

DKG TRIBUNE

Important Legislative Notes for Alpha Iota State

August 2009

CHANGES TO RETIRES HEALTH INSURANCE FOR JANUARY 1, 2010

Thursday July 23, 2009 the MPSERS Board met and adopted the proposed changes to our health insurance the Health Imitative Review Committee (HIRC) recommended.

- Non-Medicare and Medicare contracts will no longer have a family deductible maximum
- Once the coinsurance maximums have been met, ER services will be subject to a flat \$50.00 copay with no maximum.
- Healthy living will be emphasized. This will consist of non Medicare members completing the Health Assessment within the program timeframe. They will have lower copays and deductibles. Non-Medicare members who do not complete the Health Assessment within the timeframe will have the higher proposed copays and deductibles.
- Medicare members will not take a Health Assessment for 2010 and will automatically receive the Healthily Living fees since they were recently surveyed.
- The proposed cost for 2010 for coinsurance maximum is \$700 and \$600 for healthy living.
- The proposed pharmacy maximum for 2010 is \$1,000 and \$900 for healthy living.
- The proposed deductible for 2010 is \$400 and \$300 for healthy living.
- A \$50 charged will be assessed for all emergency room visits. If the patient is admitted to the hospital the \$50 will be waived.

Be alert for the Healthy Living Communications. In the August/September Healthy Living, participants will receive a welcome letter explaining the program. In October 2009-December 2009 a 30 day reminder letter will be sent to members reminding them to complete the Health Assessment if they have not already done so. The *Best of Health* will also contain information.

What's next?

- The Office of Retirement Services will communicate with all members September through December of 2009.
- Implementation will take place January 1, 2010
- The MPSERS Board is taking bids for companies to manage our health insurance and prescription drug plan. The MPSERS Board hopes to make a decision at the September 10, 2009 Board Meeting. Meetings are at 10:30 a.m.

Editor: Judy Foster, State Legislative Chair