

City of West Allis 12.17.2019

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 \$350 per visit	-\$168,197.45
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
High Deductible Health Plan No separate copay for Emergency Room No Rx copays after the deductible	High Deductible Health Plan Add \$250 ER copay after the deductible has been met; Add Rx copays as below after deductible: \$5 generic \$20 formulary brand and \$40 non-formulary brand and specialty 2 times mail order	\$1,575.00
Total Projected Annual Savings		-\$1,089,860.70

Medical Additional Options		
Current Plan	Options for 1/1/2020	Savings off of rolling 12 medical claims with trend (75% credit)
Option 1		
Change In network deductible from \$100/\$300 to \$200/\$600	Keep out of network deductibles the same	-\$102,381.06
Option 2		
Change In network deductible from \$100/\$300 to \$300/\$900	Keep out of network deductibles the same	-\$197,449.18
Option 3		
Change In network deductible from \$100/\$300 to \$500/\$1,000	Keep out of network deductibles the same	-\$351,020.77
Option 4		
Change In network deductible from \$100/\$300 to \$250/\$500	Keep out of network deductibles the same	-\$131,632.79
Option 5		
Remove routine eye exam from medical plan		-\$18,282.33

Prescription Additional Options		
Current Plan	Plan Option	Savings off of rolling 12 medical claims with trend (100% credit)
Option 6		
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 \$0/\$10/\$40/\$75 25% Actives Mail \$0/\$20/\$80/\$70/ 25% Rx OOP \$1500/\$3,000 Rx deductible \$200/\$400 brand tiers	-\$151,531.00
Option 7		
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 \$0/\$10/\$40/\$75 25% to \$125 Actives Mail \$0/\$20/\$80/\$70/ 25% to \$250 Rx OOP \$1500/\$3,000 Rx deductible \$200/\$400 brand tiers	-\$143,866.60
Option 8		
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 \$0/\$10/\$40/\$75 25% to \$125 Actives Mail \$0/\$20/\$80/\$70/ 25% to \$250 Rx OOP \$2000/\$4,000 Rx deductible \$200/\$400 brand tiers	-\$152,943.75

Prescription Additional Options		
Current Plan	Plan Option	Savings off of rolling 12 medical claims with trend (100% credit)
Option 9		
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 25% to \$125 Actives Mail \$37.50/\$100/\$187.50 25% to \$250 Rx OOP \$1500/\$3,000 Rx deductible \$200/\$400 brand tiers	-\$158,254.00
Option 10		
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 25% to \$125 Actives Mail \$37.50/\$100/\$187.50 25% to \$250 Rx OOP \$2000/\$4000 Rx deductible \$200/\$400 brand tiers	-\$174,096.60
Option 11		
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 \$10/\$40/\$75 5% to \$100 Actives Mail \$20/\$80/\$150 5% to \$100 Rx OOP \$1500/\$3,000 Rx deductible \$0	-\$1,085.09
Option 12		
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 \$2000/\$4,000 Rx deductible \$0	-\$31,496.09

