



State Employee Benefits Committee

Open Enrollment Planning

January 23, 2017



The Challenge At Hand

- Increasing cost of health care
 - Expenditures in the State Group Health Insurance Program (GHIP) have risen almost 50 percent since the start of the decade
 - Employee and retiree health care was the largest cost driver in the State Operating Budget for FY16
- Trend is not sustainable
 - Skyrocketing costs mean potentially millions of dollars that the State would be unable to invest in:
 - Employee raises
 - Improving our schools
 - Protecting our environment
 - Making our neighborhoods safer

State of DE health care costs could exceed \$1 billion by FY2020



State of Delaware's Commitment

- Manage the total cost of care for both the GHIP and its participants & drive improvements in the health of the GHIP population
- The State Employee Benefits Committee (SEBC) has:
 - Created a mission statement with established goals, strategies and tactics to uphold this commitment
 - Determined that stronger action is necessary to drive the level of change needed

Initiatives To Drive Change

March 2016:

- Launched Consumerism Resource Link (de.gov/healthconsumer)
 - Here you will find:
 - Articles
 - Videos
 - Widgets
 - Care Cost Estimators
 - List of Urgent Care Centers
 - List of Freestanding Facilities
 - And more...
 - More than **54,000** web page views



Initiatives To Drive Change

September 2016:

- Launched “Being A Wise Health Care Consumer” Online Course
 - Nearly **16,000** employees completed it
 - Delaware Learning Center (DLC): 11,895 completed it (84% participate rate)
 - Schoology: 3,122 completed it (22% participation rate)
 - Separate Website Access Link: 833 completed it
 - **93%** of survey respondents agree to strongly agree that they:
 - Learned ways to save money and improve/maintain the health and wellbeing of themselves and their family
 - Have a better understanding of what the cost drivers are for the State of Delaware
 - Have a better understanding of how to be a wise health care consumer



Initiatives To Drive Change

December 2016:

- SEBC approved the use of Truven's myBenefitsMentor® Consumer Decision Tool and expressed interest in pursuing an **active** open enrollment in May
- Medical TPA RFP Contract Awards
 - A comprehensive Request for Proposal (RFP) for medical third party administrators (TPAs) to serve the GHIP, effective July 1, 2017, was released back in August 2016
 - Vendor responses were reviewed with a focus on the following objectives:
 - Financial
 - Access to high quality providers and to information on provider cost/quality
 - Care and disease management
 - Improved operational efficiency

Initiatives To Drive Change

December 2016:

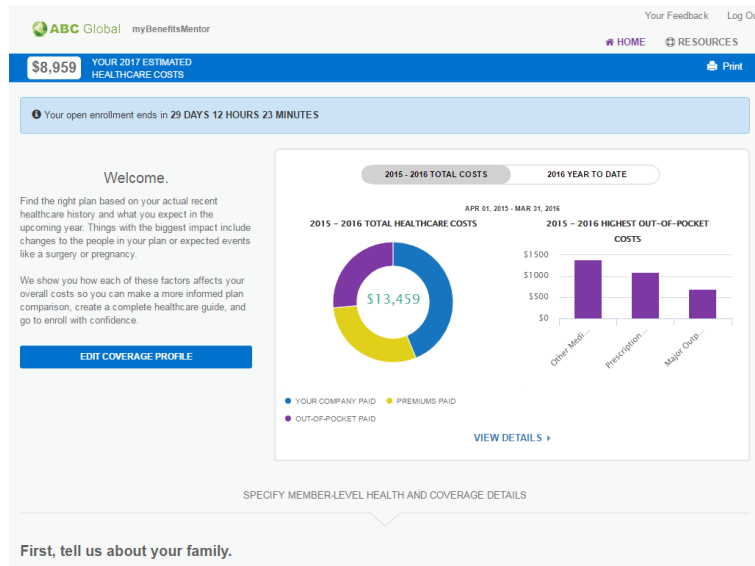
- Medical TPA RFP Contract Awards (*Continued*)
 - SEBC approved contract awards to:
 - Aetna to administer the Consumer Directed Health Plan (CDH) and HMO Plan
 - Highmark Delaware to administer all other medical plans (i.e., First State Basic Plan, Comprehensive PPO Plan, etc.)
 - Why were these contract award decisions made?
 - Cost effective (i.e., reduced administrative fees to the State, etc.)
 - Favorable provider network access with minimal member disruption
 - Removes plan duplication and streamlines communications – Going from two CDH and HMO plans down to one CDH and one HMO plan
 - Aetna HMO Plan offers “Care Link”
 - Leverages a team of Christiana Care Health System (CCHS) clinicians supported by shared electronic medical records (“Care Link”) to deliver care management and primary care coordination
 - Financial risk-sharing arrangement with CCHS

Initiatives To Drive Change

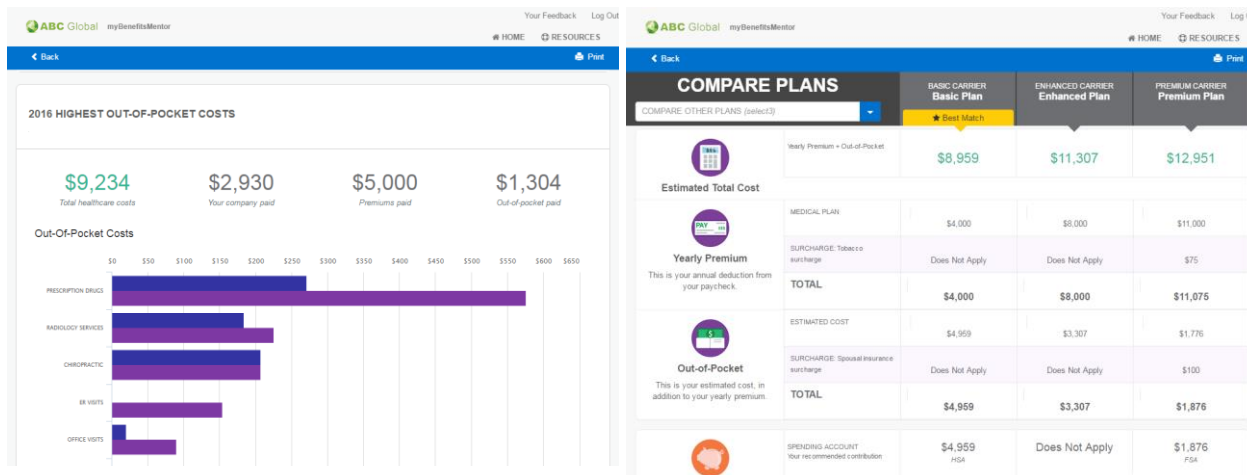
April 2017:

- Assign mini-trainings/videos to benefit-eligible employees in DLC and Schoology
 - What's New for Open Enrollment (*Strongly encourage to complete*)
 - myBenefitsMentor (*Optional*)
 - Overview of health plans (*Optional*)
 - Coordination of Benefits (*Optional*)
- Launch an online, *Interactive Open Enrollment Benefits Guide*
 - Replaces the standard, static Open Enrollment Booklet
 - Employees/pensioners drive the user experience; Uses audio and screen interactivity to help them learn about available benefits; Includes navigation demos of the SBO website to assist with locating important information
- Launch *myBenefitsMentor* consumerism decision tool and mail targeted letters

myBenefitsMentor – Online Tool



- Shares actual medical claims and out-of-pocket costs to provide context and guidance prior to forecasting utilization
- Provides employee with details of current plan selection
- Identifies out-of-pocket costs by category for employee and family members from prior year
- Allows employee to enter family members and expected utilization
- Provides plan options available in upcoming plan year from lowest to highest based on employee's estimated total cost



- Estimates employee's premium and out-of-pocket costs for each plan for the upcoming plan year

Open Enrollment 2017

- Be on the lookout later this week for a SBO Memo with important Open Enrollment dates and events
- Phased Approach:
 - **May 1 – 13, 2017 (Wave 1)**
 - Open Enrollment for DOE, School District, Charter School and Higher Education (DTCC & DSU) employees
 - **May 8 – 26, 2017 (Wave 2)**
 - Open Enrollment for Pensioners and Participant Groups (including UD) employees
 - **May 14 – 26, 2017 (Wave 3)**
 - Open Enrollment for State Agency employees
- *Why a Phased Approach?*
 - Active enrollment
 - Reduces volume in Employee Self-Service to lessen chances of slow system processing
- What we do **NOT** know yet:
 - Benefit plan design changes and rates (*To be finalized by SEBC in March 2017*)

Benefit Representative Meetings

DATES AND LOCATIONS

NEW CASTLE COUNTY

Tuesday, April 25, 2017

Delaware Technical Community College (Stanton Campus - Newark, DE)
Conference Rooms A112 & A114
Time: 9:30-10:30am

KENT COUNTY

Monday, April 24, 2017

Delaware Technical Community College (Terry Campus – Dover, DE)
Corporate Training Center, Rooms 400 A & B
Time: 10-11am; 1:30-2:30pm

Tuesday, April 25, 2017

City of Milford Public Works Building
180 Vickers Drive Milford, DE 19963
Public Works Meeting Room
Time: 3-4pm

Employee Education Sessions

DATES AND LOCATIONS

NEW CASTLE COUNTY

Wednesday, April 26, 2017

Delaware Technical Community College (Stanton Campus – Newark, DE)

Conference Rooms A112 & A114

Time: 9-10am; 12-1pm; 5-6pm

SUSSEX COUNTY

Tuesday, May 2, 2017

Delaware Technical Community College (Owens Campus – Georgetown, DE)

William A. Carter Partnership Center

Lecture Hall, Room 529

Time: 9-10am; 12-1pm; 5-6pm

KENT COUNTY

Wednesday, May 3, 2017

Delaware Technical Community College (Terry Campus – Dover, DE)

Corporate Training Center, Rooms 400 A & B

Time: 9-10am; 12-1pm; 5-6pm

Health Fairs

DATES AND LOCATIONS

NEW CASTLE COUNTY

Tuesday, May 9, 2017

Delaware Technical Community College
(Stanton Campus – Newark, DE)
Conference Rooms A114 & A116
Time: 11am-6pm

Wednesday, May 17, 2017

Carvel State Office Building
Wilmington, DE 19801
2nd Floor Mezzanine
Time: 10am-2pm

SUSSEX COUNTY

Wednesday, May 10, 2017

Delaware Technical Community College
(Owens Campus – Georgetown, DE)
William A. Carter Partnership Center
Rooms 540 A-H
Time: 10am-2pm

KENT COUNTY

Monday, May 1, 2017

Duncan Center
500 W. Loockerman Street Dover, DE 19904
5th Floor – Outlook Conference Center
Time: 11am – 6pm

Tuesday, May 16, 2017

Duncan Center
500 W. Loockerman St., Dover, DE 19904
5th Floor – Outlook Conference Center
Time: 11am – 6pm

Questions?



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