

Geneseo Community Unit School District #228

Blue Cross Blue Shield of IL Change 2020

Presented By | Sara Dickinson, Sales Executive
Linda Perry, Senior Benefits Manager
Julie Harbaugh, Senior Benefits Services Representative
Alexis Rettenberger, Benefits Services Representative

ACTIVE & RETIREE PLAN—BCBS OF IL

MEDICAL & RX BENEFITS	2019 Plan	2020 Plan
Median Deductible		
In-Network (Single/Family)	\$300 / \$600	\$400 / \$800
Out-of-Network (Single/Family)	\$500 / \$1,200	\$750 / \$1,600
Median Out of Pocket Maximums		
In-Network (Single/Family)	\$800/\$1,600	\$1,000 / \$2,000
Out-of-Network (Single/Family)	\$1,750 / \$3,500	\$2,000 / \$4,000
Office Visit Copay		
In-Network (PCP/Specialist)	deductible/coinsurance	deductible/coinsurance
Out-of-Network	deductible/coinsurance	deductible/coinsurance
ER Copay	\$100 + ded/coins	\$100 + ded/coins
Coinsurance		
In-Network (Plan Pays/Employee Pays)	80% / 20%	80% / 20%
Out-of-Network (Plan Pays/Employee Pays)	50% / 50%	50% / 50%
Prescription Benefits		
RX Out of Pocket separate from Medical	\$600/\$1,200	\$750/\$1,500
Generic	\$10	\$10
Preferred	\$25	\$25
Non-Preferred	\$40	\$40
Preferred Specialty/Non Preferred	\$100/50%	\$100/50%

Health Plan Equivalency Rates	2019	2020*
Active Single	\$591.47	\$515.28
Active Family	\$1,478.67	\$1,353.21
Retiree Single Under 65	\$591.47	\$515.28
Retiree Family Under 65	\$1,478.67	\$1,353.21
Retiree Single Medicare	\$288.62	\$309.17
Retiree Family Medicare	\$1,021.99	\$618.34

*Suggested Rates from BCBSIL

BCBS OF IL FINAL QUOTE

	CURRENT**	Renewal
TPA or ASO Provider	SISCO	BCBS of IL
PPO Network	PHCS	Blues
Single Coverage All on Medical Plan	128	128
Family Coverage All on Medical Plan	97	97
TPA Administrative Fees (PEPM)		
Medical Administration	\$19.20	\$73.12
PBM Administration	\$0.00	-\$35.56
Additional Services	\$1.00	\$0.52
Utilization Management	\$5.55	\$0.00
PPO Access Fee	\$14.70	\$0.00
Broker Fee	\$0.00	\$0.00
Total TPA Administrative Fees	\$40.45	\$38.08
Annual Broker Fee	\$30,000	\$0
TOTAL ANNUAL ADMIN COSTS	\$139,215	\$102,816
Single Coverage Excludes over Age 65 Retirees	113	113
Family Coverage Excludes over Age 65 Retirees	92	92
Stop Loss Contract Terms		
Stop Loss Carrier	Swiss Re	BCBS of IL
Specific Deductible	\$90,000	\$90,000
Contract Type	24/12	24/12
Maximum Renewal Increase	40%	none
Aggregating Specific	\$0	\$0
Specific Maximum Annual Benefit	Unlimited	Unlimited
Specific & Aggregate Includes	Medical & Rx Card	Medical & Rx Card
Laser Exposure	\$210,000	td
Specific Single Premium	\$87.23	\$225.59
Specific Family Premium	\$230.03	\$225.59
Aggregate Premium	\$6.25	\$5.60
Total Annual Specific Premium	\$372,237	\$554,951
Total Annual Aggregate Premium	\$15,375	\$13,776
TOTAL ANNUAL STOP LOSS PREMIUM	\$387,612	\$568,727
Estimated Total Fixed Costs	\$526,827	\$671,543
Aggregate Attachment Factors		
Contract	24/12	24/12
Contract Includes	Medical & Rx Card	Medical & Rx Card
Single	\$586.32	\$877.38
Family	\$1,423.00	\$877.38
Aggregate Attachment Point		
Maximum Claims	\$2,366,042	\$2,158,355
Underwriters Expected Claims	\$2,102,834	\$1,726,684
<i>(aggregating specific + 80% of att pt + laser exp.)</i>		
Maximum Total Program Costs	\$3,102,869	\$2,829,898
Expected Total Program Costs	\$2,629,661	\$2,398,227
<i>(at 80% of attachment point + fixed)</i>		

- Blue Cross Blue Shield is offering a \$100,000 implementation credit which would be credited on the first months invoice.
- Aggregate coverage is billed as an annual amount on the first invoice.
- Blue Cross Blue Shield offers a expanded-national network vs. Current QCCH PPO Network.
- BCBSIL improved provider cost with increased savings on claims with BCBS provider contracts. The plan is currently averaging 54%. Move to BCBS IL would increase savings by 5-10% on \$2M of claims.

BCBS OF IL FEATURES AND PROGRAMS

- BCBS of IL Blue Access Member Website and Mobile App: digital ID cards, claims tracking, cost estimators, find a provider or pharmacy, and other great online options
- 24/7 Nurseline: call a registered nurse anytime to discuss health questions or help to make care decisions or to help get an appointment with your doctor. Also, audio library of more than 1,000 health topics.
- MDLive: similar to MeMD Geneseo has now. Virtual Doctor visits 24/7 for acute health issues.
- Special Beginnings Program: manage and understand your pregnancy with educational materials and support (from early pregnancy through six weeks after delivery).
- Blue365 Program: employees can save money on health and wellness products and services.
- Well onTarget Program: provides tools and resources to help guide employees toward their health and wellness goals.
- Fitness Programs: access a nationwide network of facilities to take advantage of discounts.
- Health Advisors: these nurses or professionals may call members to help them get care for serious illnesses.

TOP PROVIDER MATCH

PV_NM	PV_CITY	PV_ST	PV_ZIP	CHARGE	BCBS IL Match
HAMMOND HENRY HOSPITAL	GENESEO	IL	612541092	\$743,017.02	YES
TRINITY MEDICAL CENTER	ROCK ISLAND	IL	612015393	\$575,111.91	YES
ILYA B VOLFSO	DAVENPORT	IA	528032459	\$201,905.00	YES
SAINT FRANCIS MEDICAL CENTER	PEORIA	IL	616370001	\$144,579.90	YES
U OF IOWA HOSP AND CLINIC	IOWA CITY	IA	522421009	\$143,240.18	YES
GENESIS MEDICAL CENTER	DAVENPORT	IA	528032459	\$142,347.19	YES
PEORIA AMBULATORY SURGERY	PEORIA	IL	616144676	\$132,222.66	YES
FRESENIUS MEDICAL CARE MOLINE	MOLINE	IL	612656898	\$130,600.92	YES
MICHAEL A TURNER MD	MOLINE	IL	612656194	\$73,130.70	YES
KE CHEN MD	SILVIS	IL	612821804	\$64,180.96	YES
EDGE PARK	TWINSBURG	OH	440872300	\$52,454.74	YES
MARK BLASER MD	MOLINE	IL	61265	\$51,716.61	YES
MISSISSIPPI VALLEY SURGERY CTR	DAVENPORT	IA	528073461	\$51,091.00	YES
NICOLAS W SHAMMAS MD	DAVENPORT	IA	528032473	\$45,297.28	YES
SUSAN M BIRD MD	GENESEO	IL	61254	\$38,508.71	YES
BELTWAY SURGERY CTR LLC	INDIANAPOLIS	IN	462801367	\$37,399.06	YES
KARA M BIRKS DC	GENESEO	IL	612541876	\$31,559.00	YES
OSF AVIATION LLC	KANSAS CITY	MO	641843974	\$30,429.50	NO

- Disruption results show that 98.8% of the eligible charge are in network with BCBS.
- Disruption shows that 99.6% of the providers are in network with BCBS.
- Providers that are falling out of network are ambulance, air ambulance, 1 dermatologist, 1 chiropractor