

Tim Carroll

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Sent: Thursday, September 15, 2011 12:27 PM
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Subject: possible changes to our Health Insurance plans

Hello All,

I'm writing to let you know about some significant changes that could be coming to our health plans.

The state has new 'municipal health care reform' legislation. The new law (Ch. 69 Acts of 2011) makes it easier for towns to bargain health insurance changes with unions and it makes it easier for towns to move all their employees to the health insurance plan that the state uses, run by the Group Insurance Commission (GIC). As a result, our Cape Cod municipal Health Group is considering some big changes.

Many of the towns in the CCMHG see the legislation as an opportunity to save money for their towns and the Group is now thinking about converting the PPO and HMO plans to be very similar to the GIC plan which is like a Rate Saver. The benefits of the plan won't change; you get all the same services, the difference is in what you pay. The GIC like plan will have a lower monthly premium but higher co-pays and unlike our plans now, all the plans would include an annual deductible.

The CCMHG is meeting next week, here on-island, to vote on these changes. The meeting is Tues. Sept. 20th at the VTA conference room. That will be the 2nd of three votes. The 1st vote was last week on the Cape and the final vote will be Oct. 5th. **Please consider going if you want your thoughts to be known.**

To sum up: The plan changes being considered would still keep the options of a Blue Cross PPO or HMO and the Harvard Pilgrim PPO or HMO, but only the GIC look-alike version will be offered. If you don't use much health care, you may save because of the lower premiums. But if you and your family use more health care the deductible and co-pays will out-weigh the premium savings (because you're only paying 25% of the premium).

Since more of the premium savings goes to the town, the law includes a provision for the town to use some of savings to help people who are 'highly impacted'. If adopted, the changes will go into effect on 7/1/12.

Please don't hesitate to contact me if you have questions or want more information.
treasurer@chilmarkma.gov or 508 645-2106

Melanie

Here are some comparisons of the proposed GIC like plans with our current version of the plans:

GIC version vs Blue Cross PPO

Annual deductible \$250 individual / \$750 family - Currently no annual deductible for in-network services

Office visit goes from \$10 co-pay to \$20 co-pay

Specialist visit goes from \$10 co-pay to \$35 co-pay

Mental health office visit goes from \$10 co-pay to \$20 co-pay

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ER visit goes from \$50 co-pay to \$100 co-pay
Inpatient Admission goes from no co-pay to \$500 co-pay
Out patient Surgery goes from no co-pay to \$150 co-pay
Radiology goes from no co-pay to \$100 co-pay
Retail prescription goes from Tier 1 \$5/ Tier 2 \$15/ Tier 3 \$30 to Tier 1 \$10/Tier 2 \$25/ Tier 3 \$50
Mail Order Prescription goes from Tier 1 \$5/ Tier 2 \$15/ Tier 3 \$30 to Tier 1 \$20/Tier 2 \$50/ Tier 3 \$110 (for 90 day supply)

GIC version vs Blue Cross PPO Rate Saver

Annual deductible \$250 individual / \$750 family - Currently no annual deductible for in-network services

Office visit \$20 co-pay – no change

Specialist visit goes from \$20 co-pay to \$35 co-pay

Mental health office visit \$20 co-pay – no change

ER visit goes from \$75 co-pay to \$100 co-pay

Inpatient Admission \$500 co-pay – no change

Out patient Surgery goes from \$250 co-pay to \$150 co-pay

Radiology goes from \$50 co-pay to \$100 co-pay

Retail prescription goes from Tier 1 \$15/ Tier 2 \$30/ Tier 3 \$50 to Tier 1 \$10/Tier 2 \$25/ Tier 3 \$50 (1st two Tiers cost goes down)

Mail Order Prescription goes from Tier 1 \$30/ Tier 2 \$60/ Tier 3 \$100 to Tier 1 \$20/Tier 2 \$50/ Tier 3 \$110 (for 90 day supply, 1st two Tiers cost goes down)

GIC version vs Blue Cross HMO

Annual deductible \$250 individual/ \$750 Family – Currently there is no annual deductible for in-network services

Office Visit goes from \$10 co-pay to \$20 co-pay

Specialist visit goes from \$10 co-pay to \$35 co-pay

Mental Health visit goes from \$10 co-pay to \$20 co-pay

ER visit goes from \$25 co-pay to \$100 co-pay

Inpatient Admission goes from no co-pay to \$500 co-pay

Outpatient Surgery goes from no co-pay to \$150 co-pay

Radiology goes from no co-pay to \$100 co-pay

Retail prescription goes from Tier 1 \$5/ Tier 2 \$15/ Tier 3 \$30 to Tier 1 \$10/ Tier 2 \$25/ Tier 3 \$50

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GIC version vs Blue Cross HMO Rate Saver

Annual deductible \$250 individual/ \$750 Family – Currently there is no annual deductible for in-network services

Office Visit \$20 co-pay – no change

Specialist visit goes from \$20 co-pay to \$35 co-pay

Mental Health visit \$20 co-pay – no change

ER visit goes from \$75 co-pay to \$100 co-pay

Inpatient Admission \$500 co-pay – no change

Outpatient Surgery \$150 co-pay – no change

Radiology goes from \$50 co-pay to \$100 co-pay

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Mail Order prescriptions Tier 1 \$30/ Tier 2 \$60/ Tier 3 \$100 to Tier 1 \$20/ Tier 2 \$50/ Tier 3 \$110 (for a 90 day supply) (1st two Tiers will cost less)

GIC version vs Harvard Pilgrim PPO

Annual deductible \$250 individual / \$750 family - Currently no annual deductible for in-network services

Office visit goes from \$10 co-pay to \$20 co-pay

Specialist visit goes from \$10 co-pay to \$35 co-pay

Mental health office visit goes from \$10 co-pay to \$20 co-pay

ER visit goes from \$30 co-pay to \$100 co-pay

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GIC version vs Harvard Pilgrim PPO Rate Saver

Annual deductible \$250 individual / \$750 family - Currently no annual deductible for in-network services

Office visit \$20 co-pay – no change

Specialist visit goes from \$40 co-pay to \$35 co-pay (will cost less)

Mental health office \$20 co-pay – no change

ER visit \$100 co-pay – no change

Inpatient Admission goes from \$300 co-pay to \$500 co-pay

Out patient Surgery \$150 co-pay – no change

Radiology goes from \$100 co-pay to \$100 co-pay

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GIC version vs Harvard Pilgrim HMO

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Mail Order prescriptions goes from Tier 1 \$30/ Tier 2 \$60/ Tier 3 \$150 to Tier 1 \$20/ Tier 2 \$50/ Tier 3 \$110 (for a 90 day supply-1st 2 Tiers cost goes down)

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~~9/15/2011~~