2015 Health Program Highlights

- CalPERS Health Plan Changes for 2015 - Beginning January 2015:
  - Blue Shield's NetValue plan is withdrawing from Humboldt County
  - Removal of Sharp Medical Group from Blue Shield's NetValue plan
  - United HealthCare has expanded its service area to also encompass San Joaquin and Solano Counties
  - Inclusion of Acupuncture and Chiropractic benefits for all HMO plans
    - Plans that don't currently offer Acupuncture or Chiropractic services will provide twenty (20) annual visits (combined) for these services, regardless of medical necessity, at the standard office visit copay level ($15)
  - Adoption of High Performance Generic Step Therapy (HPGST) for HMO and PPO plans
    - High Performance Generic Step Therapy encourages the use of a preferred drug prior to the utilization of a non-preferred drug. The preferred drug is FDA recommended and represents the most cost-effective drug for a given condition. Per CalPERS, an established evidence-based protocol must be met before a non-preferred specialty drug will be covered. It is important to note that the targeted brands in HPGST have generic alternatives within therapeutic classes and the dispensing of a generic alternative requires a new prescription from the prescriber
  - Implementation of Affordable Care Act (ACA) maximum out-of-pocket (MOOP) requirements. For 2015, the ACA limits maximum out-of-pocket (MOOP) amounts for health plans to $6,600/$13,200 for individuals/families, for both medical and pharmacy benefits combined.
    - The HMO plans presently have a $1,500/$3,000 MOOP for medical benefits, and no MOOP for pharmacy benefits. The inclusion of a $5,100/$10,200 MOOP for pharmacy benefits will allow the plans to meet the law's requirement with no impact on premiums
    - The PPO plans presently have no MOOP for medical or pharmacy benefits. The inclusion of a $4,600/$9,200 MOOP for medical benefits and $2,000/$4,000 for pharmacy benefits will allow the plans to meet the law's requirement with no impact on premiums