

# Time to Get Ready for OPEN ENROLLMENT



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# Today's Agenda



Things to consider when choosing a plan

Networks

Prescriptions

Time for an HSA?

How to search for providers

When will 2016 quotes be available?

Decision and enrollment timeframes

Alternatives to individual health insurance

## If You're Grandfathered



Talk to a  
JME agent  
first!

# Things to Consider When Choosing a Plan

## The Four Ps:

- **Provider Network** – doctors, hospitals, pharmacies
- **Prescriptions** – formularies and preferred drugs
- **Plan design** – copays, deductible, coinsurance, out-of-pocket limit
  - Covered Benefits: all the same now
  - Cost Sharing: Similar cost sharing within metallic values
- **Premium** – going up...

# Networks – Big Issue This Year

- BCBS is eliminating its individual PPO both on and off exchange for all non-grandfathered plans for 2016
- What's the difference between on exchange and off exchange?
- Through the marketplace, you won't find any PPO plans other than Baylor Scott and White
- Humana's only PPO off the marketplace is their \$6k deductible HSA-compatible bronze plan
- If you want a UHC PPO, you can only get off it off the marketplace and without a subsidy

# Prescriptions

- On the BCBS plans, there's a minor copay for generic, a bigger copay for brand generic, and brand preferred, non-preferred, or tier 5 are all a percentage (coinsurance rather than a copayment)
- BCBS is also switching to preferred and non-preferred pharmacies.
- Often the HMO formularies are not as good as the PPO formularies.
- No sense in hunting comparing formularies between carriers because they won't be significantly different. It is worth comparing between HMO and PPO.
- UHC – some of them have front-end \$500 deductibles on Rx before copays kick in.
- Generic vs. Generic Plus – your doctor may need to ask for an exception to the particular insurance carrier.

# Time for an HSA?

- What's happening to plan deductibles, out-of-pockets, and prescription cost-sharing is all the more reason to switch to an HSA-compatible plan.
- You're paying for up-front coverage but not really getting a copay, so why pay more for it? With an HSA, you can pay for the Rx with pre-tax dollars and still get the benefit of the carrier-negotiated discount with the pharmacy.
- On an HSA, it's important to know that not every drug store charges the same amount, so it may be worth shopping around.
- The good news is that no matter what ACA plan you're on, whatever you pay for prescriptions, whether it's a copay, coinsurance %, or full contracted price under an HSA, that does apply toward your max OOP limit.



# How to Search for Providers



SCOTT&WHITE  
HEALTH PLAN

*Now part of Baylor Scott & White Health*

Get a Quote or  
Sign Up for Coverage

Check provider network



SCOTT&WHITE  
HEALTH PLAN

*Now part of Baylor Scott & White Health*

Before applying for coverage through Scott & White, you'll want to make sure your doctors participate in their provider network.

When searching for providers, Scott & White Health Plan has two different networks to choose from, depending on whether you purchase an exchange or non-exchange plan.

- **HMO Network:** This network is available for plans purchased through the Marketplace (on exchange) or outside the Marketplace (off exchange).
- **PPO Network:** This network is available for plans purchased through the Marketplace (on exchange) or outside the Marketplace (off exchange).

Search for Providers

[Edit This](#)

We may be able to compare networks November 1 but need your help with the preliminary work

# When Will 2016 Quotes Be Available?

- Hopefully soon... At least by November 1st
- We're trying to get a feel for who's running best, but we don't know yet because most aren't letting us quote yet.
- Some will let us quote on but not off exchange (Most of JME's clients purchased plans off exchange). Healthcare.gov won't let us quote yet.
- We're guessing the BCBS HMO will be the cheapest option, but the current HMO plans as they exist will all be gone except for one because of how BCBS changed its drug formulary. All other plans were re-filed and changed metallic value.

# A Tough Decision

- If your network or formulary is changing, we may be able to find another plan where your doctors or drugs are covered, but the cost is outrageous.
- Our concern is that who have a PPO because of ongoing issues (medical conditions) may find that their current providers may not participate in the smaller network. If they want to continue with the subsidy, they may need to change providers, in particular maybe going to Baylor Scott and White's PPO (no referrals). The good news is that the hospitals and doctors part of the top rated hospital system in the southwest.
- If you need THR providers, you probably need UHC PPO (no subsidy)
- If your providers are important to you, you may have to choose between doctors and financial assistance.

# Decision and Enrollment Timeframes

- Quotes will be available November 1
- You can start looking up your providers now



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of Texas

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Sign Up for Coverage

[Check provider network](#)



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- Applications submitted by 12/15/2015 will be effective 1/1/2016.
- Applications submitted 12/16/2015 through 1/15/2016 will be effective 2/1/2016.
- Applications submitted 1/16/2016 through 1/31/2016 will be effective 3/1/2016.

# Our Advice

If you're going to switch,  
especially if you're going to  
switch to Baylor Scott and White,  
start looking to migrate early so  
you'll be ready to go for January.

Ask your doctor who he or she  
would recommend over at Baylor.

# Alternatives to Individual Health Insurance

## Spousal Coverage

- may need to wait until his or her open enrollment period unless you qualify for special enrollment

## Group Health Insurance

- If you have a company plan available, consider joining it at open enrollment time
- If you are a business owner, we may be able to write a group plan

# Thank You for Being Patient!

- Insurance companies don't give us information or rates ahead of time
- CMS was delayed in approving plans
- Rates available through Healthcare.gov are marketplace rates only (80% of JME's business purchase coverage off exchange)



# Questions?

