Future Topics Referred to the Strategies and Evidence and Outcomes Workgroup

At its December 8, 2011, meeting, SEOW reviewed Future Topics referred by the Board for review and consideration. SEOW asked that rate impacts be provided for expanding incentive office visit benefit to Plans 7 and 8 before a recommendation to the Board is determined. Following are staff discussions with the requested rate information.

Future Topic Item #2 – Plan Options

Expand incentive office visits benefit across all health plans (with the exception of Plan 9 (HDHP))

Overview and discussion

OEBB members enrolled in Plans 2-5 pay a reduced copayment for office visits related to asthma, heart conditions and diabetes management. Members enrolled in Plan 6 have their deductible waived for incentive office visits. The purpose of the reduced cost sharing is to remove barriers that may discourage members to properly manage chronic conditions by maintaining the necessary treatment regimen.

- Consider expanding the incentive office visit copayment benefit to Plans 7 and 8
- Consider expanding the deductible waiver for incentive office visits to Plans 7 and 8
- Consider expanding the deductible waiver and lowering the coinsurance for incentive office visits for Plans 6, 7 and 8.

	Pros	Cons
Members	• Reduces financial impact associated with office visits for asthma, heart conditions, and diabetes management; • Increases incentive for members to maintain necessary treatment protocols.	Estimated Rate Increases a) Incentive Office Visit Copayment • Plan 7 - 1.56% • Plan 8 - 2.44% b) Waive Deductible • Plan 7 - 1.36% • Plan 8 - 2.24% c) Waive Deductible/Lower Coinsurance • Plan 6 (10%) - +0.57% • Plan 6 (15%) - +0.29% • Plan 7 (10%) - +1.84% • Plan 7 (15%) - +1.60% • Plan 8 (10%) - +2.69% • Plan 8 (15%) – +2.46%
Entities	• None identified.	• Increases overall premiums.

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	Pros	Cons
OEBB	• Helps to reduce future health care costs by: ✓ Increasing adherence to chronic disease management protocols and adherence to medications. ✓ Reducing the use of high cost services, such as ER visits and hospitalizations, resulting from a lack of self-management or adherence to treatment plan.	• Increases overall premiums.
Carriers	• Helps support efforts to increase members' adherence to chronic disease management care and medication protocols; • Reduces the use of high cost services, such as ER visits and hospitalizations, resulting from a lack of self-management or adherence to treatment plan.	• Increases overall premiums.

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