Request For Proposals

- BOCC Health Plan
  - Self-Insured rather than fully insured
  - Multi-employer Consolidated Plan
- ASO (Administrative Services Only) contract
  - Provider Network
  - Network discounts on claims
  - Per employee fee (850 employees multiplied by $XX equals monthly fee)
  - Administers claims

Pharmacy Component of Health Plan

- Last benefit change effective 10/1/08

  Only co-pays changed:

  $5 / $25 / $50 (retail 31 days)

  $10 / $50 / $100 (mail order; 90 days)
- Co-pays do not apply to health plan deductibles or health plan out-of-pocket
- BCBS administers the pharmacy plan using a Medication Guide that is updated twice annually (last update was January 2010)
  - Drugs not covered are listed
  - Drugs requiring prior authorization are listed
  - Drugs in the responsible steps program are listed

- Pharmacy co-pays do not apply to Health Plan deductibles or Maximum Out-of-Pocket Expense
- Dental deductibles apply only to Dental Plan

- Benewise is a data management system that provides:
  - Employee portal for benefit information
  - Automated enrollment and employee information update
  - Automated billing and reconciliation between BOCC and other employers for premiums
  - Automated billing and reconciliation between vendors and BOCC
  - Status – Implementation is approximately 75% complete

Out-of-Pocket Comparison (In Network)

(Physician and Hospital Expenses)	BlueChoice Plan (former)	BlueOptions Plan (current)
OB-Regular Delivery Inpatient Hospital ($1,600 Physician;$7,100 Hospital	**Employee Out-of-Pocket**	**Employee Out-of-Pocket**
Deductible	$300	$500
Coinsurance	$840	$220
Co-pay	n/a	$600
Total	**$1,140**	**$1,320**
Surgery in Outpatient Hospital ($1,850 Physician; $7,500 Hospital)	**Employee Out-of-Pocket**	**Employee Out-of-Pocket**
Deductible	$300	$500
Coinsurance	$905	$270
Co-pay	n/a	$200
Total	**$1,205**	**$970**

Out-of-Pocket Comparison (In Network)

(Physician and Facility Expenses)	BlueChoice Plan (former)	BlueOptions Plan (current)
Knee Surgery in Ambulatory Surgical Center ($1,480 Physician; $3,890 Surgical Center)	**Employee Out-of-Pocket**	**Employee Out-of-Pocket**
Deductible	$300	$500
Coinsurance	$507	$196
Co-pay	n/a	$100
Total	**$807**	**$796**
How is this figured?		
Deductible	$300	$500
Coinsurance	10% of bills minus deductible	20% of physician bill minus deductible
Co-pay	n/a	$600 Hospital $100 ER $100 Outpatient