

## CONSUMER DRIVEN HEALTH PLAN AND HEALTH REIMBURSEMENT ACCOUNT

### Background

Consumer Driven Health Plan (CDHP) is a relatively new concept and innovative approach in health care benefits. A CDHP is a health plan that works like a Preferred Provider Organization (PPO) plan with an in-network and out-of-network benefit for covered services. The plan contains a Health Reimbursement Account (HRA) that is credited by the State Health Benefit Plan. Under this plan, a member has greater responsibility to manage their own health care dollars wisely, but in return, they gain freedom of choice about how their health care dollars are used.

### What are the Benefits of the Consumer Driven Health Plan?

- Access to a national network of physicians, facilities and other health care professionals
- The ability to see specialists without a referral
- Selection of a primary care physician is not required
- Ability to use In- and Out-Of-Network providers
- Coverage for emergency care
- Out-of-pocket maximum limit for expenses covered by the Plan
- Wellness Benefit
- Lower premiums

### What is a Wellness Benefit?

Under the Wellness Benefit, a member receives 100 percent coverage up to \$500 per individual per year for annual physicals, well-child visits, mammograms, etc. when using an in-network provider only. This benefit is in addition to the dollars in the member's HRA. There is no coverage for out-of-network providers.

### What is a Health Reimbursement Account?

A Health Reimbursement Account (HRA) is an arrangement by which the SHBP credits a certain dollar amount each year to help pay the member's share of the cost for covered medical expenses.

### What are the benefits of a Health Reimbursement Account?

- Provides first dollar coverage for eligible expenses
- All HRA credits are tax free
- Unused HRA credits will roll over at the end of the benefit year, as long as a member is enrolled in the CDHP

### Health Tools and Resources

Members have access to a wide variety of health tools and resources to help them make their own decisions about their health care and their health care expenses.

- Online services that provide direct access to track the member's HRA balance, view claims and access to a wealth of healthcare information, as well as the ability to interact with a Health Coach
- A Treatment Cost Estimator to help research costs for treatments

## A SNAPSHOT OF CONSUMER DRIVEN HEALTH PLAN AND HEALTH REIMBURSEMENT ACCOUNT

- 24-hour Nurse Line that allows communication with a licensed RN any time of the day or night whenever a member has a question or concern
- Customer Service by telephone
- 24-hour pharmacy information

### State Health Benefit Plan Consumer Driven Health Plan Design

(Only nine agencies currently participate in the CDHP Pilot program)

	Single	Family
<b>Employer Responsibility</b>	\$500	\$1,000
<b>Spending Account Type</b>	Health Reimbursement Account	
<b>Annual Deductible (combined in/out-of- network)</b>	\$1,000	\$2,000
<b>Annual Maximum Out- of-Pocket (combined in/out-of-network)</b>	\$2,000	\$4,000
	In-Network	Out-of-Network
<b>Preventive Care/Wellness</b>	\$500 per person per plan year	
<b>Allergy Shots</b>	90%	60%
<b>Emergency Room</b>	90%	60%
<b>Mental Health/Substance Abuse Inpatient or Outpatient</b>	90% 30 day limit per year	60% 30 day limit per year
<b>Vision (Exam); no eyewear</b>	Not Covered	
<b>Skilled Nursing Facility</b>	Not Covered	
<b>Physical/Occupational/Speech Therapy</b>	90% 40 visits per year	60% 40 visits per year
<b>Outpatient Lab</b>	90%	60%
<b>Chiropractic Care</b>	90% 20 visits per year	60% 20 visits per year
<b>Transplant Services</b>	90%	60%
<b>Urgent Care</b>	90%	60%
<b>Dental- coverage for most procedures for prompt repair of sound natural teeth or tissue for the correction of damage caused by traumatic injury</b>	90%	60%
<b>Temporomandibular Joint Syndrome (TMJ) Coverage for diagnostic testing and/or non-surgical treatment of TMJ, up to \$1100 per person per lifetime maximum benefit</b>	90% for related surgical procedures	60% for related surgical procedures
<b>Prescription Drugs (30-day supply)</b>	90%	60%
<b>Hospice</b>	90%	60%
<b>DME</b>	90%	60%
<b>Home Health Care</b>	90%	60%