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

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

*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](http://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
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