

2024-2025 Benefit Updates- What's new for 2024



Gallagher Representative: Nancy Meyers



Insurance | Risk Management | Consulting



### **Open Enrollment**

#### **Presentation Overview**

- I. Open Enrollment is Coming!
- What's New for 2024
- III. Medical Insurance
  - A. PPO
  - B. HMO
- IV. Provider Finder
- V. Benefitsolver Enrollment

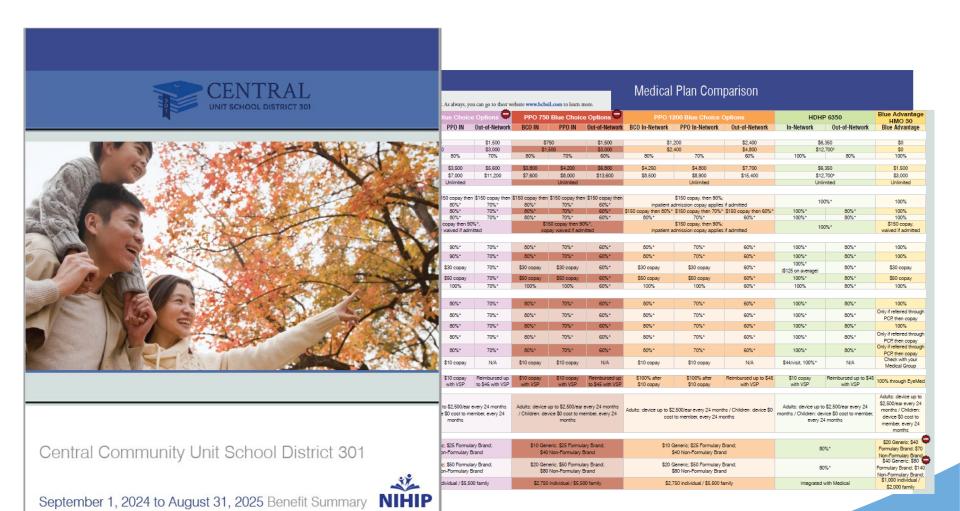


### Open Enrollment

- Open Enrollment runs from May 20 May 31st
- Changes will be effective September 1, 2024 until August 31, 2025.
- Open Enrollment allows employees to:
  - Elect/waive/change coverage
  - Add/remove dependents from coverage
- Outside of Open Enrollment, you must have a qualified life event/status change to make changes to your benefit elections.
  - Qualified Status Changes include marriage, divorce, legal separation, annulment, death of spouse, birth, adoption, spouse's open enrollment
  - Employees have 30 days from the event to notify their Benefits Coordinator



### **Benefit Summary**





### What's New beginning 9.1.24?

#### NIHIP Changes: NIHIP changes affect all 35 Districts of NIHIP

- Prescription Copays on all **HMO Plans** are changing:
  - Retail Pharmacies (30 day supply): \$15/\$30/\$50 to \$20/\$40/\$70
  - Mail Order (90 day supply): \$30/\$60/\$100 to \$40/\$80/\$140
- Chiropractic visit coverage will change from 40 visits to 35 visits per calendar year on all PPO and HDHP plans.

### ALL Members enrolled in a NIHIP PPO and/or HDHP Plan will receive a **NEW ID CARD in August!**



### What's New beginning 9.1.24?

#### **Burlington PPO Changes:**

- PPO Plan Changes:
  - The current PPO 500 and PPO 750 plans will both become a BlueChoice.
    Options Plan (BCO) ALL CCUSD301 PPO plans will now be Blue Choice
    Options plans.
    - Deductibles will remain the same.
    - Prescription copays will remain the same.
    - Out-of-Pocket maximums will increase ONLY when using non-BCO providers.
    - Office visit copays will increase \$10 from:
      - \$20 to \$30 for a Primary Care Physician
      - \$40 to \$50 for a Specialist

For the 2023 calendar year 95-96% of all CCUSD301 PPO500 and PPO750 claims were submitted by a BlueChoice Provider.



### What's New beginning 9.1.24?

#### **Burlington HMO Changes:**

- HMO Plan Changes:
  - The current HMOIL 20 plan is being discontinued.
  - The current BlueAdvantage 30 plan will continue to be offered.
- The BlueAdvantage HMO is a slightly smaller network of HMO providers.
  - As of March 13, 2024 every CCUSD 301 HMOIL participant had elected a medical group that was in both the HMOIL and BlueAdvantage HMO networks therefore, this change should cause no disruption to members choice of current doctors.



Medical Plan Overview PPO Changes



### New Blue Choice Options (BCO) Plan

#### It's a PPO with two levels of Network Benefits

#### **Using Blue Choice Options PPO**

This plan is a PPO with an added tier to receive greater discounts and lower premiums. The plan has three coverage tiers:

- **Tier 1** You'll have the lowest out-of-pocket costs if you see a contracted provider in the Blue Choice OPT PPO network. Blue Choice providers are selected by BCBSIL. They are top providers.
- **Tier 2** You'll have a slightly higher out-of-pocket cost if you see a contracted provider in the larger PPO network. The copays in this tier are the same as in Tier 1. This is the same PPO network for the Districts other PPO plan options.
- **Tier 3** You'll have the highest out-of-pocket cost if you see an out-ofnetwork doctor.

The way you use this plan is the same as other PPOs, there's just an additional network/tier of benefits to consider.

Tier #1 **BCO Network Providers** 

Tier #2 **Broad PPO Network Providers** 

Tier #3 Non-Network Providers

# PPO Plan Comparison



	Blue Choice Options 500			Blue Choice Options 750		
Benefit	BCO In-Network 95.1% of CCUSD 301 Claims in this network	PPO In-Network	Out-of-Network	BCO In-Network 95.9% of CCUSD 301 Claims in this network	PPO In-Network	Out-of-Network
Deductible (Individual/Family)	\$500 / \$1,000		\$1,500/\$3,000	\$750 / \$1,500		\$1,500/\$3,000
Out-of-Pocket Max (Individual/Family)	\$3,000 / \$6,000	\$3,500 / \$7,000	\$5,600 / \$11,200	\$3,800 / \$7,600	\$4,200/\$8,000	\$6,800/\$13,600
Primary Care Office Visit	\$30 copay		70% after ded	\$30 copay		60% after ded
Specialist Office Visit	\$50 copay		70% after ded	\$50 copay		60% after ded
Preventive Care	100% no deductible		70% after ded	100% no deductible		60% after ded
Inpatient Admission \$150 copay/admit up to max of 5/cal. yr.	90% after ded	80% after ded	70% after ded	80% after ded	70% after ded	60% after ded
Emergency Room	\$100 copay then 90% after ded		\$100 copay then 90% after ded			
All Other Covered Services	90% after ded	80% after ded	70% after ded	80% after ded	70% after ded	60% after ded
Retail Rx Copays Generic /Formulary/Non- Formulary	\$10 / \$25 / \$40		=00/	ole \$20 / \$50 / \$80		
Mail Order Rx Copays Generic /Formulary/Non- Formulary	\$20 / \$50 / \$80		70% after applicable copay			60% after applicable copay
Rx out-of-pocket	\$2,750 / \$5,500			\$2,750 / \$5,500		

### Gallagher

### New Blue Choice Options (BCO) – BCO 500 Plan

#### Claim Examples

	Tier 1 Blue Choice OPT PPO Network Plan pays 90%	Tier 2 Larger Statewide PPO Network Plan pays 80%	Tier 3 Out-of-Network** Plan pays 70%
Primary Doctor Visit cost is \$200	You pay \$30	You pay \$30	You pay \$200
Specialist Visit cost is \$300	You pay \$50	You pay \$50	You pay \$300
2-Day Hospital Stay* Cost is \$5,000	You pay \$950 +\$150 admission copay	You pay \$1,400 +\$150 admission copay	You pay \$2,550 +\$150 admission copay

<sup>\*</sup> Applied to member's deductible. Once your deductible is met, the plan pays at percentage designated by tier. The sample shown is based on a \$500 deductible and 10% coinsurance for Tier 1, the same combined \$500 deductible and 20% coinsurance for Tier 2 and a \$1,500 deductible and 30% coinsurance for out-of-network.

<sup>\*\*</sup> Out-of-network providers may balance bill the patient for any amount over what BCBSIL allows.

### **Gallagher**

### New Blue Choice Options (BCO) – BCO 750 Plan

#### Claim Examples

	Tier 1 Blue Choice OPT PPO Network Plan pays 80%	Tier 2 Larger Statewide PPO Network Plan pays 70%	Tier 3 Out-of-Network** Plan pays 60%
Doctor Visit Cost is \$200	You pay \$30	You pay \$30	You pay \$200
Specialist Visit Cost is \$300	You pay \$50	You pay \$50	You pay \$300
2-Day Hospital Stay* Cost is \$5,000	You pay \$1,600 +\$150 admission copay	You pay \$2,025 +\$150 admission copay	You pay \$2,900 +\$150 admission copay

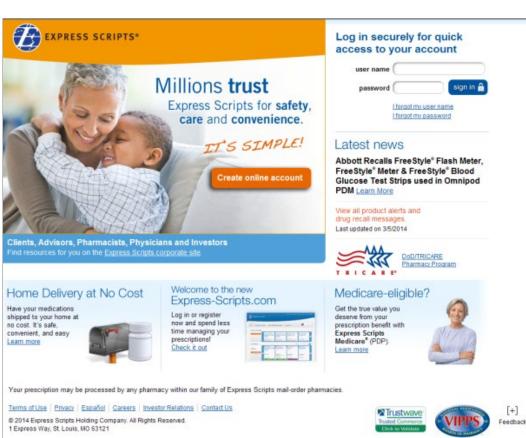
<sup>\*</sup> Applied to member's deductible. Once deductible is met, pays at percentage designated by plan. \$750 deductible and 20% coinsurance for Tier 1, the same combined \$750 deductible and 30% coinsurance for Tier 2 and a \$1,500 deductible and 40% coinsurance for out-of-network

<sup>\*\*</sup> Out-of-network providers may balance bill the patient for any amount over what BCBSIL allows.



# Express Scripts – BCO and HDHP Members







Medical Plan Overview HMO Changes



### Medical Benefit Comparison

This Plan Terming 8/31/24

Benefit	HMO 20	BAHMO 30	
	HMO Illinois	Blue Advantage HMO Illinois	
Deductible (Individual/Family)	\$0	\$0	
Out-of-Pocket Max (Individual/Family)	\$1,500 / \$3,000	\$1,500 / \$3,000	
Primary Care Office Visit	\$20 copay	\$30 copay	
Specialist Office Visit	\$40 copay	\$50 copay	
Preventive Care	100%	100%	
Inpatient Admission	100%	100%	
Emergency Room	\$100 copay	\$100 copay	
All Other Covered Services	100%	100%	
Retail Rx Copays Generic /Formulary/Non- Formulary	\$15 / \$30 / \$50	\$20 / \$40 / \$70	
Mail Order Rx Copays Generic /Formulary/Non- Formulary	\$30 / \$60 / \$100	\$40 / \$80 / \$140	
Rx out-of-pocket maximum	\$1,000 / \$2,000	\$1,000 / \$2,000	

As of March 13, 2024 every **CCUSD 301 HMOIL** participant had elected a medical group that was in both the HMOIL and Blue Advantage HMO networks therefore, this change should cause no disruption to members choice of current doctors.



### Blue Advantage HMO vs. HMO Illinois

Compare the Advantages	BlueAdvantage HMO	HMO Illinois	
An HMO of Blue Cross and Blue Shield of Illinois?			
Same range of Blue Cross HMO benefits?			
Same member services?	YES		
Same referral process?			
Same pharmacy network?			
Same Excellent, four-star NCQA* accreditation?			
Number of network Medical Groups/IPAs** and hospitals?	57 Medical Groups/IPAs 71 Hospitals	60 Medical Groups/IPAs 75 Hospitals	
Which HMO costs less?	BlueAdvantage HMO costs less than HMO Illinois		

<sup>\*</sup>National Committee for Quality Assurance

Note: Medical Group counts may change based upon negotiated contracts. Several Medical Groups have joined together to become larger with more facilities available to our members.

As of March 13, 2024 every CCUSD301 HMOIL member elected a medical group that was in both networks. Therefore, there should be no disruption to members.

<sup>\*\*</sup>Independent Practice Association



## Blue Advantage HMO / HMO Illinois FAQs

Question	Answer
Why is the Blue Advantage HMO (BAHMO) less expensive than HMO Illinois (HMOIL)?	The BAHMO is a slightly smaller network of hospitals and medical groups with whom BCBS of Illinois has negotiated greater discounts.
How do I know if my current doctor/medical group participates in the Blue Advantage HMO?	<ul> <li>You can find out several ways:</li> <li>Call BCBSIL at 800.892.2803 and ask the Representative to assist you</li> <li>Log on to www.bcbsil.com</li> <li>- Click on "Find Care"</li> <li>- Then click on "Find a Doctor or Hospital"</li> <li>- Click on "Search as Guest"</li> <li>- Select "All Plans/Networks", then enter your city &amp; zip code</li> <li>- From the drop down select "Blue Advantage HMO"</li> <li>- From there you can search for your provider.</li> </ul>
Who are the hospitals, in the Chicagoland area, that participate in the HMO Illinois Network but DO NOT participate in Blue Advantage HMO?	Franciscan Hospital (Indiana) HSHS Hospital (Springfield, IL)
Are office visit, prescription or emergency room copays different on the BAHMO than on the HMOIL plan?	The current HMOIL plan that is being discontinued has office visit copays that are \$10 less. Prescription copays are changing for all HMOs effective 9.1.24. ER Copays are the same.
If I'm currently enrolled in the HMOIL plan and I know my current doctor also participates in the BAHMO plan, will I need to get new referrals to my Specialist?	Yes.

<sup>\*</sup> Only in-network coverage levels displayed. Please reference your benefit summary, plan document or SBC for out-of-network coverage levels.

#### **HMO Members**





BlueCross BlueShield of Illinois An Independent licensee of the

Blue Cross and Blue Shield Association



Subscriber Name:

NORTHSHORE EMPLOYEE Identification Number:

XOH000000000

H00083 Group Number:

НМО

284 NORTHSHORE MG IPA 866-295-1403 09/01/18

WPHCP: 284 NORTHSHORE MG IPA 866-295-1403 09/01/18

Northshore SD 112

HMO

Illinois

Office Visit \$30 Emergency Room \$100 Specialist \$50 Wellness \$0

RxBIN: 011552 RxPCN: ILDR







vww.bcbsil.com

### 





BlueCross BlueShield of Illinois

Physicians: The enrollee named on this card, is entitled to benefits while enrolled. Medical services, except emergencies, must be preauthorized by the Individual Practice Association named on this card. To locate a Provider when traveling, call the BlueCard access number.

Claims Filing Address: Blue Cross and Blue Shield of Illinois, PO Box 805107, Chicago, IL Customer Service BlueCard Access Eligibility #

1-800-810-2583 1-800-676-2583 Pharmacy Program 1-800-423-1973

1-800-892-2803

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an independent licensee of the BlueCross and BlueShield Association.

Pharmacy Benefits Manager





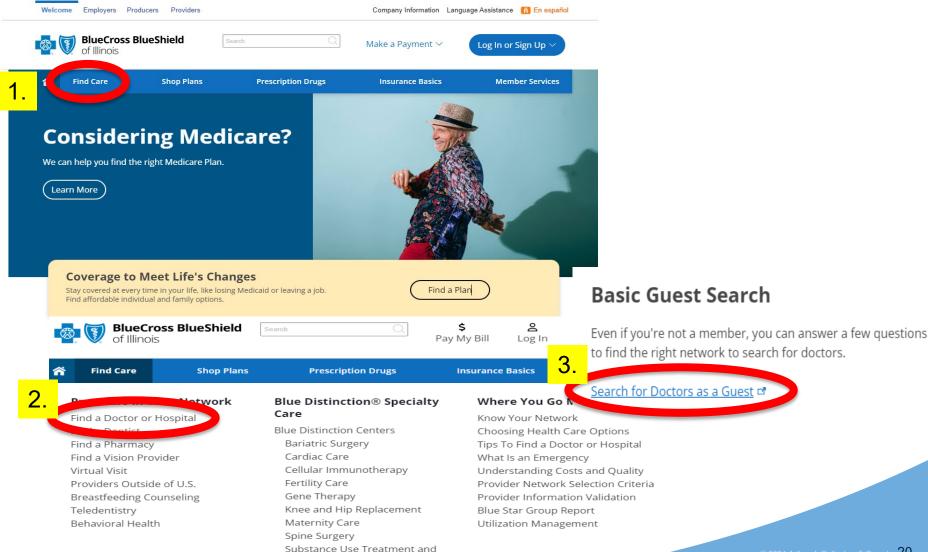
Locating a BlueCross BlueShield Network Provider



#### BCBSIL Provider Finder Tool – www.bcbsil.com

Recovery Transplants

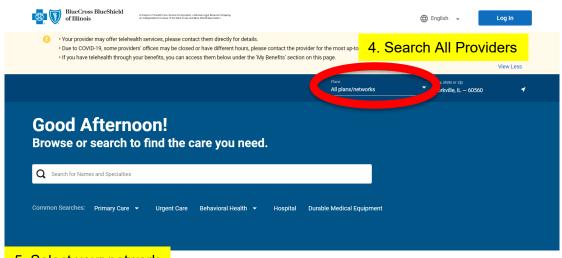
#### How do I search for a provider?





#### **BCBSIL** Provider Finder Tool

#### How do I search for a provider?



5. Select your network

From the drop down menu, select the following based on the plan you are enrolled in or are considering:

- Blue Choice Options (BCO)
- Participating Provider Organization (PPO)
- Blue Advantage HMO (ADV)

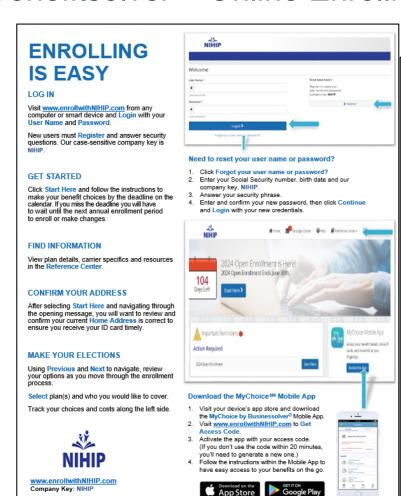


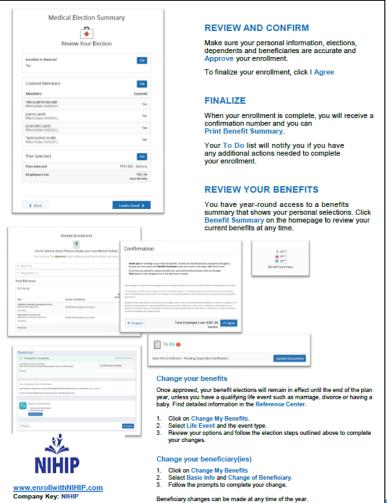




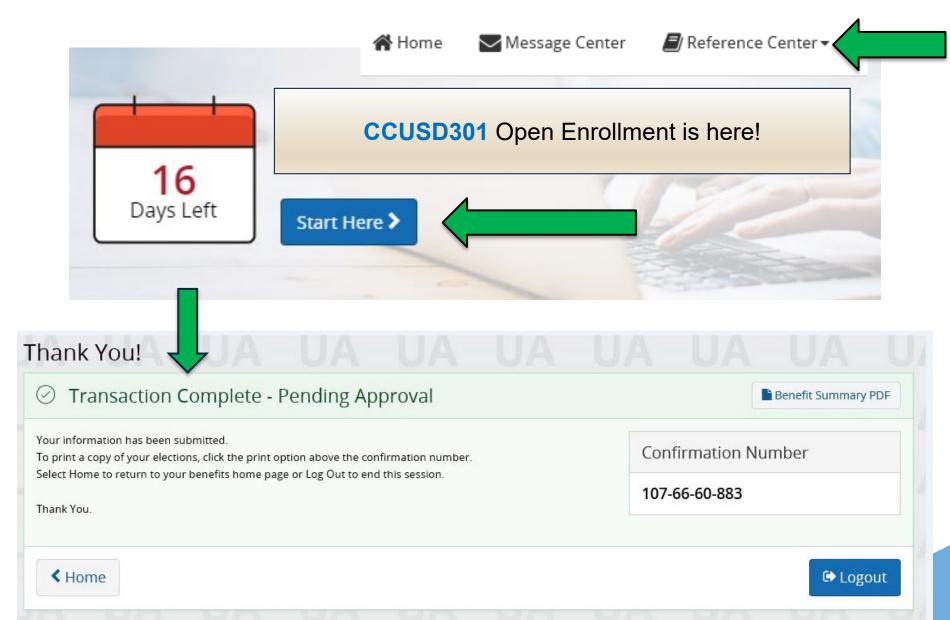


#### Benefitsolver – Online Enrollment











## Questions...



# Thank you!

© Copyright 2024 Arthur J. Gallagher & Co. and subsidiaries. All rights reserved: No part of this document may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, whether electronic, mechanical, photocopying, recording, or otherwise, without the prior written permission of Arthur J. Gallagher & Co.

Consulting and insurance brokerage services to be provided by Gallagher Benefit Services, Inc. and/or its affiliate Gallagher Benefit Services (Canada) Group Inc. Gallagher Benefit Services, Inc. is a licensed insurance agency that does business in California as "Gallagher Benefit Services of California Insurance Services" and in Massachusetts as "Gallagher Benefit Insurance Services." Neither Arthur J. Gallagher & Co., nor its affiliates provide accounting, legal or tax advice.

