



# Overview of Schools Health Insurance Fund

## Colts Neck Board of Education

October 2020



Employee Benefits Consulting & Brokerage | Labor Relations & Human Resources Support  
Client Services & Claims Adjudication | Compliance & Regulatory Guidance | Enrollment & Decision Support Technology



# Agenda

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- Medical and Prescription Coverage Transition to SHIF– 1/1/21
- 2021 Health Plan Options
- Affirmative Enrollment Procedures
- Network & Administrative Procedures
- 2021 EHP Health & Rx Side by Side Comparison
- Out-of-Network Benefits with Dollar Limits
- Out-of-Network Reimbursement Procedures
- NJEHP Prescription Drug Benefits
- Prescription Drug Benefits/ New EHP Rx Plan
- Employee Premium Sharing overview
- NJEHP Contribution Schedule
- Important Dates & Questions



# Transition to Schools Health Insurance Fund

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- Effective January 1, 2021, Colts Neck BOE will be transitioning insurance coverage to the Schools Health Insurance Fund
- Medical coverage will be provided by Aetna
- Prescription coverage will be provided by Express Scripts
- Benefits are guaranteed to be provided on an equal to or better than basis



# Transition to Schools Health Insurance Fund

- Existing enrollment will be rolled over electronically. Enrollment forms will not be required for the transition
  - ❖ Affirmative Election is still required for EHP (Procedure to be discussed in a few slides)
- All employees will receive new medical and prescription ID cards prior to January 1, 2021
- All pre-existing conditions will be covered by any of the new plans offered
- Dependent children are covered through the end of the calendar year in which they turn age 26



# Aetna Medical Coverage

- Things to know about Aetna Medical Coverage:
  - ❖ Existing prior authorizations will not rollover to Aetna
  - ❖ Out of pocket maximums will reset as it is the beginning of a new calendar year
  - ❖ Aetna offers Teladoc access at no cost
  - ❖ You may access the Aetna website at <http://aetna.com/> or download Aetna Mobile App to manage claims, find a doctor, and check benefits and coverage information



# Aetna Doctor Finder



## DocFind Instructions – Initial Enrollment

**Step 1:** Visit Aetna’s website at [www.aetna.com](http://www.aetna.com)

**Step 2:** At the middle of the of the webpage on the right, click on **“Find A Doctor”**

**Step 3:** On right side of page under Guest, select **“Plan from an employer”** (1<sup>st</sup> choice on the list)

**Step 4:** Under Continue as a Guest, enter you zip code, city, state or county

**Step 5:** You will be asked to **“Select a Plan”**. Use the Key below to help you make the correct selection:

If you are enrolled in a	DocFind Plan selection is...
Aetna Choice POS II (PPO) Plan	Category Heading = <u>Aetna Open Access Plans</u> Plan Name = Aetna Choice POS II (Open Access)
Aetna POS plan	Category Heading = <u>Aetna Standard Plan</u> Plan Name = QPOS

**Step 6:** Click CONTINUE to search for the type of provider.



# Aetna Provider Network

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- Things to know about the Aetna Medical Network:
  - ❖ 100% match to Horizon's Hospital Network in NJ
  - ❖ Based on Colts Neck utilization, 95% of all doctors in network with Horizon are Participating with Aetna.
  - ❖ Based on Colts Neck utilization, 60% of Doctors that did not participate with Horizon are participating with Aetna



# Express Scripts Prescription Coverage

- Things to know about Express Scripts Prescription Coverage:
  - ❖ Any employee using mail order will need to set up an account with Express Scripts to initiate the process for new refills
  - ❖ Existing prior authorizations will not roll over. Your prescribing physician will need to coordinate with Express Scripts to initiate the review process
  - ❖ You may access Express Scripts Services website at <https://www.express-scripts.com/index.html>, select Register Now or download the Express Scripts Mobile App for free from your mobile device's app store and select Register Now







# Chapter 44 – Educators Health Plan

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# 2021 Health Plan Options

- Effective January 1, 2021, Chapter 44 requires all School Districts to offer the Educators Health Plan alongside your existing collectively bargained plans:
  - ❖ Aetna Choice PPO \$10
  - ❖ Aetna Choice PPO \$15
  - ❖ Aetna Choice PPO \$15/\$25
  - ❖ Aetna Choice PPO \$20/\$30
  - ❖ Aetna Choice PPO \$20/\$35
  - ❖ Aetna Choice POS \$20
  - ❖ Aetna Choice HMO



# Open Enrollment Procedure

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- **Employees hired prior to July 1, 2020**
  - ❖ Affirmative enrollment is required. If you do not submit a form, you will be placed in the Educators Health Plan effective 1/1/2021 for medical and prescription
  - ❖ If you are choosing to maintain your current level of coverage, you will need to make that selection on the affirmative election form and return to the Business Office



# Open Enrollment Procedure

- **Employees hired prior to July 1, 2020**
  - ❖ If voluntarily enrolling in the Educators Health Plan, please complete the affirmative election form and fill out a medical and prescription enrollment form and return to the Business Office
  
  - ❖ If continuing to waive coverage, please complete the affirmative election form and the District waiver form and return to the Business Office. If you have already submitted a District waiver form for the 2020-21 school year, you do NOT need to submit another form.



# Open Enrollment Procedure

- **Employees hired on or after July 1, 2020**
- All employees hired on or after July 1, 2020 must take the NJEHP as of January 1, 2021 and remain in the plan until January 1, 2028
  - ❖ You must complete the affirmative election form and return to the Business Office
  - ❖ The NJEHP and the proposed Garden State Plan (effective 7/1/2021) will be the only plans available for new Hires until 1/1/2028



# Network & Administrative Procedures

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- The Aetna Open Access plans allow members to visit health professionals in or out of network.
- Members are **not required** to choose a primary care physician and there are **no referrals required** for these plans, unless enrolled in the Point of Service or HMO offering
- Members enrolled in the Aetna PPO Plans have access to the Aetna Choice POS II Network in the state of New Jersey and Nationally
- Members enrolled in the Aetna POS or HMO Plans have access to the Aetna QPOS Network in the state of New Jersey and Nationally



# 2021 Aetna Health Plan Options

## 2021 Aetna Health Plan Options

	Aetna Open Access \$15	Aetna Open Access \$15/\$25	New Jersey Educators Health Plan
<b>Medical Cost Sharing</b>			
Primary Care Copayment	\$15	\$15	\$10
Specialist Care Copayment	\$15	\$25	\$15
Emergency Room Copayment	\$50	\$75	\$125
In-network Deductible			
In-network Coinsurance	10% <sup>1</sup>	10% <sup>1</sup>	10% <sup>1</sup>
In-network Coinsurance Maximum			
In-network Out-of-Pocket Maximum (Individual/Family)	\$400/\$800	\$400/\$800	\$500/\$1,000
Out-of-Network Deductible	\$100/\$250	\$100/\$250	\$350/\$700
Out-of-Network Coinsurance <sup>2</sup>	30%	30%	30% <sup>3</sup>
Out-of-Network Out-of-Pocket Maximum	\$2,000/\$5,000	\$2,000/\$5,000	\$2,000/\$5,000
Out-of-Network Inpatient Hospital Deductible	Out-of-Network Deductible applies (see above)	Out-of-Network Deductible applies (see above)	Out-of-Network Deductible applies (see above)
Out-of-Network Chiropractic Services	Coinsurance after Deductible (see above)	Coinsurance after Deductible (see above)	Lessor of \$35/visit of 75% of In-Network cost/visit
Out-of-Network Acupuncture Services	Coinsurance after Deductible (see above)	Coinsurance after Deductible (see above)	Lessor of \$60/visit of 75% of In-Network cost/visit
Out-of-Network Physical Therapy Services	Coinsurance after Deductible (see above)	Coinsurance after Deductible (see above)	Lessor of \$35/visit of 75% of In-Network cost/visit

1 On Select Services

2 After Deductible

3 Out of network Allowance is 200% of CMS Fee Schedule



# Out of Network Benefits with Dollar Limits

- **The Educators Health Plan implements restrictions on certain benefits:**
  - ❖ **Acupuncture Therapies**  
Limited to the lesser of \$60 per visit or 75% of the in-network cost per visit
  - ❖ **Chiropractic Care**  
Limited to the lesser of \$35 per visit or 75% of the in-network cost per visit
  - ❖ **Physical Therapy Coverage**  
Limited to the average of in-network cost per visit.  
Currently \$52.





# Out-Of-Network Reimbursement Procedure

## ➤ **Out-of-Network Professional Services**

- ❖ Services are reimbursed based on an allowed amount not charges

## ➤ **Balance Billing**

- ❖ The difference between the allowed amount and the provider's actual charges. Balance billing does not apply towards the out-of-pocket limits

## ➤ **Out-of-Network allowance for professional services for Existing Bargained Plan Options**

- ❖ 90<sup>th</sup> Percentile of Fair Health

## ➤ **Out-of-Network allowance for professional services in the NJEHP**

- ❖ 200% of CMS



# 2021 Express Scripts Plan Options

## 2021 Express Scripts Prescription Drug Plans

	ESI Open Access \$15 Rx Plan	ESI Open Access \$15/\$25 Rx Plan	New Jersey Educators Health Plan
<b>Prescription Drug Copayments</b>			
Retail: Generic Copayments	10%	15%	\$5
Retail: Preferred Brand Copayments	10%	15%	\$10
Retail: Non-Preferred Brand Copayments	10%	15%	Member pays difference*
Mail Order: Generic Copayments	10%	15%	\$10
Mail Order: Preferred Brand Copayments	10%	15%	\$20
Mail Order: Non-Preferred Brand Copayments	10%	15%	Member pays difference*
Prescription Drug annual Out-of-Pocket Maximum (Individual/Family)	Combined with Medical	Combined with Medical	\$1,600/\$3,200

**Note:** Retail - 30-day supply. Mail Order - 90-day supply. Oral contraceptive coverage is available under the medical and prescription drug plans.

\* You pay the applicable brand copayment as listed above, plus the cost difference between the brand drug and the generic drug.



# NJEHP Prescription Drug Benefits

- **The NJEHP comes with a prescription drug copay plan:**
  - ❖ \$5 copay for retail generic drugs
  - \$10 copay for mail order generic drugs
  - ❖ \$10 copay for retail brand name drugs
  - \$20 copay for mail order brand name drugs
  
- **Mandatory Generic Plan**
  - ❖ For brand name drugs with generic equivalents, member pays the difference in cost between the brand name and the generic drug plus brand copay
  
- **Closed Formulary** – directs prescriptions to more cost-effective clinically equivalent medications



# Employee Premium Sharing

- **Open Access PPO, Point of Service and HMO Plans**
  - ❖ Employee benefit contributions will be based on Chapter 78 or locally negotiated amount (% of premium)
  
- **NJEHP Health & Rx Plan**
  - ❖ Employee benefit contributions will be based on a percentage of salary
  - ❖ Percentage varies based on salary and contract type (single, 2 adult, family or parent/child(ren))



# NJEHP Medical & Rx Contribution Schedule

## BASE SALARY

## LEVEL OF COVERAGE/PERCENTAGE OF SALARY

	<u>Single</u>	<u>Parent/Child(ren)</u>	<u>Two Adult</u>	<u>Family</u>
Up to - \$40,000	1.7%	2.2%	2.8%	3.3%
\$40,001 - \$50,000	1.9%	2.5%	3.3%	3.9%
\$50,001 - \$60,000	2.2%	2.8%	3.9%	4.4%
\$60,001 - \$70,000	2.5%	3.0%	4.4%	5.0%
\$70,001 - \$80,000	2.8%	3.3%	5.0%	5.5%
\$80,001 - \$90,000	3.0%	3.6%	5.5%	6.0%
\$90,001 - \$100,000	3.3%	3.9%	6.0%	6.6%
\$100,001 - \$125,000	3.6%	4.4%	6.6%	7.2%

1. This contribution cannot exceed the previous Chapter 78 contributions. In every case, the lower contribution applies.
2. For any employee earning a base salary above \$125,000, the maximum contribution will be based on a salary of \$125,000.



# NJEHP Medical & Rx Contribution Calculator



## Colts Neck Board of Education 1/1/21-6/30/21 Contribution Calculator

<b>Enter Yearly Salary</b>					
<b>Employee Type</b>		10 Month ▼			
<b>Medical Coverage</b>					
<b>Coverage Level</b>	Family ▼	<b>Contribution Percent</b>	<b>Monthly Total</b>	<b>Employee Monthly Total</b>	<b>Per Paycheck Amount</b>
<b>Plan Name</b>	Omnia- 25 ▼	0.00%	\$0.00	\$0.00	\$0.00
<b>Per Paycheck Total</b>					<b>\$0.00</b>

*This calculator is provided for information purposes only. All calculations are estimates, and may differ from the actual amounts deducted from payroll.*



Knowledge You Can Trust™

# Important Dates

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- The Affirmative election period is:  
**November 3<sup>rd</sup> to November 13<sup>th</sup>**
- All affirmative election forms must be returned to the Board Office on or before: **November 13, 2020**
- Effective Date of coverage for changes during this open enrollment period is: **January 1, 2021**



# Questions

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You can contact us with any questions you have in regards to your benefits!

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