

City of West Allis

March 1, 2020, Medical and Prescription Plan Decrements

Premiums		
Increase 7% Actives & 11% Retirees		
Recommended Decrements		
Current Plan	Proposed Plan	Savings off of rolling 12 medical claims with trend
Step Therapy applies to active employees but not retirees	Include Step Therapy for Retirees	-\$121,175.00
Quantity Limits applies to active employees but not retirees	Include Quantity Limits for Retirees	-\$3,430.00
Clinical Prior Authorization Program applies to active employees but not retirees	Include Clinical Prior Authorization for Retirees	\$0.00
Specialty CAAP Rx Program not in place	Introduce Specialty CAAP Rx Program to active employees and retirees	-\$144,074.00
Exclusive Mail does not apply	Add Exclusive Mail for maintenance medications	-\$136,795.00
In network deductible from \$100/\$300	Change In network deductible from \$100/\$300 to \$250/\$750	-\$195,011.54
Urgent care copayment \$20 PCP/\$40 specialist	Change urgent care copayment from \$20 PCP/\$40 specialist to \$50	-\$7,312.93
LiveHealth online copay \$20 per visit	Change LiveHealth online copay from \$20 to \$0 per visit	\$0.00
Emergency room copay \$150 per visit	Change Emergency room copay from \$150 to \$250 per visit	-\$87,755.19
Non-emergency use of the emergency room covered	Remove coverage for non-emergency use of emergency room	-\$80,442.26
Office visit copays \$20 PCP/\$40 specialist	Change office visit copays from \$20 PCP/\$40 specialist to: \$25/PCP/\$50 Specialist	-\$43,877.60
Coinsurance 100%/80%	Change in network coinsurance to 90% up to a single coinsurance limit of \$1,000 and a family coinsurance limit of \$2,000	-\$219,387.98
No separate copayment for high tech imaging	Add a \$100 copay per visit for high tech imaging (CT scans, PET scans, MRI's and nuclear imaging)	-\$21,938.80
Actives retail \$15/\$25/\$35 5% to \$100 Actives Mail \$30/\$50/\$70/ 5% to \$100 Rx OOP \$1500/\$3,000 Rx deductible \$0	Actives retail \$15/ \$40 /\$75 5% to \$100 Actives Mail \$30/ \$80 /\$150 5% to \$100 Rx OOP \$1500/\$3,000 Rx deductible \$0	-\$30,235.40
Total Projected Annual Savings		-\$1,091,435.70