Summary of 2021 Benefit Recommendations/Modifications
Proposed for Redmond Medical Plan

Source	Type of Change	Effective Date	Description	Purpose	Cost Impact	EBAC Recommendation	HR Recommendation
Premera Recommendation	Benefit Enhancement - Medical Plan	January 1, 2021	Implement Specialty Pharmacy Copay Offset Program - Co-pay/co-insurance will increase to be in line with manufactures coupons and reduce the members cost-share to zero.	Targets high cost specialty drugs to reduce patient's responsibility to zero while maximizing the manufacturer funding for Plan. Specialty drugs are accounting for some of our high claims and these drugs are quickly coming to market and becoming very expensive.	Potential Plan savings of $132,000/yr.	Yes	Yes
Premera Recommendation	Benefit Enhancement - Medical Plan	January 1, 2021	Implement Premera Designated Centers of Excellence Program	For certain surgeries and diagnoses, there will be dedicated customer service, care coordination, travel arrangements, and case management if a member uses a Center of Excellence. These centers are chosen for the best outcomes as well as looking at cost of care which should help the member as well as the plan. Some cost shares may be waived if a Center of Excellence is chosen, travel costs are covered where they would not be before.	Cost neutral program, may have some slight savings due to better outcomes for members.	Yes	Yes
Premera Recommendation	Benefit Enhancement - Medical Plan	January 1, 2021	Add Diabetes Management Program	Chronic Condition Management Programs help members to manage their conditions for better quality of life. These programs also help members to stay in compliance with treatment and prevention which curb current and future plan costs. Members will have access to zero cost-share technology resources, real-time insights, and health coaching to help manage their conditions.	Cost neutral program, can see plan savings.	Yes	Yes
Premera Recommendation	Benefit Enhancement - Medical Plan	January 1, 2021	Add Hypertension Management Program	Chronic Condition Management Programs help members to manage their conditions for better quality of life. These programs also help members to stay in compliance with treatment and prevention which curb current and future plan costs. Members will have access to zero cost-share technology resources, real-time insights, and health coaching to help manage their conditions.	Cost neutral program, can see plan savings.	Yes	Yes
Premera Recommendation	Benefit Enhancement - Medical Plan	January 1, 2021	Change coverage to Virtual Medical & Mental Health Program	Increases coverage to include Mental Health, due to COVID-19, virtual care is becoming a more utilized benefit.	Cost neutral program, can see plan savings.	Yes	Yes

Premera Recommendation	Benefit Enhancement - Medical Plan	January 1, 2021	Add coverage for Virtual Substance Use Disorder Treatment	Increases coverage to include Substance Use Disorder treatment, due to COVID-19, virtual care is becoming a more utilized benefit.	Cost neutral program, can see plan savings.	Yes	Yes
Premera Recommendation	Benefit Enhancement - Medical Plan	January 1, 2021	Add coverage for Virtual Physical Therapy	Increases coverage to include Physical Therapy, due to COVID-19, virtual care is becoming a more utilized benefit.	Cost neutral program, can see plan savings.	Yes	Yes
Gallagher- Legal Change	Legal Change	January 1, 2021	Limit member cost share for covered insulin drugs to not exceed $100 for a 30-day supply, limit expires January 1st, 2023.	New Washington State Mandate - SB6087	No actuarial impact.	Yes	Yes
Gallagher - Legal Change	Legal Change	January 1, 2021	Increase health flexible spending account carry-over amount to $550 and index the amount to match the IRS limits for future years.	The Internal Revenue Service (IRS) issued Notice 2020-33 , which increases the maximum health flexible spending account (FSA) carryover limit. The carryover limit will increase in future years in step with increases to the health FSA salary reduction limit.	No actuarial impact.	Yes	Yes