

Request for Legislative Action

Res. #21434

Sponsor: Manuel Abarca IV

Date: October 16, 2023

Completed by County Counselor's Office

Action Requested:	Resolution	Res.Ord No.:	21434
Sponsor(s):	Manuel Abarca IV	Legislature Meeting Date:	10/16/2023

Introduction

Action Items: ['Award']

Project/Title:

Requesting to award a twelve-month extension to the term and supply contract with Blue Cross Blue Shield (BCBS) of Kansas City, MO, for employee group health insurance, pursuant to the recommendation of the County's Employee Benefits Consultant, CBIZ Benefits of Kansas City, Missouri.

Request Summary

On October 3, 2022, per Resolution No. 21062, awarded a twelve-month Term and Supply Contract with one twelve-month option to extend, for the furnishing of employee group health insurance for Jackson County associates to Blue Cross Blue Shield of Kansas City.

The BCBS contract will continue to provide five types of health plans (1-Health Maintenance Organization (HMO), 1-Preferred Provider Organization (PPO), 1-Qualified High Deductible Health Plan (QHDHP), 1-Exclusive Provider Organization (EPO), and 1- Qualified High Deductible Health Plan (QHDHP w/Spira). The contracted renewal rate from BCBS is approximately an 8% increase across all plans.

The total premium costs for 2024 by plan types and rate options are as follows (Associate Only/Associate +1/Family) and changes to the plans include:

- Blue Care HMO: \$960.03 / \$2,166.89 / \$2,662.48
 - Out-of-pocket Maximums increased to \$3,500/\$8,750 to \$4,000/\$10,000
 - Inpatient Care/Outpatient Surgery Copay increased to \$400 to \$500
 - Major Diagnostic & Imaging increased to \$250 to \$350
 - Emergency Room Copay increased to \$300 to \$350
- Preferred Care Blue PPO: \$941.12 / \$2,130.32 / \$2,606.34
 - Deductible increased from \$1,000/\$2,000 to \$1,500/\$3,000
 - Out-of-pocket Maximums increased from \$4,500/\$9,000 to \$5,000/\$10,000
- Preferred Care Blue QHDHP: \$885.96 / \$2,021.74 / \$2,445.10
 - Deductible increased from \$3,000/\$6,000 to \$3,500/\$7,000
 - Out-of-pocket Maximums increased from \$3,000/\$6,000 to \$3,500/\$7,000
- Blue Select Plus EPO: \$856.44 / \$1,933.44 / \$2,372.89
 - Has no Deductible
 - Out-of-pocket Maximums remains the same \$3,500/\$8,750
- Blue Select Plus QHDHP w/Spira: \$764.54 / \$1,744.54 / \$2,107.25
 - Deductible increased from \$3,000/\$6,000 to \$3,200/\$6,400
 - Out-of-pocket Maximums increased from \$3,000/\$6,000 to \$3,200/\$6,400

BCBS will be implementing a Copay Card Accumulator Adjustment Program (CCAA) and Variable Copay Solution (VCS) programs for associates. CCAA provides real-time solutions to prevent copay dollars from being included in members deductibles and out-of-pocket maximums and the funds contributed are used to buy down member cost share at point of sale. The amount of copay assistance varies by drug. VCS brings actual savings to the plan by maximizing the available copay assistance and is only available to HMO, PPO and EPO health plans.

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For 2024, Blue Medicare Advantage plan, the premium will be \$230 pmpm. Medicare Advantage plan now includes \$2,000 in preventive and comprehensive dental care and \$1,000 in Blue Benefit Bucks to be used for vision, hearing aids and transportation.

Pursuant to Section 1054.6 of the Jackson County Code, Human Resources recommends awarding a twelve-month Term and Supply extension for furnishing employee group health insurance to Blue Cross Blue Shield of Kansas City, pursuant to the recommendation of CBIZ.

Contact Information

Department:	Human Resources	Submitted Date:	10/3/2023
Name:	Michelle Chrisman	Email:	mchrisman@jacksongov.org
Title:	Director of Human Resources	Phone:	816-808-1204

Budget Information

Amount authorized by this legislation this fiscal year:			
Amount previously authorized this fiscal year:			
Total amount authorized after this legislative action:			
Is it transferring fund?			
Single Source Funding:			
	Department:	Line Item Account:	Amount:

Prior Legislation

Prior Ordinances

	Ordinance date:

Prior Resolution

Resolution:	Resolution date:
21062	October 3, 2022
20271	September 30, 2019
20000	October 8, 2018

Purchasing

Does this RLA include the purchase or lease of supplies, materials, equipment or services?	
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Chapter 10 Justification:	Formal Bid
Core 4 Tax Clearance Completed:	Yes
Certificate of Foreign Corporation Received:	Yes
Have all required attachments been included in this RLA?	Yes

Compliance	
Certificate of Compliance	
In Compliance	
Minority, Women and Veteran Owned Business Program	
Reviewed for Goals:	
MBE:	
WBE: .00%	no goal set
VBE: .00%	no goal set
Prevailing Wage	
Not Applicable	

Fiscal Information
<ul style="list-style-type: none"> Funds sufficient for this appropriation and/or transfer are available from the source indicated on the budget information tab.

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History

Submitted by Human Resources requestor: Michelle Chrisman on 10/3/2023. Comments:

Approved by Department Approver Gina M. Campbell on 10/4/2023 3:39:01 PM. Comments:

Approved by Purchasing Office Approver Barbara J. Casamento on 10/5/2023 11:22:24 AM. Comments:

Approved by Compliance Office Approver Ikeela Alford on 10/5/2023 11:49:50 AM. Comments:

Approved by Budget Office Approver David B. Moyer on 10/5/2023 11:59:32 AM. Comments:

Approved by Executive Office Approver Troy Schulte on 10/5/2023 12:15:54 PM. Comments:

Returned for more information by Counselor's Office Approver Jamesia Manning on 10/9/2023 11:32:08 AM. Comments: By request of Michelle Chrisman

Submitted by Requestor Michelle K. Chrisman on 10/10/2023 12:02:31 PM. Comments: There were changes to the HMO plan and I attached a new Medical Chart Comparison for 2024 (Final). The Medical Chart Comparison 10-10-2023 needs to be removed, but I was unable to remove it.

Approved by Department Approver Gina M. Campbell on 10/10/2023 12:07:35 PM. Comments:

Approved by Purchasing Office Approver Barbara J. Casamento on 10/11/2023 11:24:24 AM. Comments:

Approved by Compliance Office Approver Ikeela Alford on 10/11/2023 11:30:49 AM. Comments:

Approved by Budget Office Approver David B. Moyer on 10/11/2023 11:46:20 AM. Comments:

Approved by Executive Office Approver Troy Schulte on 10/11/2023 12:24 PM Comments:

Approved by Counselor's Office Approver Jamesia Manning on 10/12/2023 12:26 PM Comments:

JACKSON COUNTY, MISSOURI
2024 HEALTH RATES

BLUE CROSS BLUE SHIELD HEALTH PLANS	2023 Rates						2024 Rates					
	Total Monthly Premium	County Admin Fee (HltbAdmER3)	County ER Cost (HealthPER2)	County Monthly Contribution (Total ER)	Associate Monthly Premium	Associate Cost PPP (24)	Total Monthly Premium	County Admin Fee (HltbAdmER3)	County ER Cost (HealthPER2)	County Monthly Contribution (Total ER)	Associate Monthly Premium	Associate Cost PPP (24)
HMO												
Associate Only	\$890.83	\$109.21	\$666.94	\$776.15	\$114.68	\$57.34	\$960.03	\$116.68	\$719.76	\$836.44	\$123.59	\$61.79
Associate +1	\$2,002.90	\$273.01	\$1,409.66	\$1,682.67	\$320.23	\$160.12	\$2,166.89	\$291.69	\$1,528.75	\$1,820.44	\$346.45	\$173.22
Family	\$2,464.42	\$319.37	\$1,656.53	\$1,975.90	\$488.52	\$244.26	\$2,662.48	\$341.23	\$1,793.47	\$2,134.70	\$527.78	\$263.89
PPO												
Associate Only	\$873.35	\$109.21	\$662.66	\$771.87	\$101.48	\$50.74	\$941.12	\$116.68	\$715.08	\$831.76	\$109.35	\$54.68
Associate +1	\$1,969.10	\$273.01	\$1,394.03	\$1,667.04	\$302.06	\$151.03	\$2,130.32	\$291.69	\$1,511.84	\$1,803.53	\$326.79	\$163.40
Family	\$2,412.54	\$319.37	\$1,630.98	\$1,950.35	\$462.19	\$231.10	\$2,606.34	\$341.23	\$1,765.79	\$2,107.02	\$499.32	\$249.66
QHDHP PPO HSA												
Associate Only	\$822.38	\$109.21	\$636.06	\$745.27	\$77.11	\$38.55	\$885.96	\$116.68	\$686.21	\$802.89	\$83.07	\$41.53
Associate +1	\$1,868.75	\$273.01	\$1,329.35	\$1,602.36	\$266.39	\$133.19	\$2,021.74	\$291.69	\$1,441.86	\$1,733.55	\$288.20	\$144.10
Family	\$2,263.52	\$319.37	\$1,513.04	\$1,832.41	\$431.11	\$215.55	\$2,445.10	\$341.23	\$1,638.17	\$1,979.40	\$465.69	\$232.85
EPO												
Associate Only	\$795.10	\$109.21	\$611.42	\$720.63	\$74.47	\$37.24	\$856.44	\$116.68	\$659.55	\$776.23	\$80.22	\$40.11
Associate +1	\$1,787.14	\$273.01	\$1,259.57	\$1,532.58	\$254.56	\$127.28	\$1,933.44	\$291.69	\$1,366.35	\$1,658.04	\$275.40	\$137.70
Family	\$2,196.78	\$319.37	\$1,459.19	\$1,778.56	\$418.22	\$209.11	\$2,372.89	\$341.23	\$1,579.92	\$1,921.15	\$451.74	\$225.87
QHDHP Spira HSA												
Associate Only	\$710.16	\$109.21	\$534.68	\$643.89	\$66.27	\$33.14	\$764.54	\$116.68	\$576.52	\$693.20	\$71.34	\$35.67
Associate +1	\$1,612.56	\$273.01	\$1,110.28	\$1,383.29	\$229.27	\$114.64	\$1,744.54	\$291.69	\$1,204.82	\$1,496.51	\$248.04	\$124.02
Family	\$1,951.27	\$319.37	\$1,261.10	\$1,580.47	\$370.80	\$185.40	\$2,107.25	\$341.23	\$1,365.58	\$1,706.81	\$400.44	\$200.22
2024 Health Savings Account (HSA) Contributions	Annual	Per Pay Period			IRS Maximums	Employer contributions will be distributed on a per pay period basis. Associate must have active benefits in order to receive the employer contribution. IRS Maximum includes the Employer Contribution. Age 55+ may add \$1,000.						
HSA Employer Contributions	\$1,300	\$50			\$4,150							
Individual	\$1,800	\$69			\$8,300							
Associate + 1	\$2,300	\$88			\$8,300							
Family												
2024 Flexible Spending Account (FSA)	Annual											
FSA IRS Maximums	\$3,050											
Medical	\$5,000											
Dependent Care												

Associate may roll forward up to \$610 to the following calendar year. 2023 claims deadline is March 31st.
MUST RE-ENROLL IN FSA EACH YEAR!

BCBS Renewal Rates for 2024

HMO	EE Only	\$23.49	\$93.19	\$0.28	\$20.50	\$34.82	\$857.39	\$960.03
	EE + 1	\$58.72	\$232.97	\$0.70	\$20.50	\$79.39	\$1,933.39	\$2,166.89
	Family	\$68.69	\$272.54	\$0.82	\$20.50	\$96.80	\$2,396.73	\$2,662.48
PPO	EE Only	\$23.49	\$93.19	\$0.28	\$20.50	\$34.82	\$838.48	\$941.12
	EE + 1	\$58.72	\$232.97	\$0.70	\$20.50	\$79.39	\$1,896.82	\$2,130.32
	Family	\$68.69	\$272.54	\$0.82	\$20.50	\$96.80	\$2,340.59	\$2,606.34
HSA	EE Only	\$23.49	\$93.19	\$0.28	\$20.50	\$34.82	\$783.33	\$885.96
	EE + 1	\$58.72	\$232.97	\$0.70	\$20.50	\$79.39	\$1,788.24	\$2,021.74
	Family	\$68.69	\$272.54	\$0.82	\$20.50	\$96.80	\$2,179.35	\$2,445.10
EPO	EE Only	\$23.49	\$93.19	\$0.28	\$20.50	\$34.82	\$753.81	\$856.44
	EE + 1	\$58.72	\$232.97	\$0.70	\$20.50	\$79.39	\$1,699.93	\$1,933.44
	Family	\$68.69	\$272.54	\$0.82	\$20.50	\$96.80	\$2,107.14	\$2,372.89
SPIRA HSA	EE Only	\$23.49	\$93.19	\$0.28	\$20.50	\$34.82	\$661.90	\$764.54
	EE + 1	\$58.72	\$232.97	\$0.70	\$20.50	\$79.39	\$1,511.04	\$1,744.54
	Family	\$68.69	\$272.54	\$0.82	\$20.50	\$96.80	\$1,841.50	\$2,107.25

2024 QACO Premium Rate BEBC 10-24-23

JACKSON COUNTY – 2024 BCBS BENEFIT PLANS OVERVIEW

Blue Cross Blue Shield of Kansas City	HMO Plan Blue Care Network	PPO Plan Preferred-Care Blue Network	QHDHP HSA Plan Preferred-Care Blue Network	EPO Plan BlueSelect Plus Network	QHDHP HSA Plan + Spira Care BlueSelect Plus Network
	In-Network	In-Network	In-Network	In-Network	In-Network
Deductible Individual / Family	None	\$1,500 / \$3,000	\$3,500 / \$7,000	N/A	\$3,200 / \$6,400
Coinsurance (Member Pays)	N/A	20%	0%	0%	0%
Out-of-Pocket Maximum Individual / Family	\$4,000 / \$10,000	\$5,000 / \$10,000	\$3,500 / \$7,000	\$3,500 / \$8,750	\$3,200 / \$6,400
Office Visits Preventative Care Primary Care Physician / Specialist Diagnostic Lab / X-Ray Urgent Care Spira Care	Covered at 100% \$30 Copay \$60 Copay \$250 \$60 N/A	Covered at 100% \$30 Copay \$60 Copay Ded. then coin. \$60 N/A	Covered at 100% Deductible Deductible Deductible Deductible N/A	Covered at 100% \$30 Copay \$60 Copay \$250 \$60 N/A	Covered at 100% Deductible Deductible Deductible Deductible Deductible
Hospital Visits Inpatient Care (Facility / Physician) Outpatient Surgery Major Diagnostics & Imaging Emergency Room	\$500 per visit up to 5 \$500 per visit up to 5 \$350 \$350	Ded. then coin. Ded. then coin. Ded. then coin. \$250	Deductible Deductible Deductible Deductible	\$400 per visit up to 5 \$400 per visit up to 5 \$250 \$300	Deductible Deductible Deductible Deductible
Prescription Drug Tier 1 / 2 / 3	\$12 / 20% up to \$100 / 50% up to \$250	\$12 / 20% up to \$100 / 50% up to \$250	Deductible then 0%	\$12 / 20% up to \$100 / 50% up to \$250	Deductible then 0%
Copay Card Accumulator	Yes	Yes	Yes	Yes	Yes
Variable Copay Solution	Yes	Yes	No	Yes	No

Optum Copay Card Solutions

Reduce specialty medication costs

OptumRx is the pharmacy benefit manager (PBM) for Blue Cross and Blue Shield of Kansas City.

Drug manufacturers increasingly offer coupons, also known as copay cards, to help consumers offset the high cost of specialty medications. Most copay cards have an annual limit and the amount they pay varies by medication. Today, traditional benefit designs often prevent consumers from redeeming the full coupon, leaving plan sponsors to shoulder more of the medication's cost.

That's where Optum® Copay Card Solutions come in. This suite is designed to help clients manage their specialty pharmacy benefit while enabling members to take advantage of financial savings related to copay cards. The suite includes:

- Optum Copay Card Solutions accumulator adjustment
- Optum Copay Card Solutions variable copay

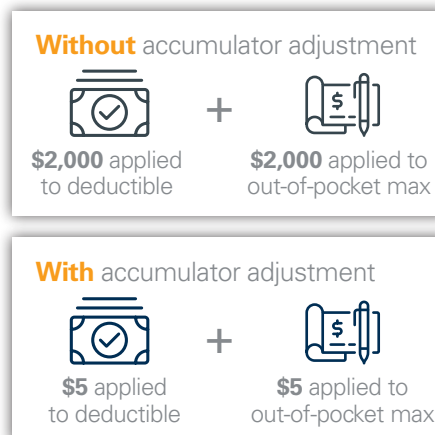
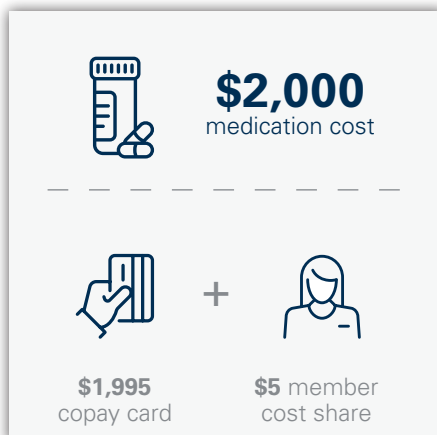
How they work



Optum Copay Card Solutions accumulator adjustment

The **Optum Copay Card Solutions accumulator adjustment** is a real-time solution that prevents copay card dollars from being included in members' accumulators. The appropriate amount a member should owe for a given prescription is calculated in real time when the claim is submitted. The dollar value of the card will no longer apply toward members' deductible or out-of-pocket maximum since they don't pay that amount. Only actual payments apply, not the amount paid by the pharmaceutical manufacturer's copay card or coupon.

Optum Copay Card Solutions accumulator adjustment is available for all funding arrangements in the Large Group market.



Optum Copay Card Solutions variable copay

The **Optum Copay Card Solutions variable copay** solution modifies the benefit design so you can maximize copay cards to decrease your cost share on specialty medications while also keeping your members' costs low. It varies a member's copay at the point of sale for certain specialty medications. The higher the copay card value, the higher the member copay. The member can then redeem a greater share — if not full value — of the copay card, effectively lowering your cost for the medication.

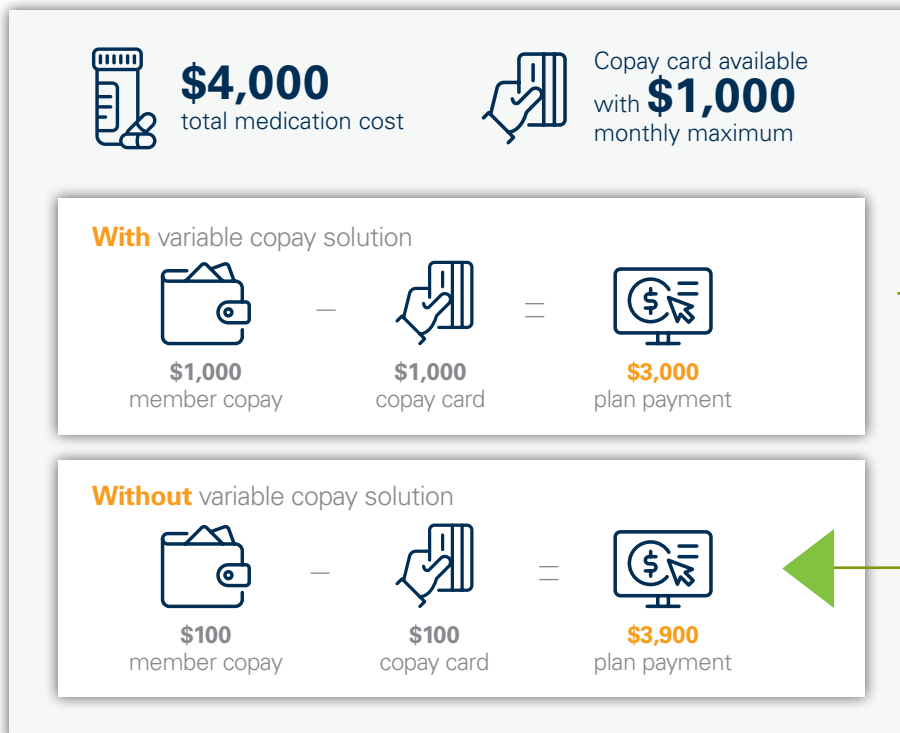
Maintain the member experience

Because this solution shifts costs to manufacturer-sponsored copay cards, members experience no difference in their out-of-pocket costs.

Start saving immediately

Once a member signs up for a manufacturer coupon and shares the details with us, the variable copay solution automatically adjusts the member's copay and applies the coupon value at the point of sale.

How it works



With variable
copay, plan
saves **\$900**

To learn more about our pharmacy programs and discuss potential pharmacy benefit savings, contact your broker or Blue Cross and Blue Shield of Kansas City sales representative.



Blue Cross and Blue Shield of Kansas City (Blue KC)
is pleased to offer this proposal.

Jackson County Retirees
Medicare Advantage and Prescription Drug

09/20/23



Kansas City

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Blue Cross and Blue Shield of Kansas City (Blue KC) is grateful for the opportunity to offer a proposal through this RFP for Jackson County Retirees Medicare Advantage and Prescription Drug administration effective January 01, 2024.



Our enclosed proposal demonstrates Blue KC's unique ability to offer Jackson County Retirees with unparalleled service and support. At Blue KC, we are committed to addressing the needs of the communities we service through vital investments and partners – all with the goal of improving healthcare quality,

affordability and access to care for our more than one million members across our local Kansas City service area. With over eighty (80) years of industry experience, the stability of Blue KC in the Kansas City market is unmatched. Blue KC's hometown advantage gives us the capability to deliver faster and more responsive service and support than our competitors.

We have the knowledge and resources required in the rapidly changing health insurance landscape to align care delivery and customer experience to ensure our members receive best in class service throughout their entire healthcare journey.

I look forward to meeting with key stakeholders from Jackson County Retirees and CBIZ to discuss our proposal in further detail.

A handwritten signature in black ink, appearing to read 'Korey Kauffman'.

Korey Kauffman
Group Medicare Account Manager
Blue Cross and Blue Shield of Kansas City

Blue KC's differentiators that afford the best health management solution for Jackson County Retirees include:

- Integrated Medical & Pharmacy Solution
- Unmatched Medical Network Strategy
- Incentive and Engagement Platform
- Re-Envisioned Behavior Health Model
- Value-Based Care Strategy
- Award Winning Customer Service
- Community Partner
- Expanded Virtual Access to Care
- Customized Plan

Existing Partnership

Blue Cross and Blue Shield of Kansas City (Blue KC) has proudly served as the medical insurance administrator for the Plan since 2022; we hope to earn the privilege of administering the Medicare Advantage and Part D Prescription Drug (MAPD) in January 2024 and beyond.

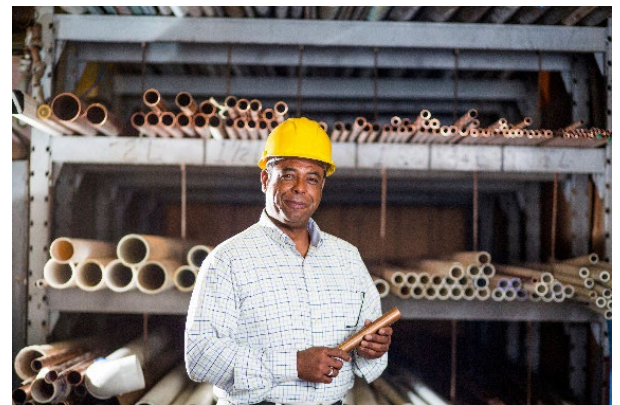
Blue KC is committed to the goal of improving healthcare quality, affordability, and access to care for your members. The Blues' presence in our local communities gives us the capability to deliver faster and more responsive service and support than our competitors. Furthermore, the Blues' local presence has allowed us to establish unique relationships with the providers in our communities, ensuring Blue KC is offering the most robust networks, at the lowest cost, with patient-centered care at the heart of our network arrangements.

Blue KC and Medicare Advantage Prescription Drug Plan (MAPD): By the Numbers

- We represent 2,237 beneficiaries through seven (7) Medicare Groups as we provide coverage to approximately 31,775 beneficiaries in the Kansas City Metropolitan area.
- Our PPO and HMO plans have achieved a four (4) star rating for the 2023 plan year.
- 43 States + Puerto Rico have access to MA PPO network providers.

Medicare Employer Group Waiver Plan (EGWP) from Blue KC can benefit the Plan

EWGP's are customized Medicare Advantage plans developed exclusively for businesses, unions and state and local governments. Blue KC EGWPs often have lower claims costs and lower out-of-pocket maximums for retirees. They also provide access to supplemental benefits, which might not be included as part of an existing plan. These factors can help you retain talent and reward dedicated employees.



Blue KC can save Jackson County Retirees money through EGWP, here are a few ways how:

- Moving retirees to an EGWP typically results in lower claims cost for the fund.
- Reduce the liability and the funding necessary for future retiree healthcare obligations.
- There are no employer contribution requirements for EGWPs. You can choose if you want to contribute to the monthly premiums or not based on employee tenure or other factors.
- Tailored Part D Prescription Plans for larger groups can help reduce prescription costs for retirees.

You can count on Blue KC to help determine which EGWP options make the most sense for you and your retirees. Our dedicated account managers and administrative support will answer all of your questions and take care of the paperwork, so the Plan doesn't have to. Our team will support the Group with Lunch n' Learns, one-on-one consultants or group presentations for employees nearing 65 or retirement.

Medicare Advantage Customer Service

Our MA Customer Service, Operations and Account Management Teams are all local right here in Kansas City; these services are not outsourced outside of the U.S.

Blue KC is committed to providing our members with the highest level of customer service and performance. Our customer service team is domestically based across the Greater Kansas City Area.

Blue KC has a dedicated government programs division of teams (clinical, account management, and customer service) to service clients and Medicare members. A member can simply call the MA Advantage phone number (1-888-892-8907). Our team is operational under the Medicare defined call center rules of 8 a.m. – 8 pm seven days a week Oct 1 – Mar 31 and 8 am to 8 pm Mon-Friday April 1 – September 30. Additionally, our Medicare Advantage Operations and Support Teams can also be reached by email at the following:

- Medicare Advantage Enrollment: MA_Enrollment@BlueKC.com
- Medicare Advantage Operations: MA.CustomerServices@BlueKC.com

Customer Service Awards and Recognition

Blue KC is honored to be ranked #1 in member satisfaction among commercial health plans in the Heartland region by J.D. Power. The J.D. Power U.S. Commercial Member Health Plan Study™, now in its 17th year measures satisfaction among members of 147 health plans in 22 regions throughout the U.S. by examining six factors:

- Billing and Payment
- Cost
- Coverage and Benefits
- Customer Services
Information and Communication
- Provider Choice.



Additionally, Blue KC measures Customer Effort Scores across the majority of our lines of business including Medicare Advantage. We partner with Sparks Research to measure and trend our CES across lines of business. This enables Blue KC to assess performance in a manner that removes the risk of bias in this highly regulated industry. Blue KC currently uses a 10-point scale to measure our transactional scores and the relationship score within CES. This scale involves having respondents offer an answer in the 1-10 range to the question. The percentage of respondents who rate us 8, 9, or 10 (“top-3 box”) is classified as someone who finds it easy to do business with us/satisfied. **Blue KC has been achieving the following CES and NPS scores within our Medicare Advantage line of business:**

- CES (Customer Ease Score) for 2023 YTD = 83.8% and 12 month rolling = 82.2% (industry average = 65%)
- NPS (Net Promotor Score) for 2023 YTD = 69.7% and 12 month rolling = 68.9% (industry average = 58%)

PLAN BENEFIT PERIOD		Blue Medicare Advantage (PPO) for Jackson County Retirees 2023	
PREMIUM	\$208.00 PMPM		
	In Network Benefits	Out of Network Benefits	
Maximum Out-of-Pocket (MOOP)	\$2000	\$10000	
Hospital Copay - Acute	\$165/day Days 1-5	\$165/day, Days1-5	
Inpatient Services for Mental Health/Substance Abuse	\$165/day Days 1-5	\$165/day, Days1-5	
Skilled Nursing Facility	\$0/day Days 1-20 \$125/day Days 21-100	20%/day, Days1-100	
Outpatient Care			
Emergency Services (within the US)	\$50	\$50	
Other Health Care Professional(7g)	\$5 - \$30	\$5 - \$30	
Urgent Care (within the US)	\$10	\$10	
Partial Hospitalization	\$30	\$30	
Home Health	\$0	\$0	
PCP Visit	\$5	\$5	
Chiropractic Medicare-Covered	\$20	\$20	
Occupational Therapy	\$30	\$30	
Physician Specialist	\$30	\$30	
Physician Radiologist	\$30	\$30	
Mental Health	\$30	\$30	
Hospital OP All Other Diag	\$100	\$100	
X-rays	\$0	\$0	
Diagnostic Radiological Services (8b1)	\$100	\$100	
Therapeutic Radiological Services (8b2)	20%	20%	
Outpatient Hospital Surgery	\$100	\$100	
Outpatient Hospital Services (9a1)	20%	20%	
Ambulatory Surgical Center	\$100	\$100	
Physical Therapy and Speech-Language Pathology Services(7i)	\$30	\$30	
Ambulance (Ground and Air)	\$100	\$100	
Durable Medical Equipment	20%	20%	
Intensive Cardiac Rehab	\$30	\$30	
Pulmonary Rehab	\$30	\$30	
Immunizations - Covered	\$0	\$0	
Routine Physical Exams - Covered	\$0	\$0	
Kidney Disease Education Services (14d)	\$0	\$0	
Hospital Observation Stay	\$100	\$100	
Pharmacy Benefits			
Rx Deductible	\$0		
30-day supply	\$5/\$10/\$25/\$50/33		
90-day supply	\$10/\$20/\$50/\$100		
Gap Coverage	T1 - \$5 copay		
Supplemental Benefit Options			
Over-The-Counter Items Allowance - \$500/YR for pharmacy items like hygiene products, non-prescription pain relievers, wound care			
Blue Benefit Bucks - \$1000/year			
Mom's Meals – 2 meals per day, for up to 4 weeks (56 meals total) - Discontinued in 2024			
Papa Pals – 40-hour allowance will go to 20 hours in 2024			
Preventive Dental			
Comprehensive Dental			
Vison Hardware			
Hearing Aids			
Transportation			
Nutritional Counseling			
Smoking Cessation			
Annual physical exam			
Silver Sneakers			
Livongo Diabetes Care Management			

PLAN		Blue Medicare Advantage (PPO) for Jackson County Retirees 2024	
BENEFIT PERIOD			
PREMIUM		\$218 PMPM	
	<u>In Network Benefits</u>	<u>Out of Network Benefits</u>	
Maximum Out-of-Pocket (MOOP)	\$2000	\$10000	
Hospital Copay - Acute	\$165/day Days 1-5	\$165/day, Days1-5	
Inpatient Services for Mental Health/Substance Abuse	\$165/day Days 1-5	\$165/day, Days1-5	
Skilled Nursing Facility	\$0/day Days 1-20 \$125/day Days 21-100	20%/day, Days1-100	
Outpatient Care			
Emergency Services (within the US)	\$50	\$50	
Other Health Care Professional(7g)	\$5 - \$30	\$5 - \$30	
Urgent Care (within the US)	\$10	\$10	
Partial Hospitalization	\$30	\$30	
Home Health	\$0	\$0	
PCP Visit	\$5	\$5	
Chiropractic Medicare-Covered	\$20	\$20	
Occupational Therapy	\$30	\$30	
Physician Specialist	\$30	\$30	
Physician Radiologist	\$30	\$30	
Mental Health	\$30	\$30	
Hospital OP All Other Diag	\$100	\$100	
X-rays	\$0	\$0	
Diagnostic Radiological Services (8b1)	\$100	\$100	
Therapeutic Radiological Services (8b2)	20%	20%	
Outpatient Hospital Surgery	\$100	\$100	
Outpatient Hospital Services (9a1)	20%	20%	
Ambulatory Surgical Center	\$100	\$100	
Physical Therapy and Speech-Language Pathology Services(7i)	\$30	\$30	
Ambulance (Ground and Air)	\$100	\$100	
Durable Medical Equipment	20%	20%	
Intensive Cardiac Rehab	\$30	\$30	
Pulmonary Rehab	\$30	\$30	
Immunizations - Covered	\$0	\$0	
Routine Physical Exams - Covered	\$0	\$0	
Kidney Disease Education Services (14d)	\$0	\$0	
Hospital Observation Stay	\$100	\$100	
Pharmacy Benefits			
Rx Deductible	\$0		
30-day supply	\$5/\$10/\$25/\$50/33		
90-day supply	\$10/\$20/\$50/\$100		
Gap Coverage	T1 - \$5 copay		
Supplemental Benefit Options			
OTC		\$500/YR	
Preventive Dental		BBB - \$1,000 Combined Annual Allowance	See In-Network Benefit
Comprehensive Dental			See In-Network Benefit
Vision Hardware			See In-Network Benefit
Hearing Aids			See In-Network Benefit
Transportation			See In-Network Benefit
Blue Benefit Bucks - \$1000/ Year		Covered	
Mom's Meals		Not Covered	
Papa Pal, Caregiver		20 hours per Year	
Personal Emergency Response Device		One PERS Device	
Belle Care - Podiatry Services		\$0 Copay.	

PLAN BENEFIT PERIOD	Blue Medicare Advantage (PPO) for Jackson County with Spira Care 2024	
PREMIUM	\$230 PMPM	
	<u>In Network Benefits</u>	<u>Out of Network Benefits</u>
Maximum Out-of-Pocket (MOOP)	\$2,000	\$10,000
Deductible	\$0	\$0
Hospital Copay - Acute	\$165/day Days 1-5	\$165/day, Days1-5
Inpatient Services for Mental Health/Substance Abuse	\$165/day Days 1-5	\$165/day, Days1-5
Skilled Nursing Facility	\$0/day Days 1-20	20%/day, Days1-100
	\$125/day Days 21-100	
Outpatient Care		
Emergency Services (within the US)	\$50	\$50
Other Health Care Professional(7g)	\$5 - \$30	\$5 - \$30
Urgent Care (within the US)	\$10	\$10
Partial Hospitalization	\$30	\$30
Home Health	\$0	\$0
PCP Visit	\$0	\$5
Chiropractic Medicare-Covered	\$20	\$20
Occupational Therapy	\$30	\$30
Physician Specialist	\$30	\$30
Physician Radiologist	\$30	\$30
Mental Health	\$30	\$30
Hospital OP All Other Diag	\$100	\$100
X-rays	\$0	\$0
Diagnostic Radiological Services (8b1)	\$100	\$100
Therapeutic Radiological Services (8b2)	20%	20%
Outpatient Hospital Surgery	\$100	\$100
Outpatient Hospital Services (9a1)	20%	20%
Ambulatory Surgical Center	\$100	\$100
Physical Therapy and Speech-Language Pathology Services(7i)	\$30	\$30
Ambulance (Ground and Air)	\$100	\$100
Durable Medical Equipment	20%	20%
Intensive Cardiac Rehab	\$30	\$30
Pulmonary Rehab	\$30	\$30
Immunizations - Covered	\$0	\$0
Routine Physical Exams - Covered	\$0	\$0
Kidney Disease Education Services (14d)	\$0	\$0
Hospital Observation Stay	\$100	\$100
Pharmacy Benefits		
Rx Deductible	\$0	
30-day supply	\$5/\$10/\$25/\$50/33%	
90-day supply	\$10/\$20/\$50/\$100	
Gap Coverage	T1 - \$5 copay	

Supplemental Benefit Options	In Network Benefits	Out of Network Benefits
OTC	\$250/Yr.	
Preventive Dental	\$2,000 Combined Annual Allowance	See In-Network Benefit
Comprehensive Dental		
Vision Hardware	Blue Benefit Bucks - \$1000 Combined Annual Allowance	See In-Network Benefit
Hearing Aids		
Transportation		
Blue Benefit Bucks - \$1000/ Year	Covered	
Mom's Meals	Not Covered	
Papa Pal, Caregiver	Not Covered	
Personal Emergency Response (PERS) Device	One PERS Device	
Belle Care - Podiatry Services	\$0 Copay	
<div><ul style="list-style-type: none">• Preventive dental services (No limits):• Oral Exams & Cleaning• X-rays and fluoride treatment• You pay \$0 copay for preventive dental services.• Comprehensive dental services (No limits):• Non-routine, Diagnostic, Periodontic Services• Restorative Services (filings or crowns)• Endodontic Services (root canal)• Extractions (simple or surgical)• You pay 50% coinsurance for covered comprehensive dental services.</div>		