#### City of Albuquerque

partnering with
Presbyterian Health Plan
July 1, 2013



# City of Albuquerque Plan Options for 2013-14

- My Care Active Plan (HMO)
  - simple benefit design, active adults
  - \$150 Unique Services Reimbursement Program (USRP)
- My Care Family Plan (HMO)
  - two tier benefit design for families with young children
  - lower co-pays for most children's services
- My Care Independent Plan (HMO + POS)
  - In network HMO, out of area coverage, ideal for college students
  - national network of 900,000 MultiPlan providers
  - \$250 Unique Services Reimbursement Program (USRP)



### Provider Networks and Value Added Services

- Presbyterian Medical Group
  - Physicians and Hospitals
- Contracted Community Providers
  - ABQ HealthPartners
  - Southwest Medical Associates
  - UNM
- Value Added Services
  - provided by our partner, Benefit Source
  - valuable discounts for services such as vision, acupuncture, chiropractic, dental, massage, hearing hardware, Defined Fitness gym memberships, weight loss programs
  - no referrals needed, no additional premium





#### Benefit Changes for 2013-14

- \$100 HMO in network plan year deductible all plans
  - applies to services <u>other than</u> physician and specialist visits, simple x-ray, lab and all pharmacy; 3 per family
  - one time deductible per plan year
- Independent Plan \$500 out of network calendar year deductible is now plan year deductible
- \$10 increase physician and specialist office co-pays
- Medical drug and specialty pharmacy
  - change from flat \$50/55 co-pay to 20% of the first \$400 per medication per refill; maximum \$2500 plan year
  - does not apply to annual out of pocket maximums
  - medical and specialty drugs are separate benefits



#### What are medical and specialty drugs?

- Drugs for serious, complex and/or chronic conditions
  - Includes anti cancer drugs
- Medical Drugs
  - Drugs administered in any outpatient setting
- Specialty drugs
  - Prescription drugs ordered by physician, picked up by member at pharmacy and self-administered
  - Presbyterian Specialty Care Pharmacy Northside Presbyterian
     Medical group at 5901 Harper Dr NE Albuquerque
- Where to find a list of specialty drugs
  - <u>www.phs.org/cabq</u> (commercial formulary)
  - <u>http://www.cabq.gov/humanresources/employee-benefits</u>

### My Care Active Plan Benefits

- Non-Specialist (PCP) No deductible
  - \$35 co-pay, including behavioral health
  - 100% preventive screenings\*
- Specialist No deductible
  - \$50 co-pay
- Inpatient Hospital deductible applies
  - \$500 co-pay/admit
- Outpatient Services deductible applies
  - 20% to \$500 max/visit
- Emergency Care deductible applies
  - ER \$150 co-pay
  - UC \$35 co-pay participating urgent care centers



# My Care Active Plan Benefits (continued)

- RX 30 day supply retail No deductible
  - generic \$10
  - brand preferred \$35
  - brand non preferred \$55
- RX 90 day supply mail order No deductible
  - generic \$20
  - brand preferred \$87.50
  - brand non preferred \$165
  - register at <u>www.phs.org/healthplans/pharmacy</u>
- Medical/ Specialty RX No deductible
  - 20% to \$400 per medication per refill; max \$2500/ plan year



### My Care Family Plan Benefits

- Non-specialist (PCP) No deductible
  - adult \$40 co-pay
  - child \$10 co-pay (to age 26)
  - 100% preventive screenings
- Specialist No deductible
  - adult \$55 co-pay
  - child \$40 co-pay
- Inpatient Hospital deductible applies
  - adult \$500 co-pay/admit
  - child \$300 co-pay/admit
- Outpatient Services deductible applies
  - adult 20% \$500 max/visit
  - child 20% to \$200 max/visit



# My Care Family Plan Benefits (continued)

- Emergency Care deductible applies
  - ER adult and Child \$150 co-pay
  - UC Adult \$40 co-pay; child \$10 co-pay
- Rx 30 day supply retail no deductible
  - generic \$10
  - brand preferred \$30
  - brand non preferred \$50
- Rx 90 day supply mail order no deductible
  - generic \$20
  - brand preferred \$75
  - brand non preferred \$150
  - register at <u>www.phs.org/healthplans/pharmacy</u>
- Medical/ Specialty RX No deductible
  - 20% to \$400 per medication per refill; max \$2500/ plan year



# My Care Independent Plan Benefits (In Plan)

- Non-Specialist (PCP) No deductible
  - \$40 co-pay
- Specialist No deductible
  - \$55 co-pay
- Inpatient Hospital deductible applies
  - \$500 co-pay/admit
- Outpatient Services deductible applies
  - 20% to \$500 max/visit
- Emergency Care deductible applies
  - ER \$150 co-pay
  - UC \$45 co-pay



## My Care Independent Plan Benefits (In Plan continued)

- RX 30 day supply retail No deductible
  - generic \$10
  - brand preferred \$30
  - brand non preferred \$50
- RX 90 day mail order No deductible
  - generic \$20
  - brand preferred \$75
  - brand non preferred \$150
  - register at <u>www.phs.org/healthplans/pharmacy</u>
- Medical/ Specialty RX No deductible
  - 20% to \$400 per medication per refill; max \$2500/ plan year

## My Care Independent Plan Benefits (Out of Plan)

#### Point of Service Option

- Deductible: \$500 individual/\$1500 family/plan year
- Coinsurance: 40%
- Out of Pocket Costs: \$6000 individual/\$18000 family
- Prescription drugs covered if out of area emergency
- Emergency room \$150 co-pay
- Urgent care \$55 co-pay
- Balance billing unless using Multi-Plan provider network
- Submit claims to Presbyterian
- What if you have met or accumulated costs towards the out of network deductible in the first half of 2013?



### Unique Services Reimbursement (USRP)



- Active Plan \$150
  - Examples: co-pays for ambulance, routine vision, dental treatments, birth control pills, Lasik surgery, scans (all radiology)
- Independent Plan \$250
  - Examples: co-pays for prescriptions, alternative therapies, dental treatments, routine vision care
- Important Things to Know
  - per subscriber or combined family members
  - dates of service Jan. 1 Dec. 31 (calendar year)
  - file claim within one year of date of service
  - some services require doctor's note
  - see plan booklet for filing instructions and limitations

#### Presbyterian Mobile Health Center

- What is it
- What services are available and who can use it
  - annual physical exams, adult and pediatric
  - wellness checks, including blood pressure
  - lab tests, including cholesterol and A1c
  - chronic disease screenings such as diabetes
  - minor illnesses and injuries, including urgent care services
  - Prescriptions
  - enrolled employees and dependents
- More information
  - Locations and Schedules 505-220-6562
    - www.phs.org/cabq or http://www.cabq.gov/humanresources/employee-benefits

#### **Resources for Members**

- ee-bene's
- http://www.cabq.gov/humanresources/employee-bene
- www.phs.org/cabq
  - PMG provider directory includes ABQ HP link
  - Commercial Formulary (specialty drugs & RX FAQ)
  - Schedule of Benefits/Group Subscriber Agreements
  - Unique Services Reimbursement Program claim forms
  - Mobile Health Center schedule
  - 2013 Benefit Change FAQ
  - myPres MyChart
    - access to medical records, order Rx, send your doctor an email, make appointments, get test results FAST

### Resources for Members (continued)



- Presbyterian Customer Service Center (PCSC)
  - Dedicated Customer Service Representatives and Email
    - 505-923-7787
    - 1-888-625-8818 TTY
    - **1-855-261-7737**
    - phone numbers are on the back of your ID card
    - cabqinquiry@phs.org
- ID cards and Member materials
  - Watch your mailbox!
  - Endorsements, ID cards, benefits FAQ will be arriving around July 1st

#### Just a few reminders...

- Know when forms and documentation are due to HR.
- Closely review all benefit information.
- Ask questions now (call PCSC 505-923-7787) to avoid that "stranded on a desert island" feeling.
- This is a summary of benefits only.
- The Group Subscriber Agreement supersedes this document.
- This presentation is not a contract.



#### THANK YOU!