

2021 CHP Changes

Mid-South District Town Hall

June 30, 2020

Agenda

Introductions

CHP Pricing 101

2021 Rates

CHP Updates

Wellness Updates

Open Enrollment Timeline



Today's Goals

- Understand 2021 CHP Options and changes
- Understand the 2021 ER Election timeline
- Know your CPS dedicated resource to help you make decisions

Meet the team



Desmond Kittelson

Account Manager

- Serving ministries >9 lives
- 5 years at CPS



Micaela Montalvo

Account Representative

- Serving ministries <9 lives in TN
- 14 years at CPS



Sally Malinee

Account Representative

- Serving ministries <9 lives in AR & KY
- 4 years at CPS



Louis Johnson

Director, Ministry Engagement

- 21 combined years of financial services and benefits consulting experience
- 9 years at CPS

Pricing 101 & 2021 Rates

How we set rates

- Began with **2019** claims costs
- Then adjusted for:
 - ❖ Trend (2 years) – Health Care Inflation
 - ❖ Migration
 - ❖ Population changes
 - ❖ Benefit changes
 - ❖ Geography
 - ❖ Program changes (i.e. health and wellness, pharmacy programs, etc.)
 - ❖ Negotiated discounts - Blue Cross Blue Shield (BCBS)
 - ❖ Anticipated pharmacy renegotiations

End with 2021 projected claims

- Initial rate increase needed = 9.9%



What our methodology doesn't consider

The present

COVID-19

- Impact to ECC enrollment
- Impact to School enrollment
- Impact to giving
- Impact to our workers and their families
- Impact to the 2020 CHP

CPS to walk together with ministries and lower the 2021 increase from 9.9% to 4.95%

2021 Pricing Update

Pricing by Plan Option

	BCBS	Cigna
Option A	5.45%	
Option B	5.45%	
Option C	5.45%	
Option D	4.75%	
Option E	5.45%	
Option HDHP	5.45%	
Healthy Me A	4.95%	5.25%
Healthy Me B	4.25%	4.75%
Healthy Me C	4.25%	4.75%
Healthy Me D	4.45%	4.95%
Composite		4.95%

CHP Updates



2021 Plan Updates – Concordia Health Plan

Grandfathered Options - Option A – Option E & Option HDHP

No changes to overall plan design

- Deductibles
- Coinsurance
- Copays
- OOP Max

No changes to bundled dental and vision options



2021 Plan Updates – Concordia Health Plan

Employers are asking for more choice and flexibility

- Many plans that were nearly identical – to offer additional choice we needed to consolidate ‘look alike’ plans
- Renaming all non-grandfathered plans
 - ❖ Healthy Me Copay – 5 plan options
 - ❖ Healthy Me HSA – 5 plan options
- Unbundled dental and vision for all non-grandfathered options
 - ❖ Providing flexibility and choice for employers to pick and choose what they need



2020 plans we are consolidating

2020 Option	Consolidate To
Select 500	Healthy Me Copay – C
Select 1000 Healthy Me A (name change only)	Healthy Me Copay – D
Choice 1500 Healthy Me B (name change only)	Healthy Me HSA – A
Choice 2000	Healthy Me HSA – B
Choice 3000 Healthy Me C (name change only)	Healthy Me HSA – C

Mapped plans do not include dental and vision. Employers will be automatically mapped to Contributory Premium Dental & Contributory Premium Vision

Healthy Me Copay Plans

2021 Plan Name	Healthy Me Copay - A	Healthy Me Copay - B	Healthy Me Copay - C	Healthy Me Copay - D	Healthy Me Copay - E
Network	BCBS, UMR, CIGNA	BCBS, UMR, CIGNA	BCBS, UMR, CIGNA	BCBS, UMR, CIGNA	BCBS, UMR, CIGNA
Type of Plan	Copay	Copay	Copay	Copay	Copay
Annual Deductible & Coinsurance					
Coinsurance	NA	20%	20%	20%	20%
Type of Deductible	NA	Embedded	Embedded	Embedded	Embedded
Deductible Single	\$0	\$350	\$600	\$1,200	\$2,400
Deductible Family	\$0	\$700	\$1,200	\$2,400	\$4,800
Annual Out-of-Pocket Maximum					
Individual	\$8,550	\$2,100	\$3,000	\$3,500	\$4,800
Family	\$17,100	\$4,200	\$6,000	\$7,000	\$9,600
Copayments					
Physician Office Visit	\$35	\$35	\$35	\$35	\$35
Specialist Office Visit	\$60	\$60	\$60	\$60	\$60
Emergency Room - Emergent/Non-Emergent	\$500/\$750	\$200/\$400, ded. & coins.	\$200/\$400, ded. & coins.	\$200/\$400, ded. & coins.	\$200/\$400, ded. & coins.
Urgent Care	\$100	\$60	\$60	\$60	\$60
Prescription Copayments					
Retail	\$10 / 30% (min. \$25 / max. \$75) / 40% (min. \$50 / max. \$100)	\$10 / 30% (min. \$25 / max. \$75) / 40% (min. \$50 / max. \$100)	\$10 / 30% (min. \$25 / max. \$75) / 40% (min. \$50 / max. \$100)	\$10 / 30% (min. \$25 / max. \$75) / 40% (min. \$50 / max. \$100)	\$10 / 30% (min. \$25 / max. \$75) / 40% (min. \$50 / max. \$100)

Healthy Me Copay – A is a copay only plan. See At-A-Glance for more details such as copays for labs, imaging, outpatient surgery and hospitalizations.

Healthy Me HSA Plans

2021 Plan Name	Healthy Me HSA - A	Healthy Me HSA - B	Healthy Me HSA - C	Healthy Me HSA - D	Healthy Me HSA - E
Network	BCBS, UMR, CIGNA	BCBS, UMR, CIGNA	BCBS, UMR, CIGNA	BCBS, UMR, CIGNA	BCBS, UMR, CIGNA
Type of Plan	HSA Compatible	HSA Compatible	HSA Compatible	HSA Compatible	HSA Compatible
Annual Deductible & Coinsurance					
Coinsurance	20%	20%	20%	20%	20%
Type of Deductible	Non-embedded	Non-embedded	Embedded	Embedded	Embedded
Deductible Single	\$1,400	\$2,000	\$2,800	\$4,500	\$6,000
Deductible Family	\$2,800	\$4,000	\$5,600	\$9,000	\$12,000
Annual Out-of-Pocket Maximum					
Individual	\$2,800	\$4,000	\$5,400	\$6,900	\$6,900
Family	\$5,600	\$8,000	\$10,800	\$13,800	\$13,800
Copayments					
Physician Office Visit	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%
Specialist Office Visit	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%
Emergency Room - Emergent/Non-Emergent	Deductible, then 20%/40%	Deductible, then 20%/40%	Deductible, then 20%/40%	Deductible, then 20%/40%	Deductible, then 20%/40%
Urgent Care	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%
Prescription Copayments					
Retail	Post Deductible \$10 / 30% (min. \$25 / max. \$75) / 40% (min. \$50 / max. \$100)	Post Deductible \$10 / 30% (min. \$25 / max. \$75) / 40% (min. \$50 / max. \$100)	Post Deductible \$10 / 30% (min. \$25 / max. \$75) / 40% (min. \$50 / max. \$100)	Post Deductible \$10 / 30% (min. \$25 / max. \$75) / 40% (min. \$50 / max. \$100)	Post Deductible \$10 / 30% (min. \$25 / max. \$75) / 40% (min. \$50 / max. \$100)



2021 Pricing Update

Unbundled Dental

- No trend increase built into pricing – collecting the same amount of contributions overall
 - ❖ Rates will look different due to adjustments to tiers
 - ❖ Right sizing contributions so that they are more equitable based on expense
 - Employee Only
 - Employee + Spouse
 - Employee + Child(ren)
 - Family
- 3 New Plan Designs
 - ❖ Employers will be automatically mapped to the plan that most closely matches their current selection
 - New Option: Dental Basic
 - Dental – B → Dental Plus
 - Dental – A → Dental Premium

2021 Dental Options

Dental Plan	Bundled	Basic	Plus	Premium
Network	Total Cigna DPPO	Total Cigna DPPO	Total Cigna DPPO	Total Cigna DPPO
In Network Coverage				
Preventive Care	\$0	\$0	\$0	\$0
Deductible	\$100 per person / \$300 family max	\$100 per person (no limit)	\$50 per person / \$150 family max	\$50 per person / \$150 family max
Basic Dental Care	20%	20%	20%	10%
Major Dental Care	20%	N/A	50%	40%
Calendar Year Maximum	\$1,500	\$1,000	\$1,500	\$1,500
Maximum Benefit Rollover	N/A	N/A	N/A	\$300 year/\$900 max
Orthodontia	Adult & child: 50% (\$1,500 lifetime max)	N/A	Child Only: 50% (\$1,500 lifetime max)	Adult & child: 50% (\$2,000 lifetime max)
Out of Network Coverage				
Preventive Care	Plan Pays 100% of 90% of UCR	Plan Pays 100% of 80% of MAC	Plan Pays 100% of 80% of UCR	Plan Pays 100% of 90% of UCR
Deductible	\$100 per person / \$300 family max	\$300 per person (no limit)	\$150 per person (no limit)	\$150 per person (no limit)
Basic Dental Care	20% of 90% of UCR	20% of MAC	20% of 80% of UCR	20% of 80% of UCR
Major Dental Care	20% of 90% of UCR	N/A	N/A	50% of 80% of UCR
Orthodontia	50% of 90% of UCR	N/A	N/A	50% of 80% of UCR

See document [V40164](#) for a more in-depth explanation of MAC and UCR (sometimes called R&C)



2021 Pricing Update

Unbundled Vision

- No Increase to rates
- One Enhancement to Vision A
 - ❖ Increase to frame allowance: \$150 - \$200
- New Names
 - ❖ Vision B → Vision Basic
 - ❖ Vision A → Vision Premium

2021 Vision Options

Vision Plan	Bundled Vision	Basic	Premium
Network	VSP	VSP	VSP
In-Network Coverage			
Routine Exam	\$10	\$10	\$10
Lenses	\$25	\$25	\$25
Frames	\$150 allowance	\$150 allowance	\$200 Allowance OR an Easy Option Selection
Contacts	\$150 allowance/\$25 copay if medically necessary	\$150 allowance/\$25 copay if medically necessary	\$200 allowance/\$25 copay if medically necessary
Frequency	Lenses: once/every other calendar year Frames: once/calendar year Contacts: once/calendar year	Lenses: once/every other calendar year Frames: once/calendar year Contacts: once/calendar year	Lenses: once/calendar year Frames: once/calendar year Contacts: once/calendar year
Covered Lens Enhancements			
Progressive Lenses	Covered in full	Ability to get an average 20%-25% off lens option	Ability to get an average 20%-25% off lens option OR an Enhanced Eyewear Options
Anti-Reflective Coating	Not Covered, ability to get an average 20%-25% off lens option	Ability to get an average 20%-25% off lens option	Ability to get an average 20%-25% off lens option OR an Enhanced Eyewear Option
Polycarbonate Lenses for Children	Covered in full	Covered in full	Covered in full
Enhanced Eyewear Options			
	N/A	N/A	Upgrade frame to \$250 OR Add Progressive coverage OR Add Anti-Reflective coverage

Wellness Updates



PHYSICAL & EMOTIONAL
WELLNESS



Virtual Physical Therapy with SWORD

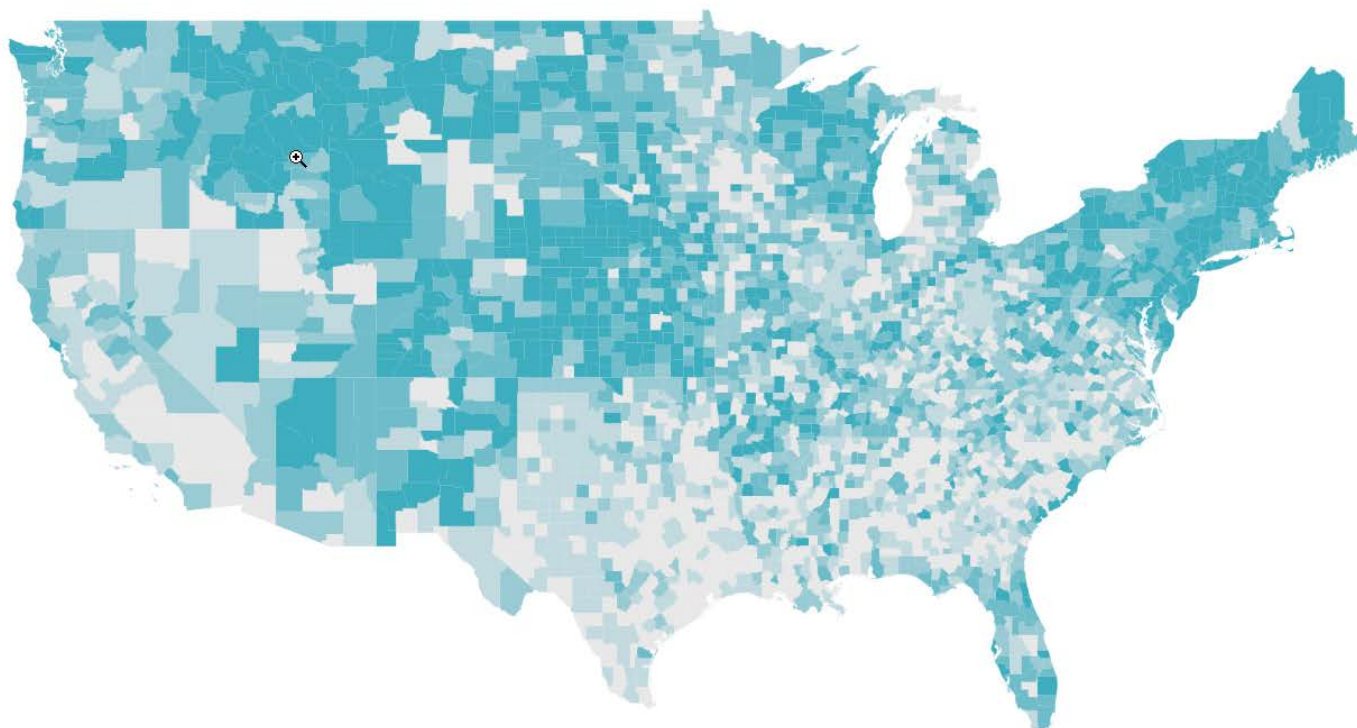
- Combines the best in human care with easy-to-use technology to provide a more convenient option than traditional in-person physical therapy
 - ❖ Includes a tablet, motion sensors, and access to a licensed physical therapist who will design a personalized program
- Can do physical therapy **anywhere** you can connect to Wi-Fi.
- No need to use personal leave and vacation time for appointments.
- No copay or deductible when using SWORD – it's **FREE**.
- Studies show users achieve 70% improvement in pain which can help prevent surgery, other invasive treatments or medication.
 - ❖ Treats pain for the lower back, shoulder, neck, hip, knee, elbow and ankle.

Apply at <http://join.swordhealth.com/concordia>



Virtual Physical Therapy with SWORD

Availability of Physical Therapists in the U.S. (per 1000 residents)



- Virtual care like SWORD plays an important role in closing the current access gap.
- Ministries in areas with less access will benefit from the digital therapy offered through remote physical therapists.



Text-based health care with 98point6

We've added a **NEW** telehealth solution to our benefits offerings – 98point6.

- 24/7, **text-based** access to board certified primary health care providers.
- For members in the Concordia Health Plan and their dependents ages 1+.
- No appointments, no travel, no waiting rooms and NO COST to you!
- \$5 HSA visit fees are waived through Dec. 31, 2020, in response to the CARES Act.

Visit <https://www.98point6.com/concordiaplans> to download the 98point6 app to get a diagnosis and treatment for common illness concerns.



Text-based health care with 98point6

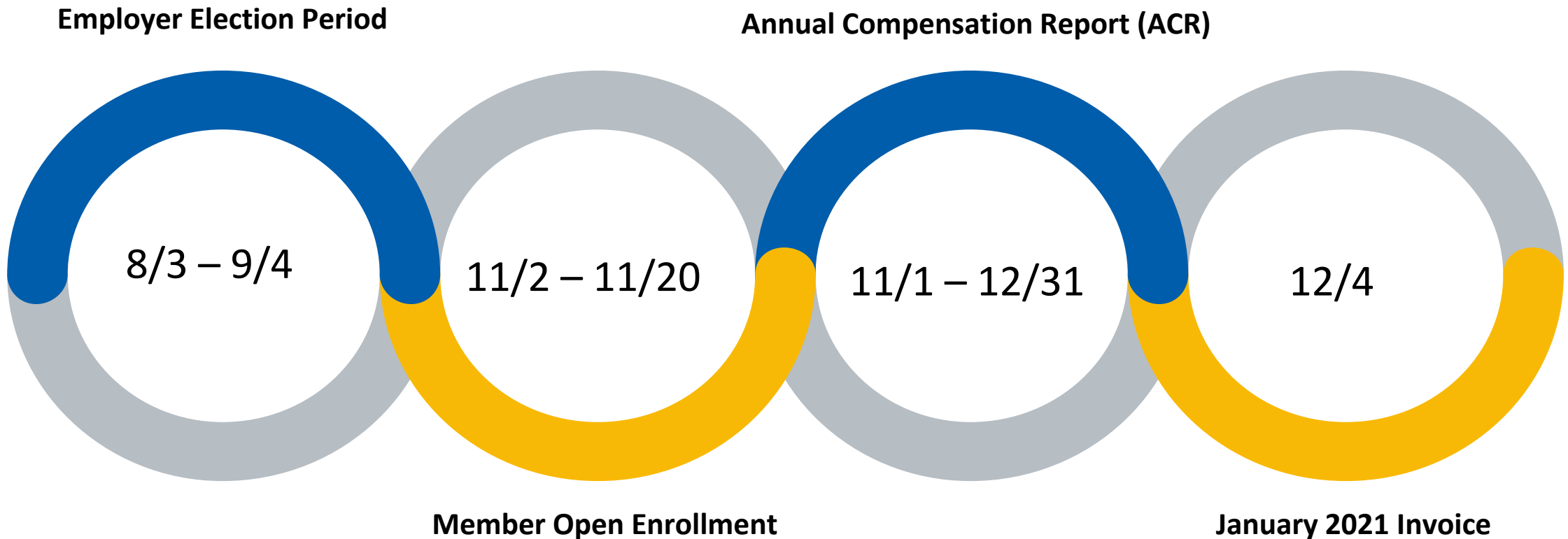
Board-certified physicians can:

- Diagnose and treat a range of conditions, such as:
 - ❖ Allergies
 - ❖ Asthma
 - ❖ Cholesterol problems
 - ❖ Coughs
 - ❖ Diabetes
 - ❖ Diarrhea
 - ❖ Eye infections
 - ❖ Flu
 - ❖ Nasal congestion
 - ❖ Nutrition concerns
 - ❖ Pink eye
 - ❖ Rashes
 - ❖ Sinus congestion
 - ❖ Sleep issues
 - ❖ Sore throats
 - ❖ Urinary tract infections (UTIs)
 - ❖ Mental Health
- Order prescriptions or lab tests (normal cost share applies).
- Answer medical questions.
- Provide consultations and outline care options.

Timelines

Employer Elections, Member Open Enrollment
and Annual Compensation Reports

2020 Open Enrollment Timeline



2020 Open Enrollment Timeline

Employer Election Materials

Rates Letters

- ❖ Mailed on 7/13.
- ❖ Include rate notice and flyer with link to ConcordiaPlans.org/2021CHPelections

Employer Election Guide

- ❖ Mailed 7/20
- ❖ **New!** One guide that shows all Healthy Me Plan options and networks available
- ❖ Includes detailed overview of all Unbundled Dental and Vision plan options



Questions?

Desmond Kittelson

- Employers 10+ lives in the CRP contact your Account Manager
 - Email: desmond.kittelson@concordiaplans.org
 - Phone: 888-927-7526 ext. 6826

Micaela Montalvo (Tennessee)

- Employers 9 lives and less in the CRP you can now schedule appointments directly with your Account Representative
 - <https://calendly.com/micaela-montalvo>
 - Email: Micaela.Montalvo@concordiaplans.org
 - Phone: 888-927-7526 ext. 6837

Sally Malinee (Arkansas and Kentucky)

- Employers 9 lives and less in the CRP you can now schedule appointments directly with your Account Representative
 - <https://calendly.com/sally-malinee>
 - Email: Sally.Malinee@concordiaplans.org
 - Phone: 888-927-7526 ext. 6829

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