



Youngstown State University March HCAC Meeting

March 17, 2022

Presented by: Stephanie Mueller – Account Executive

Agenda

- Plan Benefits Changes
 - Deductible
 - Coinsurance
 - Copays
 - MOOP (Maximum Out Of Pocket)
- At Home COVID-19 Tests (Updated)
- Pharmacy Drug Formulary Guidebooks
- Pediatric Place Update

Plan Benefit Changes

- Elimination of 2 PPO Plans
 - Traditional Plan/Old PPO1 Plan: \$250/\$500 – 90%
 - Alternative Plan/Old PPO2 Plan : \$500/\$1,000 – 80%
- Replacing with 1 PPO Plan
 - New Plan/PPO1 Plan: \$350/\$700 – 85%
 - Preventive Care Covered at 100% not subject to deductible
- Keeping High Deductible Health Plan
 - HDHP Plan - \$2,800/\$5,600 – 100% after Deduct Plan
 - Preventive Care Covered at 100% not subject to deductible
 - HSA (Health Savings Account) attached to plan
- Members on the OLD PPO1 and PPO2 Plan will automatically transition to NEW PPO1 Plan effective July 1, 2022

Plan Benefit Changes – Deductible

- OLD PPO1 Plan
 - Increase from \$250/\$500 to \$350/\$700
 - Members who have satisfied their deductible on PPO1 Plan will have an additional \$100/\$200 beginning 7/1/2022
- OLD PPO2 Plan
 - Decrease from \$500/\$1,000 to \$350/\$700
 - Members who have satisfied their deductible on PPO2 Plan will not have to meet additional deductible
- Deductible will reset on January 1, 2023 for ALL Plans

Plan Benefit Changes – Coinsurance

- OLD PPO1 Plan
 - Increase from \$925/\$1,725 to \$1,000/\$2,000
 - Members who have satisfied their coinsurance on PPO1 Plan will have an additional \$75/\$275 beginning 7/1/2022 after additional deductible has been satisfied
- OLD PPO2 Plan
 - Decrease from \$2,000/\$4,000 to \$1,000/\$2,000
 - Members who have satisfied their coinsurance on PPO2 Plan will not have to meet additional coinsurance
- Coinsurance will reset on January 1, 2023 for ALL Plans

Plan Benefit Changes – Copays

	OLD PPO1 Plan	OLD PPO2 Plan	New PPO1 Plan
Primary Care Office Visit (Injury/Illness) with Physician	\$15 copay	\$15 copay	\$20 copay
Primary Care Office Visit (Injury/Illness) with APN - Advanced Practicing Nurse	\$10 copay	\$10 copay	\$15 copay
Specialist Visit with Physician	\$15 copay	\$40 copay	\$35 copay
Specialist Visit with APN	\$10 copay	\$10 copay	\$25 copay
Urgent Care	\$15 copay	\$40 copay	\$20 copay
Emergency Room*	\$75 copay/ 90% after Ded	\$150 copay/80% after Ded	\$200 copay/85% after Ded

*Copay only applies in emergent situations and will be waived if admitted. Non-emergency use of ER is paid at the coinsurance level listed after the deductible is met. Call NurseLine for assistance with non-life threatening, urgent care needs.

Plan Benefit Changes – MOOP

- Maximum Out-of-Pocket Amounts
 - Include:
 - Deductible
 - Coinsurance
 - Copays
- No Change in MOOP
 - Single: \$6,600
 - Family: \$13,200

At Home COVID-19 Tests (Updated)

- U.S. Households Can Order 4 Additional At-home COVID-19 Tests from the Federal Government
 - During last week’s State of the Union address, President Biden announced that beginning March 7, U.S. households can order four additional at-home COVID-19 tests from the federal government.
 - U.S. households can receive eight tests in total from the government.
 - Tests can be ordered at: <https://www.covidtests.gov/>

Prescription Drug Formulary Guidebooks

- Now Available Online

- Searchable Tool directly tied to ESI
- Real time up-to-date information on drugs and coverage status
- The online guidebooks can be found here:
 - Medical Mutual Basic Plus Formulary: www.express-scripts.com/mmobasicplus
 - Single sign on through My Health Plan portal
- Replaces the monthly updates which was only accurate as the last posting



Pharmacy Benefit Plans

Get to know your Medical Mutual pharmacy benefits with Express Scripts

Just like your medical plan covers visits to your doctor, your prescription plan covers the medication your doctor prescribes.

Medical Mutual partners with Express Scripts, one of the country's largest pharmacy benefit managers, to administer your prescription plan. To learn more about how your drugs are covered, reference our [Drug Coverage Guide](#) and our [Formulary Tool Quick Reference](#).

Helpful Links and Documents

- [Drug Coverage Guide](#)
- [Formulary Tool Quick Reference](#)

MMO Basic Plus

Explore plan details to see if it's right for you. Check medication prices, see what pharmacies are in-network, and find out what medications are covered.

Price a Medication

Pediatric Place Update

- Effective April 1, 2022
 - Will NO LONGER be in the Medical Mutual Network
 - YSU has 1 member affected
 - Letters mailed to members on February 17, 2022
 - Members who received treatment from Pediatric Place Inc. in the past year
 - Included options to find new in-network providers



Thank You