

CITY AND COUNTY OF BROOMFIELD MEDICAL PLAN

Three Year Strategic Outlook

Current 2016	Upcoming 2017	Mid-Term 2018	Long-Term 2019
Plan Design Increased Copays: Specialist, Urgent Care & ER Changed RX to VALUE Plan Retained Fully Insured Kaiser Option	Plan Design Introduce HSA as Option for 2018 Or "Skinny" Plan / Narrow Network Clinic Nearsite HRIS	Plan Design HDHP/ HSA Review Deductibles/Copays Onsite/Near-site Clinic Explore Exchange/Defined Contribution	Plan Design HSA – Base Option + Buy-Up HSA Promote Clinic Cost Plus Pricing (ELAP) Medical Tourism
Funding Increased \$100,000 to \$125,000 ISL Medical + RX – ISL & Aggregate Analyze PBM RX Options Clinic Analysis / Feasibility Study	Funding Analyze \$150,000 Individual Limit Market Unbundled Stop Loss Market Ancillary Products Review Voluntary Product Options	Funding Analyze Individual Stop Loss Limit Market Stop Loss/TPA /Unbundled Analyze RX Carve-Out, Transplant/Dialysis Networks	Funding Analyze Individual Stop Loss Level Market Stop Loss Explore Defined Contribution Explore Exchange
Employee Premium Contributions EE: \$65.00 / \$40.00 BHR EE+1: \$300 / \$260 BHR EE+2+: \$340 / \$300 BHR	Employee Premium Contributions Outcome Based Introduce premium savings for HSA Increase Differentials for BHR	Employee Premium Contributions Outcome Based Add Dependent Surcharge if Eligible for Other Group Coverage	Employee Premium Contributions Outcomes based with <u>increased</u> premium differential, Consider Spouse Carve-out
Health Management Motivate Me CIGNA Wellness Site Gatekeeper Biometrics / HRA/Tobacco Incentives /Fitbits/Desks - \$35,000 Analyze Onsite/Nearsite Clinics	Health Management Continue Wellness Challenges CIGNA Resources State of Slim \$30,000 CIGNA Wellness Dollars	Health Management Biometric Screenings / HRA Stress /Immunizations State of Slim	Health Management Biometric Screenings / HRA Wellness News, Ergonomics Review Cardiovascular / Weight Emphasis Continue Core Curriculum/Challenges
Benefit Plan Cost Sharing Increase Copays/Premiums Remain Standard RX to VALUE RX	Benefit Plan Cost Sharing Review Increased Premiums Review Out-of-Pocket Maximums	Benefit Plan Cost Sharing Review Out-of-Pocket Maximums Based on ACA Limits	Benefit Plan Cost Sharing Promote High Deductible Health Plan No Cost Sharing Near-Site Clinic PPO
ACA Compliance Mandates /PCORI, & Reinsurance Fees 6056 Report Tracking/1095-C Reports	ACA Compliance PCORI & Reinsurance Fees 1095-C Employee Reports / Tracking	ACA Compliance Reporting/Tracking, PPACA Fees, Cadillac Tax Preparation	ACA Compliance PPACA Fees, Reporting, Mandates, Cadillac Tax Preparation for 2020
Communication/Education Promote Consumer Cost Tools Promote Telehealth Promote Motivate Me Anschutz "State of Slim	Communication/Education Telehealth/Generic & Mail RX HSA, Continue mycigna.com Classes Clinic / COST PLUS	Communication/Education Promote Telehealth HSA education/RX Adherence Study Clinic / COST PLUS	Communication/Education Ongoing Consumer Driven Tools Promote Low Cost Facilities/Clinic Telehealth
Targeted Outcomes			

**Cost
Management**

**Competitive
Benefits**

**PPACA
Optimization**

**Improved Health
& Productivity**

**Employee
Engagement**