

City of West Allis

2020 Claim Examples – December 9, 2019 Meeting

Claim Example – PPO Single (Low utilizer)

Annual Physical \$245
 1 Tier 1 Rx
 2 Tier 2 Rx

1 LiveHealth online visit
 3 primary care office visits \$165 each
 1 Specialty visit \$220

	Current Plan	Proposed Plan with changes 2020
Employee Deductible	\$0	\$0
Copays (Rx, LiveHealth online, PCP office visit, Specialty office visit)	Tier 1 Rx \$15 Tier 2 Rx (\$25 x 2 = \$50) LiveHealth online \$20 PCP office visit (\$20 x 3 visits = \$60) Specialty office visit \$40 \$185	Tier 1 Rx \$15 Tier 2 Rx (\$40 x 2 = \$80) LiveHealth online \$0 PCP office visit (\$25 x 3 visits = \$75) Specialty office visit \$50 \$220
Coinsurance	\$0	\$0
Total Employee Cost	\$185	\$220

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2020 Claim Examples – December 9, 2019 Meeting

Claim Example – PPO Single (High utilizer)

Annual Physical \$245

4 Tier 1 Rx

12 Tier 2 Rx

1 LiveHealth online

10 primary care office visits \$165 each

1 urgent care (PCP) visit \$280

4 Specialty visit \$220

1 ER visit \$1,500

1 MRI \$3,000

1 Hospitalization \$50,000

	Current Plan	Proposed Plan with changes 2020
Employee Deductible	\$100	\$250
Copays (Rx, LiveHealth online, PCP office visit, specialty office visit, emergency room, MRI)	Tier 1 Rx \$15 (\$15 x 4 = \$60) Tier 2 Rx (\$25 x 12 = \$300) LiveHealth online \$20 PCP office visit (\$20 x 10 visits = \$200) Urgent Care \$20 Specialty office visit (\$40 x 4 visits = \$160) Emergency Room \$150 MRI \$0 \$910	Tier 1 Rx \$15 (\$15 x 4 = \$60) Tier 2 Rx (\$40 x 12 = \$480) LiveHealth online \$0 PCP office visit (\$25 x 10 visits = \$250) Urgent Care \$50 Specialty office visit (\$50 x 4 visits = \$200) Emergency Room \$250 MRI \$100 \$1,390
Coinsurance	\$0	Urgent Care visit (\$280 - \$50 = \$230 x .10 = \$23) Emergency Room Visit (\$1500 - \$250 (copay) - \$250 (ded) = \$1000 x .10 = \$100) MRI (\$3000 - (copay) \$100 = \$2900 x .10 = \$290) Hospitalization (\$50000 x .10 = \$5,000 (capped at \$1,000 annually) = \$587 \$1,000
Total Employee Cost	\$1,010	\$2,640

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Insurance Terms – December 9, 2019 Meeting

Deductible — the amount of money you must pay each year to cover eligible medical expenses, generally before your health plan starts paying.

Copayment — one of the ways you share in your medical costs. You pay a flat fee for certain medical expenses each time you seek a certain type of care (e.g., \$25 for every visit to a primary care physician, \$50 for every visit to a specialist, etc.).

Coinsurance — the amount you pay to share the cost of covered services after your deductible has been paid. The coinsurance rate is usually a percentage. For example, if the insurance company pays 90% of the claim, you pay 10% up to a specified limit. Coinsurance applies to most services where the deductible would apply, (e.g., emergency room care, urgent care, hospitalization, high tech imaging, etc.).

Deductible and Coinsurance Out-of-Pocket – the most money you will pay for the deductible and coinsurance on your medical plan on an in network basis during the calendar year. As an example \$1,250 for single coverage (\$250 deductible plus \$1,000 maximum for coinsurance expenses).

Maximum Medical Out-of-pocket —the most money you will pay during a year for medical coverage. It includes deductibles, copayments, and coinsurance, but is in addition to your regular premium contributions. Beyond this amount, the insurance company will pay all medical expenses for the remainder of the calendar year.

Prescription Drug Out-of-Pocket Maximum – the most money you will pay for the prescription drug copayments or coinsurance on your medical plan during a calendar year.