

## Talking Points About Benefit Updates 2021

Q. What is changing about my health plan this year?

A. Along with reduced usage savings because of less plan usage and a \$1 million contribution from the general fund through a request by the Employee Compensation Committee, members of the Employee Benefits Committee made four adjustments to the health plan. Unless noted otherwise, these changes take effect at the start of the new plan year, September 1, 2021.

### Change 1: Some Changes in Co-Pays

Pharmacy, emergency room and urgent care co-pays, but to leave current office co-pays unchanged and to protect premiums at their current levels. This is the first time that co-pays have changed since 2012.

The changes include:

- Pharmacy co-pays change from \$24 to \$30 for Preferred and from \$34 to \$40 for Brand drugs, with generic co-pays remaining \$9 for a 30-day supply.
- Emergency Room co-pays change from \$150 to \$200, if a covered employee or their dependent visits the ER but is not admitted. If admitted, there is no ER co-pay.
- Urgent Care co-pays will change from \$35 to \$40 per visit.
- Current caps on the number of co-pays any single individual would have to pay in a single year remain unchanged.
- Premiums DO NOT change.

### Change 2: Slightly Narrowing our Provider Network

A slight narrowing of the Blue Shield Network through adoption of Tandem PPO, a provider network within the Blue Shield Provider Network (so we didn't have to renegotiate a contract). To find out if your provider is covered by Tandem

visit: <https://www.blueshieldca.com/fad/index.html?deeplinkID=NetworkTandemPPO>. Providers who aren't a part of Tandem PPO but are interested in becoming a member of this network should contact Blue Shield.

### Change 3: Pharmacy Coverage

- Effective July 1, 2021, the District's health plan will use the advance formulary. An Advanced Control Formulary Program modifies the list of drugs covered by the Clovis Unified health plan to exclude some extremely high cost drugs, but only where less expensive equivalent medications are available. If a member's prescription is not covered, a physician will need to prescribe an alternative or receive pre-authorization before the medication would be covered by our plan. Of the 12,899 members of the CUSD health plan, 475 are currently impacted by this change, and be contacted by April 1 with additional information and options for assistance. To learn what drugs are included in <https://www.cusd.com/Prescriptions.aspx>
- Effective May 1, 2021, the start of Prudent RX, a specialty medication copay program that allows Clovis Unified's self-insurance fund and its members to realize savings from a Specialty Copay Program. Because of the high cost of specialty medications, manufacturers have introduced discount programs and savings cards to help reduce costs to patients. Due to the low copays and no coinsurance costs to employees of our current plan, we have lacked a way to realize savings from Specialty Copay Programs. Between June 2019 and June 2020, the CUSD health fund paid more than \$8.7 million for specialty drugs prescribed to 210 of the 12,899 covered members. By changing CUSD's plan document to add a fourth tier for specialty medication coverage, members will now be

able to enroll in Prudent RX, a program in which coinsurance is waived and members pay nothing for their specialty medication. Only if a member chooses not to enroll when invited to do so by our pharmacy provider at the time a specialty medication is prescribed, they will be required to pay a coinsurance cost of 30% of the cost of the specialty drug. Members will be receiving more information about how to enroll in Prudent RX with their annual Open Enrollment information this Spring, and anyone currently using a specialty medication will be contacted prior to April 1 for assistance in taking advantage of the Prudent RX program and the no-co-pay options it provides.