

Request For Proposals

- BOCC Health Plan
 - Self-Insured rather than fully insured
 - Multi-employer Consolidated Plan
- ASO (Administrative Services Only) contract
 - Provider Network
 - Network discounts on claims
 - Per employee fee (850 employees multiplied by \$XX equals monthly fee)
 - Administers claims

Pharmacy Component of Health Plan

- Last benefit change effective 10/1/08
Only co-pays changed:
 - \$5 / \$25 / \$50 (retail 31 days)
 - \$10 / \$50 / \$100 (mail order; 90 days)
- Co-pays do not apply to health plan deductibles or health plan out-of-pocket
- BCBS administers the pharmacy plan using a Medication Guide that is updated twice annually (last update was January 2010)
 - Drugs not covered are listed
 - Drugs requiring prior authorization are listed
 - Drugs in the responsible steps program are listed

- Pharmacy co-pays do not apply to Health Plan deductibles or Maximum Out-of-Pocket Expense
- Dental deductibles apply only to Dental Plan

- Benewise is a data management system that provides:
 - Employee portal for benefit information
 - Automated enrollment and employee information update
 - Automated billing and reconciliation between BOCC and other employers for premiums
 - Automated billing and reconciliation between vendors and BOCC
 - Status – Implementation is approximately 75% complete

Out-of-Pocket Comparison (In Network)

(Physician and Hospital Expenses)	BlueChoice Plan (former)	BlueOptions Plan (current)
OB-Regular Delivery Inpatient Hospital (\$1,600 Physician;\$7,100 Hospital)	Employee Out-of-Pocket	Employee Out-of-Pocket
Deductible	\$300	\$500
Coinsurance	\$840	\$220
Co-pay	n/a	\$600
Total	\$1,140	\$1,320
Surgery in Outpatient Hospital (\$1,850 Physician; \$7,500 Hospital)	Employee Out-of-Pocket	Employee Out-of-Pocket
Deductible	\$300	\$500
Coinsurance	\$905	\$270
Co-pay	n/a	\$200
Total	\$1,205	\$970

Out-of-Pocket Comparison (In Network)

(Physician and Facility Expenses)	BlueChoice Plan (former)	BlueOptions Plan (current)
Knee Surgery in Ambulatory Surgical Center (\$1,480 Physician; \$3,890 Surgical Center)	Employee Out-of-Pocket	Employee Out-of-Pocket
Deductible	\$300	\$500
Coinsurance	\$507	\$196
Co-pay	n/a	\$100
Total	\$807	\$796
How is this figured?		
Deductible	\$300	\$500
Coinsurance	10% of bills minus deductible	20% of physician bill minus deductible
Co-pay	n/a	\$600 Hospital \$100 ER \$100 Outpatient