



Episcopal Church in Colorado

2016 Health Insurance Information

What to Expect

- 2016 Health Insurance Options
- High Deductible Health Plan
- Health Savings Account (HSA)
- Health insurance Parity, offered & provided for Clergy & Lay
- Medicare
- Ample Time for Questions

Question for You

- 1. What is your current health insurance carrier?**
- 2. What does your benefits package include or not include?**

Glossary

- CPG = Church Pension Group
- Health Plans, Medical Plans, Health Insurance = terms that are all the same
- HSA = Health Savings Account
- HDHP = High Deductible Health Plan
- BCBS = Blue Cross/Blue Shield (Anthem)
- MSP = Medicare Secondary Payer
- DHP = Denominational Health Plan or Episcopal Medical Trust
- FTE = full time employee
- ACA = Affordable Care Act

Open Enrollment

- Colorado Diocese Online
Health Insurance
Open Enrollment is:
- October 21, 2015 through
November 6, 2015

Open Enrollment

- Dianne is out of the office beginning on November 4 to work the BACOM Retreat
 - Nov 4 through Nov 7
- Dianne is in office until Nov 4

Health Plan Options 2016

Network and Out of Network plans

- Anthem Blue Cross Blue Shield
Anthem BCBS~ 75/50
Anthem BCBS~ 90/70
Anthem High Deductible Health Plan with
Health Savings Account (HSA)
Anthem BCBS ~90/70 MSP* (Medicare Secondary Payer)

~ Blue Cross Blue Shield

*Medicare Secondary Payer (Anthem Only)

Health Plan Options 2016

Network Only

- Kaiser Permanente
Kaiser EPO Mid-Option **
Kaiser EPO 80 Plan **

*** Exclusive Provider Organization*

Plans Not Offered In 2016

- Aetna Choice POS II (Open Access)
- Cigna Open Access Plus
- Cigna High Deductible with Health Savings Account (HSA)
- Kaiser High Option EPO

Two Carriers

- **Anthem Blue Cross Blue Shield**
- **Kaiser Permanente**

Children

- CPG allows coverage for children up to age 30
- The coverage terminates at the end of the year they turn 30

Questions



| | 2015 Monthly Premium | | | 2016 Monthly Premium | | | |
|---------------------------------------------------------------------------------------------------------------------|----------------------|---------------------|---------|----------------------|---------------------|--------|-------------|
| Health Plan Name | Single | Plus 1 Dependent | Family | Single | Plus 1 Dependent | Family | % Change |
| Anthem BCBS PPO 90/70 Annual Deductible is \$250 per person or \$500 per family. | \$787 | \$1,417 | \$2,204 | \$786 | \$1415 | \$2201 | -0.13% |
| Anthem BCBS PPO 75/50 Annual Deductible is \$900 per person or \$1800 per family. | \$669 | \$1204 | \$1873 | \$671 | \$1208 | \$1879 | 0.32% |
| Anthem BCBS High Deductible Health Plan Annual Deductible is \$2700 single, \$5450 family. SEE BELOW | | | | \$592 | \$1066 | \$1658 | |
| Kaiser Mid Option EPO Annual Deductible is \$0 | | | | \$899 | \$1456 | \$2265 | |
| Kaiser EPO 80 Plan Annual Deductible is \$500 per person or \$1,000 per family | \$628 | \$1130 | \$1758 | \$666 | \$1199 | \$1865 | 1.52% |
| Anthem BCBS 90/70 Medicare Secondary (65 & older) | \$658 | \$1184 | \$1842 | \$668 | \$1202 | \$1870 | 1.52% |
| | | | | | | | |
| Basic Dental 50/150 | \$55 | \$99 | \$154 | \$55 | \$99 | \$154 | 0.0% |
| Dental Orthodontia 25/75 | \$75 | \$131 | \$204 | \$73 | \$131 | \$204 | 0.0% |

Vision Benefits

- All medical plans cover vision
- Regular vision (glasses, annual eye exams) through **Eye Med (www.eyemed.com)**
- Kaiser members must also use **Eye Med**
- If you require further eye treatment, then you can use a medical physician (within your plan) to provide those benefits
- Cataracts, eye surgery, medical eye issues

Mental Health & Wellness

- All medical plans cover mental health
- Anthem Members: Mental Health is through the Cigna network for 2016
- Kaiser members mental health is through Kaiser

Pharmacy

- All Kaiser members use the Kaiser Pharmacy
- All Anthem members use **Express Scripts**
www.expressscripts.com
- Mail order for regular medication is preferable for both Anthem and Kaiser

Dental

- Dental Coverage is separate
- Colorado uses Cigna Delta
- Colorado has 2 plan options:
 - Cigna Basic Dental 5/150
 - Cigna Dental Orthodontia 25/75

CPG Mail & Email

**PLEASE KEEP ALL MAIL
AND EMAIL YOU
RECEIVE FROM
THE CHURCH PENSION
GROUP**

Questions



CPG Website

www.cpg.org

Active Clergy or Lay
Health

Forms and Publications

Choose the plan you are looking for
Plan Summary & Plan Handbook
provide details

1-800-480-9967

Questions for You

- 1.** Where do you access vision benefits?
- 2.** You get your prescriptions filled by which organization?

Medicare Considerations

- At 65 or older
- And working full time for a parish or mission
- Preferable to get health insurance through the Medical Trust

Medicare Considerations

- If enroll in Medicare, church CANNOT have documentation (such as Vestry notes) or budgets that show coverage of Medicare costs

Medicare Considerations

- Run the risk of exposure to Medicare if not using Medical Trust
- Church could be fined, not the Diocese

Medicare Considerations

- A parish budget needs to be ready to cover the cost of health insurance for all parish staff; lay and clergy

Medicare & Anthem

- Contact Dianne Draper to learn more
- **Does NOT have to happen at Open Enrollment**
- Enrolling in the Anthem Medicare Secondary Payer plan can happen throughout the year as you turn 65 or older

ACA Reporting

- Under the ACA all employers with 50 or more FTE employees must submit a report to the IRS that shows which employees were offered health coverage and whether such coverage meets the affordability rules of the ACA
- For purposes of this requirement, in Colorado the employer is the local church
- We do not have any churches with 50 or more FTE.
- We do not need to worry about this requirement

National Canon Parity

- The Denominational Health Plan established according to Resolution A177 adopted by General Convention in 2009 & revised in 2012
- This Resolution required ALL CLERGY & LAY PEOPLE who are compensated by a parish or mission for at least 1500 hours annually to be enrolled in the Medical Trust by 1/1/2016 (30 hours per week)

Diocesan Parity Policy

- Mandated Employees
Anyone who works 30 hours a week or more (1500 per year)
- Who are compensated by the church
- MUST get the same health insurance offer as the clergy (Parity)

Diocesan Parity Policy

Cost Sharing in Colorado

- In order to fulfill the requirement, a committee composed of clergy, lay leaders, and lay employees from The Diocese of Colorado studied the current practices and expenditure on health insurance by our churches. The committee proposed and the Standing Committee approved the following:

Diocesan Parity Policy

Parishes and missions shall pay:

- 100% of the health insurance premium of the least expensive Episcopal Medical Trust Plan (DHP) available in their area, or equivalent benefits for all mandated employees
- Mandated employees are those working 30 hours or more per week (1500 per year)

Diocesan Parity Policy

Parishes and missions shall pay:

- If spouses/dependents require coverage, not offered elsewhere, parishes and missions shall pay 85% of the premium for coverage of plus one dependent, spouse or child.
- Or 75% of the premium coverage of families

Diocesan Parity Policy

Parishes and missions shall pay:

- The same level of coverage must be offered to all mandated employees, lay or ordained
- What offered to clergy, must be offered to lay staff members

Diocesan Parity Policy

Parishes and missions shall pay:

- Additionally, if a church offers a High Deductible Health Plan with a Health Savings Account, it must contribute an equal amount to the deductible in the first year, and $\frac{1}{3}$ of the deductible in all subsequent year.

Questions

