

## **State Health Benefit Plan Procurement and Open Enrollment Frequently Asked Questions August 9, 2013**

Blue Cross Blue Shield of Georgia Inc., (BCBSGA), has been awarded the contract to provide health plan administration and medical management for the State Health Benefit Plan (SHBP). BCBSGA will coordinate closely with Express Scripts Inc., selected to administer pharmacy benefits, and Healthways Inc., selected to administer wellness programs and related incentives. The new plan contracts will be effective for Plan Year 2014, which begins on January 1, 2014.

### **Why are United HealthCare and Cigna no longer an option?**

The existing contracts with United Healthcare and Cigna expire on December 31, 2013. It was important to the State Health Benefit Plan to move forward with a competitive bid process. This would allow us to offer SHBP members health plan options that deliver enhanced services and improve members' ability to make informed choices while keeping health care affordable for our members. Blue Cross Blue Shield of Georgia Inc., Express Scripts Inc. and Healthways Inc., were the successful vendors in this statewide competitive bid process.

### **Why do I only have one vendor for health insurance?**

By awarding one vendor to serve as the statewide Third Party Administrator (claims administrator), the State Health Benefit Plan is able to increase its negotiating effectiveness, achieve administrative efficiency and provide members with access to high-quality health care at a competitive price.

SHBP members statewide will have the choice of enrolling in one of the three (Bronze, Silver or Gold) consumer-driven, PPO-type Plan Options offered by Blue Cross Blue Shield. All plan options will offer access to a quality provider network and will have the added benefit of a Health Reimbursement Account (HRA). The dollars provided to the SHBP member in the HRA can be used toward eligible medical expenses and will help lower the SHBP members' deductible.

### **Will I need to change doctors?**

Blue Cross Blue Shield will provide SHBP members access to an extensive, high-quality provider network; approximately 97% of SHBP members will have the option of remaining with their current provider.

## **Are my insurance premiums going to increase?**

The majority of members will have an option available to them that will reduce their monthly premiums. Details regarding insurance premiums will be available online: [www.dch.georgia.gov/shbp](http://www.dch.georgia.gov/shbp).

## **Will retirees covered under Medicare Advantage incur premium increases in 2014?**

No. Medicare Advantage (MA) Plans for 2014 are designed to mirror 2013 MA plans.

## **Is there any additional benefit to SHBP members?**

In addition to the PPO-type Plan Option with the attached HRA, all plan options will offer pharmacy benefits that are not subject to the deductible and caps will be placed on the maximum a member will pay for each prescription. This is to assure members can afford needed medications.

## **Why are these types of health insurance options available to SHBP members in 2014?**

SHBP is focused on improving the health and wellness of our members, as such, the health plan options for FY 2014 are designed to keep members active and engaged in their short- and long-term health outcomes. All three plan options are PPO-type plans, with separate in and out of network benefits, and all have an attached HRA account.

SHBP has posted a Direct Award Proposal soliciting a vendor to provide SHBP members with a HMO-type Plan Option in the Atlanta Service area. This will allow SHBP to take advantage of additional value that is available in this large metropolitan region. SHBP intends to attach an HRA account to this option, too, as an additional benefit to SHBP members to use toward eligible medical expenses.

## **When is Open Enrollment?**

The state's Open Enrollment and Retiree Option Change Period is scheduled for October 21 through November 8, 2013. Additionally, SHBP will conduct intensive member outreach and education on members' plan options prior to and during the state's Open Enrollment and Retiree Option Change Period.