



## Minnesota Small Group, EZ and Dental Product Updates for July 2009

Our small group and EZ product portfolios continue to evolve to better serve the needs of our clients. Below is a summary of the changes effective July 1, 2009.

### Medical Plan Benefit Changes

#### Convenience Care

Lower member copay for Convenience Care (CC) – convenience clinics, scheduled telephone visits and e-visits

- \$15 Office visit /\$5 CC
- \$20-\$25 OV/\$10 CC
- \$30-\$35 OV/\$15 CC
- \$40 OV/\$20 CC

#### Infertility Drugs

There is a \$3,000 annual maximum on infertility drugs purchased at network retail pharmacies, through HealthPartners mail order pharmacy, or our specialty pharmacy vendor. The plan covers up to \$3,000 worth of charges.

#### Injectable/Implantable Birth Control

Coverage for these services is being moved to the office visit benefit to reduce member confusion regarding what benefit applies since these are administered in an office setting. Coverage will still be at 80 percent, however if a deductible applies to the office visit, then this will apply to the injection and/or device, as well. These drugs and devices are currently covered at 80 percent under the pharmacy benefit. As such, no deductible is applied because most of our plans do not have a separate R<sub>x</sub> deductible.

There is no noticeable change for members with an office visit copay. They will pay their copay, plus 20 percent for the injection/device. For members on deductible coinsurance plans, they'll pay deductible and coinsurance on both the office visit and the injection/device. Previously, the deductible was not applied to the injection/device.

#### Palliative Care

We are implementing a new palliative care benefit for small group and EZ plans, which mirrors the same large group, non-EZ addition made in January 2008. Palliative Care focuses on developing goals of care, educating patients about end-of-life choices, pain control and symptom management. The benefit provides members up to eight (8) visits per year from RNs, social workers or case managers in their home. Unlike hospice care, members who use their palliative benefit can still pursue other treatment plans, no matter how aggressive.

#### Federal Behavioral Health Parity Mandate

We're removing the following out-of-network limits on all plans effective 7/1/09 as groups renew for small group and EZ plans:

- Inpatient chemical health – 73 day limit
- Inpatient mental health – 30 day limit
- Outpatient chemical health – 130 hour limit
- Outpatient mental health – 40 hour limit

#### Lower out-of-network coverage:

For Small Group/EZ:

- All non-HSA plans will have a \$5,000 out-of-network out-of-pocket maximum
- All plans will have 60% out-of-network coinsurance (except those that are already at 50% coinsurance)



**Medical Plan Product Additions**

HealthPartners consistently offers the most HSA options for your clients – and we’re adding even more to meet your needs. These additional options will allow your clients to mitigate the impact of deductible leveraging over time.

The following Empower HSA options have been added:

Embedded deductible HSA
\$2,500-80%
\$2,750-80%
\$3,000-80%

**Medical Plan Area Factor Changes**

As part of our annual rate filing analysis we have reviewed experience by area and made the adjustments listed below. No changes are being made to the number of areas. For counties, Anoka moved from HealthPartners area 1 to HealthPartners Area 2. Goodhue, Wabasha, and Winona moved from HPIC Area 4 to HPIC Area 3. Additional changes are below.

Old Area	New Area	County	Area Factor	
			Current	New
HealthPartners Area 1	HealthPartners Area 2	Anoka	1.00	0.95
HealthPartners Area 3	HealthPartners IC Area 3	Dodge, Fillmore, Freeborn, Houston, Mower, Olmsted, Steele	1.21	1.24
HealthPartners Area 4	HealthPartners IC Area 3	Goodhue, Wabasha, Winona	1.15	1.24
HealthPartners Area 4	HealthPartners IC Area 4	Faribault, Waseca	1.15	1.09
HealthPartners IC Area 4	HealthPartners IC Area 4	Blue Earth, Brown, Le Sueur, Martin, Nicollet, Rice, Watonwan	1.05	1.09