



## WESTERN PENNSYLVANIA 2017 AT A GLANCE

WE'RE HERE TO HELP SUPPORT YOUR SALES EFFORTS AND ADDRESS YOUR CUSTOMERS' NEEDS.

### **WPA PORTFOLIO SUMMARY**



#### **SUB-REGIONS**



#### Allegheny, Beaver, Butler, Erie, Washington, Westmoreland

- my Connect Blue EPO 250G
- my Connect Blue EPO 1000G
- my Connect Blue EPO 1750S
- my Connect Blue EPO 2500S
- my Connect Blue EPO 6500B
- Major Events 7150
- Comp. Care 500
- Care Guide HMO 750 (OffX only)
- Health Savings 1700
- Health Savings Embedded 2700
- Shared Cost 6800 (OffX only)



#### Bedford, Blair, Cambria, McKean, Somerset. Venango

- my Comm Blue Flex PPO 1700GQE
- my Comm Blue Flex PPO 2100S
- my Comm Blue Flex PPO 2800SQE
- my Comm Blue Flex PPO 6800B
- Major Events 7150
- Comp. Care 500
- Care Guide HMO 750 (OffX only)
- Health Savings 1700
- Health Savings Embedded 2700
- Shared Cost 6800 (OffX only)



Armstrong, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mercer, Potter, Warren

- Major Events Blue PPO 7150 (OffX Only)
- Care Guide Blue HMO 750 (OffX Only)
- Shared Cost Blue PPO 6800 (OffX Only)



### 2017 WPA PORTFOLIO SUMMARY

#### **BROAD CHANGES**

- Introduction of Essential (closed) Formulary
- Updates to site of Service cost sharing for Non-Hospital vs. Hospital Diagnostic Services in those markets where there is access
  - Apply appropriate cost share related to level of care
    - PCP \$
    - Specialist \$\$
    - Urgent Care \$\$\$
    - ER \$\$\$\$

#### Addition/Changes to EHB:

- Hospice benefit Addition of respite care for 7 days per six months
- Coverage for Artificial Insemination including specific related medications
- Physical Therapy 30 visits each rehabilitative and habilitative

#### Removal of benefits:

Removal of the Adult Vision Eye Exam (Davis)



### **2017 MEMBER SCENARIOS**

#### RENEWED, AUTO-ENROLLED OR DISCONTINUED

- **Renewed** members retain same plan as 2016 (changes may have been made to plan details)
- Auto-enrolled members will be enrolled into a different 2017 plan (varies by county)
  - No action needed for these members. To retain coverage members will need to pay their 2017 monthly premium
  - Members can actively choose new plan for 2017
    - Effective dates follow open enrollment guidelines
    - Some exceptions for Special Enrollment Periods (SEP) may apply
- **Discontinued** members will not be offered a 2017 plan (only certain counties)
  - These members need to enroll in a replacement plan by December 15, 2016 to ensure January 1 effective date and avoid a lapse in coverage.
  - May be eligible for a loss of minimum essential coverage SEP, however, we strongly encourage enrollment by December 15, 2016

### **WESTERN PA PORTFOLIO SUMMARY**



#### AT A GLANCE

Move from 18 plans total to 14 plans total across all subregions. More sub-region offerings. Mixture of renewed, discontinued and auto-enrolled.

Allegheny, Beaver, Butler, Erie, Washington, Westmoreland

Bedford, Blair, Cambria, McKean, Somerset, Venango

Remaining Counties







HMK	Major Events Blue PPO 7150		Off
HCC	Care Guide Blue HMO 750 (Off Only)		
HHIC	Shared Cost Blue PPO 6800 (Off Only)		
нніс	Comprehensive Care Flex Blue 500		
HHIC	Health Savings Blue PPO Plans*		
HMK	my Connect Blue EPO Plans*		(
HMK	my Community Blue Flex PPO Plans*	<u></u>	





<sup>(4)</sup> 

<sup>\*</sup> Multiple plan designs available



### WPA PORTFOLIO SUMMARY

**SUB-REGIONS** 



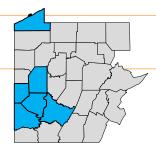
Allegheny, Beaver, Butler, Erie, Washington, Westmoreland

2016 Plan	On/Off Market	2017 Status	2017 Plan Name
Major Events Blue PPO 6850 a Community Blue Plan	Off	Renewed	Major Events Blue PPO 7150 a Community Blue Plan
Care Guide Blue HMO 500	Off	Renewed	Care Guide Blue HMO 750
Shared Cost Blue PPO 6000	Off	Renewed	Shared Cost Blue PPO 6800
Health Savings Blue PPO Embedded 2700	On & Off	Renewed	Health Savings Blue PPO Embedded 2700
Health Savings Blue PPO1400	On & Off	Renewed	Health Savings Blue PPO 1700
Comprehensive Care Flex Blue PPO 500	On & Off	Renewed	Comprehensive Care Flex Blue PPO 500
Connect Blue EPO 250 a Community Blue Flex Plan	On & Off	Renewed	my Connect Blue EPO 250G a Community Blue Flex Plan
Connect Blue EPO 750 a Community Blue Flex Plan	On & Off	Renewed	my Connect Blue EPO 1750S a Community Blue Flex Plan
Connect Blue EPO 2500 a Community Blue Flex Plan		Renewed	my Connect Blue EPO 2500S a Community Blue Flex Plan
Connect Blue EPO 5500 a Community Blue Flex Plan	On & Off	Renewed	my Connect Blue EPO 6500B a Community Blue Flex Plan
		NEW!	my Connect Blue EPO 1000G a Community Blue Flex Plan



### WPA PORTFOLIO SUMMARY

**SUB-REGIONS** 



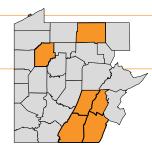
Allegheny, Beaver, Butler, Erie, Washington, Westmoreland

2016 Plan	On/Off Market	2017 Status	2017 Plan Name
BCBS Shared Cost 1500, a Multi-state plan	On	Auto-Enrolled	Health Savings Blue PPO 1700
BCBS Shared Cost 3200, a Multi-state plan	On	Auto-Enrolled	
Shared Cost Blue PPO 6000	On	Auto-Enrolled	Health Savings Blue PPO Embedded
Health Savings Blue PPO Embedded 4500	On & Off	Auto-Enrolled	2700
Comprehensive Care Blue PPO 1500	On	Auto-Enrolled	
Comprehensive Care Blue PPO 1500	Off	Auto-Enrolled	Comprehensive Care Flex Blue PPO 500
Health Savings Blue PPO Embedded 2700 a Community Blue Flex Plan	Off	Auto-Enrolled	my Connect Blue EPO 2500S a Community Blue Flex Plan
Shared Cost Blue PPO 6000 a Community Blue Flex Plan	Off	Auto-Enrolled	my Connect Blue EPO 6500B a Community Blue Flex Plan



### WPA PORTFOLIO SUMMARY

**SUB-REGIONS** 



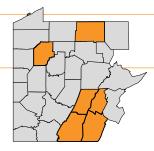
Bedford, Blair, Cambria, McKean, Somerset, Venango

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Care Guide Blue HMO 500	Off	Renewed	Care Guide Blue HMO 750
Shared Cost Blue PPO 6000	Off	Renewed	Shared Cost Blue PPO 6800
Health Savings Blue PPO Embedded 2700	On & Off	Renewed	Health Savings Blue PPO Embedded 2700
Health Savings Blue PPO1400	On & Off	Renewed	Health Savings Blue PPO 1700
Comprehensive Care Flex Blue PPO 500	On & Off	Renewed	Comprehensive Care Flex Blue PPO 500



### **WPA PORTFOLIO SUMMARY**

**SUB-REGIONS** 



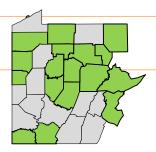
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Health Savings Blue PPO Embedded 4500	On & Off	Auto-Enrolled	Tioditi Odvingo Dido Fi O Emboddod 27 00
Comprehensive Care Blue PPO 1500	On	Auto-Enrolled	
Comprehensive Care Blue PPO 1500	Off	Auto-Enrolled	Comprehensive Care Flex Blue PPO 500
Health Savings Blue PPO Embedded 2700 a Community Blue Flex Plan		Auto-Enrolled	NEW! my Community Blue Flex PPO 2800SQE
Shared Cost Blue PPO 6000 a Community Blue Flex Plan	Off	Auto-Enrolled	NEW! my Community Blue Flex PPO 6800B
Flex Blue PPO 1200 PA Mountains Healthcare Region a Community Blue Plan		Auto-Enrolled	NEW! my Community Blue Flex PPO 1700GQ
		NEW!	my Community Blue Flex PPO 2100S



### WPA PORTFOLIO SUMMARY

**SUB-REGIONS** 



Armstrong, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mercer, Potter, Warren

2016 Plan	On/Off Market		2017 Plan Name
Major Events Blue PPO 6850 a Community Blue Plan	Off	Renewed	Major Events Blue PPO 7150 a Community Blue Plan
Care Guide Blue HMO 500	Off	Renewed	Care Guide Blue HMO 750
Shared Cost Blue PPO 6000	Off	Renewed	Shared Cost Blue PPO 6800 a Community Blue Flex Plan
Shared Cost Blue PPO 6000	On	Discontinued	
Health Savings Blue PPO1400	On & Off	Discontinued	
Health Savings Blue PPO Embedded 2700	On & Off	Discontinued	
Health Savings Blue PPO Embedded 4500	On & Off	Discontinued	
Health Savings Blue PPO Embedded 2700 a Community Blue Flex Plan	Off	Discontinued	
Comprehensive Care Flex Blue PPO 500	On & Off	Discontinued	
Comprehensive Care Blue PPO 1500	On & Off	Discontinued	
BCBS Shared Cost 1500, a Multi-state plan	On	Discontinued	
BCBS Shared Cost 3200, a Multi-state plan	On	Discontinued	
Shared Cost Blue PPO 6000 a Community Blue Flex Plan	Off	Discontinued	
Flex Blue PPO 1200 PA Mountains Healthcare Region, a Community Blue Plan	Off	Discontinued	
Flex Blue PPO 1200 Penn Highlands Region, a Community Blue Plan	Off	Discontinued	

### **GRANDFATHERED PLANS**

#### **PLANS FOR WPA**

**Keystone Blue HMO** (Grandfathered Only)

**Complete Care** (Grandfathered Only)

- Renewal only
- Not for sale must already be enrolled
- All counties in WPA
- All added dependents subject to medical underwriting

#### **AVAILABLE COUNTIES**



Allegheny, Beaver, Butler, Erie, Washington, Westmoreland



Bedford, Blair, Cambria, McKean. Somerset, Venango



Armstrong, Cameron, Centre, Clarion,

Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mercer, Potter, Warren

### PHARMACY

#### **ESSENTIAL FORMULARY: CLOSED**





- Essential Formulary is a closed formulary that is tightly managed and only covers products on the formulary
- Use formulary search
- Tiers may include both generic and brand drugs

### 2017 Essential Closed Formulary

Retail (31 Day Supply)

#### Mail Order (90 Day Supply)

Tier	Coins	Min	Max	Coins	Min	Max
1	15%	\$3	\$10	15%	\$6	\$20
2	25%	\$20	\$75	25%	\$40	\$150
3	35%	\$70	\$250	35%	\$140	\$500
4	50%	\$150	\$1,000	50%	\$300	\$2,000

When pharmacy is combined with medical deductible, Rx will apply to the medical deductible, then member will pay coinsurance level based on the medical plan design.



### **PHARMACY**

#### **COMPREHENSIVE FORMULARY: OPEN**

Tier	2017 Tier Description	2017 Copay Retail (31 Days)	2017 Copay Mail (90 Days)
1	Formulary Generic Drugs	\$5	\$10
2	Formulary Brand Drugs	\$20	\$40
3	Non-Formulary Generic Drugs Non-Formulary Brand Drugs	\$45	\$90
4	Specialty Drug Formulary Generic & Brand	50% coinsurance \$500 max per Rx	50% coinsurance \$1,000 max per Rx
5	Specialty Drug Non-Formulary	50% coinsurance \$750 max per Rx	50% coinsurance \$1,500 max per Rx

Major Events pharmacy is payable toward the medical deductible, then covered 100%