

2023 Labor Health Care Committee Consensus Discussion

	<b>Strategy</b>	<b>\$ Savings / (Cost)</b>	<b>% Savings (Cost)</b>
E	<b>Out-of-network provisions</b> Increase deductible by \$1,000 / \$3,000 (single/family) and out of network out-of-pocket maximum by \$1,500 / \$3,500 Increase coinsurance from 30% to 40%	926,000	0.6%
F	<b>Deductibles</b> Raise in-network deductibles by \$100 Single, \$200 Family	985,000	0.7%
G	<b>Copays – primary or specialist care visit (preventative)</b> <ul style="list-style-type: none"> <li>• Raise all medical copays by \$5</li> <li>• Add Specialty Rx copay at \$100</li> <li>• Increase emergency room copay by \$50</li> </ul>	619,000	0.4%
J	<b>Reverting 2021 plan design enrichment to 2020 plan designs</b> <ul style="list-style-type: none"> <li>• From \$20 to \$25 / \$50 generic Rx copay</li> <li>• From 20% to 25% X-ray/MRI coinsurance</li> <li>• \$40 office visit copay (without incentive)</li> <li>• \$55 urgent care copay</li> <li>• \$40 virtual office visit copay (without incentive)</li> </ul>	578,000	0.4%
K	\$35 generic Rx copay		
L	30% X-ray/MRI coinsurance		
M	\$50 office visit copay (without incentive)		
N	\$65 urgent care copay		
O	\$50 virtual office visit copay (without incentive)		
Q	<b>Copays – primary or specialist care visit (preventative)</b> <ul style="list-style-type: none"> <li>• Raise all medical copays by \$5</li> </ul> Increase emergency room copay by \$50	501,000	0.3%
S	<b>2020 plan but +\$10 or 5%</b> <ul style="list-style-type: none"> <li>• \$35 generic Rx copay</li> <li>• 30% X-ray/MRI coinsurance</li> <li>• \$50 office visit copay (without incentive)</li> <li>• \$65 urgent care copay</li> </ul> \$50 virtual office visit copay (without incentive)		
C	Let it ride, discuss any surpluses in 2023		
U	<b>No plan design changes</b> <ul style="list-style-type: none"> <li>• 17.6% premium increase to Standard Plan</li> <li>• 11.0% premium increase to Advantage Plans</li> </ul>		
V	<b>No plan design changes</b> <b>Recommendation</b> to use \$33mil in <b>ARPA</b> \$ to the plan (\$18M used to negate premium increases, rest in reserves)		
W	<b>No plan design changes</b> <b>Recommendation</b> to use \$33mil in <b>General Fund</b> \$ to the plan (\$18M used to negate premium increases, rest in reserves)		