

EBC Approved Cost Sharing Plan for September 1, 2016

Cost Sharing Plan Changes	Premiums			Utilization Factors			Rx			Annual Minimum Cost
	Premium Per Month (10 months)			Medical Copay	Deductible Applied to charges at: Inpatient & Outpatient Hospital & Ambulatory Surgical Centers		Prescriptions Copay 30 day / 90-100 day			
<u>Final Vote</u> Option C 72% 2/25/16 <u>Implement</u> 9/1/2016	EE employee only	EE + 1	EE + 2 or more	Deductible EE EE+1 or more	Maximum Out Of Pocket ACA Annual Maximums \$6,850 / \$13,700 (split between Medical and Rx) EE / EE+1 or more Includes: Deductible & Copays	Generic	Preferred	Brand / Non-Preferred	EE EE + 1 EE + 2 or more	
Current Plan	\$55	\$105	\$155	\$25 Med \$25 Urgent \$100 ER Visit \$0	\$1,250 / \$2,500 Medical \$5,600 / \$11,200 Rx	\$9 \$18	\$24 \$48	\$34 \$68	\$550 \$1,050 \$1,550	
<u>Option C</u> \$1.5m Premium \$1.5m Utilization	\$75	\$140	\$205	\$25 Med \$35 Urgent \$150 ER Visit \$300 \$600	\$1,550 / \$3,100 Medical \$5,300 / \$10,600 Rx	\$9 \$18	\$24 \$48	\$34 \$68	\$750 \$1,400 \$2,050	

Deductibles – How Do They Work?

- Deductibles will apply to Inpatient and Outpatient hospital charges as well as charges from Ambulatory Surgical Centers.
- Each family member is responsible for satisfying their Individual Deductible UNTIL the Family Deductible is satisfied.
- If the Individual Deductible is \$200 and the Family Deductible is \$400, a family of 3 (or more) only need 2 members of the family to meet their Individual Deductibles and no other members of the family will be required to meet their Individual Deductible for the remaining year.

Scenario #1	Jane Doe	John Doe	Final Outcome
Jane needs outpatient surgery and her coverage is the only coverage the family has.	Jane has outpatient surgery. Surgery costs the plan \$6,000. \$200 goes to Jane's Deductible and the plan pays the rest in full.	John has no other coverage to absorb the deductible.	*Jane's Deductible is satisfied for the year and her total out of pocket expense for the surgery is \$200. *Jane's deductible is also applied to the Family deductible of \$400 so the remaining Family Deductible is \$200.

Scenario #2	Jane Doe	John Doe	Final Outcome
Jane needs outpatient surgery and her and her husband has additional coverage for the family.	Jane has outpatient surgery. Surgery costs the plan \$6,000. \$200 goes to Jane's Deductible and the plan pays the rest in full.	After Jane's plan pays all but the \$200 Deductible the claim is then submitted to John's plan. John's plan picks up the \$200 deductible by paying the provider \$200.	*Jane's deductible is satisfied for the year under her plan. *John's plan picks up the Deductible leaving Jane with zero out of pocket expense. *Jane's Deductible is also applied to the Family Deductible of \$400 so the remaining Family Deductible is \$200. *John's deductible still has not been met.

Double Coverage Deductible Pros:	Deductible Cons:
Under these scenarios a person with double coverage would not have to put out money for the deductible. The first plan pays the deductible and the second plans picks it up. **Other coverage other than CUSD may vary***	Each person must pay a higher premium to cover themselves and family members. **Other coverage other than CUSD may vary***