ²		Adult ¹		Child ²		Adult ¹		Child ²									
Overall counts	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%								
Total number of members	1,630	76.0%	514	24.0%	30,878	76.7%	9,396	23.3%	6,518	76.0%	2,055	24.0%								
Average age	Average - adult		Average - child		Average - adult		Average - child		Average - adult		Average - child									
Average age	44.17		8.37		43.70		8.71		44.16		8.37									
Gender breakdown	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%								
Female	887	54.4%	273	53.1%	16,712	54.1%	4,584	48.8%	3,548	54.4%	1,092	53.1%								
Male	743	45.6%	241	46.9%	14,166	45.9%	4,812	51.2%	2,970	45.6%	963	46.9%								
Annual health claims spend (medical + pharmacy)	Adult ¹		Child ²		Adult ¹		Child ²		Adult ¹		Child ²									
	Average		Average		Average		Average		Average		Average									
Average amount paid per member per year	\$4,855		\$2,448		\$4,941		\$1,736		\$4,855		\$1,805									
Average total paid	\$4,855		\$2,448		\$4,941		\$1,736		\$4,855		\$1,805									
Average plan paid	\$3,720		\$1,899		\$3,849		\$1,281		\$3,764		\$1,362									
Member health risk status	Count	%	Count	%	Count	%	Count	%	Stat sign	Outcome	Stat sign	Outcome	Count	%	Count	%	Stat sign	Outcome	Stat sign	Outcome
Low risk	931	57.1%	466	90.7%	16,951	54.9%	8,376	89.1%	NV		NV		3,538	54.3%	1,857	90.4%	NV		NV	
Medium risk	673	41.3%	x	x	13,459	43.6%	1,001	10.7%	NV		NV		2,886	44.3%	196	9.5%	NV		NV	
High risk	26	1.6%	x	x	468	1.5%	19	0.2%	NV		NV		94	1.4%	2	0.1%	NV		NV	

Reported by S.C. PEBA.

1. Adult defined as age greater than or equal to 18 years.

2. Child defined as age less than 18 years.

Total paid = plan paid + patient liability.

*insufficient cell sizes and NV = possible invalid test of significance due to small cell sizes or small expected counts.

+ implies positive outcome and - implies negative outcome.

Blank cells indicate outcomes that are not applicable to a particular group. For example, adults are not eligible for well-child visits.

Sample annual employer report card



Participating employer group report - 2014 State Health Plan

	Adult ¹				Child ²				Test for significant difference between all higher education members and your employer group				Adult ¹				Child ²				Test for significant difference between random sample and your employer group			
	Count	%	Count	%	Count	%	Count	%	Stat sign	Outcome	Stat sign	Outcome	Count	%	Count	%	Stat sign	Outcome	Stat sign	Outcome	Stat sign	Outcome		
Chronic condition prevalence rate																								
Any chronic	504	30.9%	20	3.9%	10,132	32.8%	460	4.9%	no		no		2,156	33.1%	79	3.8%	no		no		no			
Asthma	51	3.1%	17	3.3%	1,008	3.3%	362	3.9%	no		no		215	3.3%	67	3.3%	no		no		no			
Coronary artery disease	x	x	x	x	193	0.6%	0	0.0%	NV		NV		49	0.8%	0	0.0%	NV		NV		NV			
Congestive heart failure	x	x	x	x	130	0.4%	3	0.0%	NV		NV		25	0.4%	0	0.0%	NV		NV		NV			
Chronic obstructive pulmonary disease	11	0.7%	x	x	140	0.5%	2	0.0%	no		NV		34	0.5%	0	0.0%	no		NV		NV			
Diabetes	102	6.3%	x	x	2,368	7.7%	35	0.4%	yes	+	NV		524	8.0%	4	0.2%	yes	+	NV		NV			
Hyperlipidemia	320	19.6%	x	x	6,274	20.3%	13	0.1%	no		NV		1,311	20.1%	3	0.1%	no		NV		NV			
Hypertension	295	18.1%	x	x	6,263	20.3%	16	0.2%	yes	+	NV		1,322	20.3%	2	0.1%	yes	+	NV		NV			
Migraines	18	1.1%	x	x	297	1.0%	44	0.5%	no		NV		56	0.9%	5	0.2%	no		NV		NV			

Participation rate of covered preventive screenings	Adult ¹		Child ²		Adult ¹		Child ²		Test for significant difference between all higher education members and your employer group		Adult ¹		Child ²		Test for significant difference between random sample and your employer group							
	Count	%	Count	%	Count	%	Count	%	Stat sign	Outcome	Stat sign	Outcome	Count	%	Count	%	Stat sign	Outcome	Stat sign	Outcome		
Breast cancer screening	292	64.0%			5,880	66.6%			no				1,207	68.2%			no					
Cervical cancer screening	422	72.3%			7,446	67.3%			yes	+			1,582	67.8%			yes	+				
Colorectal cancer screening	351	60.0%			6,086	55.6%			yes	+			1,248	54.7%			yes	+				
Preventive biometric screening	97	6.7%			2,557	9.7%			yes	-			582	10.1%			yes	-				
Quit 4 life	x	x			16	0.0%			NV				3	0.0%			NV					
Flu vaccine			244	47.5%			3,626	38.6%			yes	+			823	40.0%					yes	+
Well child visit - 2 to 18			263	60.6%			4,144	52.7%			yes	+			913	52.9%					yes	+

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PEBA Perks



2017 PEBA Perks

- Colorectal cancer screenings
- Coming Attractions: maternity management program
- Flu vaccine
- Stress management program
- Tobacco cessation
- More details about PEBA Perks, other value-based benefits and health management programs available online at www.peba.sc.gov/healthwellness.html.



Other benefits



Other benefits

- Be sure to visit our vendors for more information on other benefits
 - EyeMed: vision care program
 - Securian: life insurance program
 - The Standard: long term disability program
 - WageWorks: flexible spending benefits program



Disclaimer

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