Possibilities to Sustain Employee Health Benefits

A Sample Range for 01/01/2020

No Change ⟷ Severe Change

1 Promote Telehealth with Plan Design Incentives

2 Institute Centers of Excellence for Spine /Joint / Cardiac surgeries w/ Incentives

3 Enhance chronic condition management

4 Rx Cost Management:
- Selective/Exclusive contracting for Specialty Rx with more robust prior authorizations
- Generic Based Formulary for Retail/Mail
- Opioid Management
- Reduce waste of Specialty Rx (pharmacogenetics/smaller supply for initial fill)

5 Implement concierge customer service model to improve navigation and decision-making

6 Promote cost Transparency Tools + Use Maximum Allowable Cost for Imaging (MRIs, CAT Scans)

7 Employee Contribution Increases

8 Purposeful Medical/Rx Plan Design Changes (Deductibles / Co-Insurance Co-Pays)

9 If PPO & HSA Options continue, use Core/ Buy-up Contribution Strategy

HSA Plan Only

Eliminate/Freeze Traditional PPO

10 Add 2nd HSA Plan + Offer Supplemental Health Benefits
- Hospital Indemnity
- Critical Illness
- Accident Insurance

11 Change PPO to EPO (HMO Look-Alike)

12 Use On-Site Clinic and/or Pharmacy or Collaborate on Near-Site Clinic

13 Adopt Medicare-Based Reference Pricing with Advocates to Help Employees with Balance Billing

14 Send Employees to Private Exchange, AHP, or use HRAs
- Defined PEPY Contribution for Each Option
- Future Contributions Tied to Wage/ Salary Increases

15 Terminate Health Plan
- Pay ACA Penalty ($2,320/FTE)
- Give EE's Added (Unconditional) Cash Compensation
- Send EE's to Public Exchange (Healthcare.gov)

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