

# Employee Healthcare Program

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Changes: January 2000 to January 2009



**INDIANA UNIVERSITY**

UNIVERSITY HUMAN RESOURCE SERVICES

# January 2000 1 of 2 pages

## ■ IU PPO Healthcare \$500 and \$900 Deductible Plans

- Increased inpatient deductible: \$250 in-network/\$500 out-of-network
- Discontinued Healthy Solutions
- Increased Mail Order “brand” copay to \$30

## ■ IU Precision POS

- Increased copay for specialist office: \$15 per visit
- \$50 copay for emergency room extended to in-network and added \$25 copay for urgent care facility
- Increased Mail Order “brand” copay to \$30

# January 2000 – continued

2 of 2 pages

## ■ M-Plan HMO

- Discontinued in the Kokomo area
- Emergency room visit copay increased to \$75
- Mental health inpatient and outpatient coverage changed to a combined limit of 60 days/visits per year with an outpatient copay of \$15

## ■ AHP POS expanded its service to include the Kokomo area

- Mental inpatient/outpatient day/visit limits eliminated

## ■ AHDS HMO changed its name to “Blue Preferred Primary HMO”

# January 2001

1 of 3 pages

- Discontinued M-Plan HMO was in the Bloomington and New Albany areas
- Discontinued the IU PPO \$500 Deductible Plan
- Added IU PPO-Plus Health Care Plan
  - Anthem PPN network
  - No deductible
  - Office visit copays: \$15 per visit
  - Other copays

# January 2001 – continued

2 of 3 pages

- IU Precision POS and IU PPO Healthcare \$900 Deductible Plans
  - Added hospice care coverage
  - Expanded retail network for prescription drugs
  - Rx copays increased to \$5/\$10/\$25 for retail and \$10/\$20/\$50 for mail order
  - Diabetic supplies exclusively covered under Rx benefit
  - Biological and injectable drugs available with no copay, through Rx benefit
  - Third party administrator and mail order services changed to Scrip Pharmacy Solutions and Continental Pharmacy

# January 2001 – continued

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## ■ IU Health Plan POS

- Increased co-pay for ER visits to \$75 and \$35 for Urgent Care visits
- Added mail order option for non-preferred drugs

# January 2002 1 of 2 pages

- Discontinued Blue Preferred Primary HMO Plan
- Mandatory Re-enrollment of all spouses and children
  - Employees required to re-enroll dependents using a special form included in the Open Enrollment packet
- Add IU PPO Choice introduced as new option in the Richmond-area
- Partners HMO
  - Increased Rx copays: \$10/\$20/\$40
  - Copay for office visits increased: \$15 per visit
- Blue Preferred Primary POS Plan
  - Increased copays: \$250 for inpatient, \$75 for outpatient and \$75 for emergency room visits
  - Increased Rx copays: \$8/\$15/\$25

# January 2002 – continued

2 of 2 pages

## ■ IU Health Plan POS

- Added coverage for baseline mammograms
- Eliminated autism exclusion

## ■ IU PPO \$900 Deductible Plan

- The provider network name was changed to Blue Access
- Added coverage: surgery for morbid obesity

## ■ IU PPO \$900 Deductible, IU Precision POS, and IU PPO-Plus

- Add coverage for birth control pills and devices

## ■ Dental Plan: administrator changed to CIGNA and annual maximum increased to \$1,000 per year per member

# January 2003

- Discontinued IU Health Plan POS Plan
- Discontinued IU Precision POS Plan
- Blue Preferred Primary POS Plan
  - Availability of this plan extended to Indianapolis and the surrounding areas
- M-Plan HMO Plan
  - Added \$100 copay for biotech prescriptions
  - Added \$1,000 copay for morbid obesity surgery
- Dental Plan
  - Discontinued DHMO option

# January 2004

1 of 2 pages

- Discontinued Partners HMO Plan
- Discontinued IU PPO Choice Plan
- IU PPO \$900 Deductible Plan
  - Preventative and wellness services paid with copay, not subject to the deductible
  - Added one comprehensive eye exam per year
  - Family copay maximums increased to \$2,700 for employees with 3 or more individuals covered

# January 2004 – continued

2 of 2 pages

## ■ IU PPO \$900 Deductible Plan (continued)

- Prescription copays for formulary and non-formulary brands increased to \$15 and \$30 dollars respectively. A new service was added to inform members of optional, lower cost substitutes for high-cost brand drugs

## ■ M-Plan HMO Plan

- Added \$200 copay for inpatient hospitalizations and \$50 copay for outpatient surgery
- Biotech drugs subject to \$20 copay with \$2,400 maximum per year per member

# January 2005 1 of 2 pages

## ■ M-Plan HMO

- Copay for therapies added: \$15 copay per visit and the benefit limit changed from 60 consecutive visits to 60 visits per condition per year
- Added: \$5 m maximum benefit per covered person
- Discontinued coverage for artificial insemination
- Removed inpatient day-limit for mental health services
- “OTC Select” prescription benefit was added: cover certain over-the-counter drugs with a \$4 dollar benefit when they are pre-authorized

# January 2005 – continued

2 of 2 pages

## ■ Blue Preferred Primary POS Plan

- Non-sedating antihistamines (Alegra, Zyrtec, Clarinex) no longer covered
- Plan now available in the Bloomington area
- Prescription non-formulary brand copay increased to \$30 retail and \$60 for mail order, for 30-day supply

## ■ Tax Saver Benefit

- Debit card option introduced

# January 2006

- All medical plans
  - Copays increased or reconfigured to be closer aligned across plans
- Dental Plan: Child orthodontia increased to \$750 lifetime limit
- Tax Saver Benefit Plan
  - Grace period added, for filing claims incurred in the prior year
  - Deadline extended for filing claims in the prior period

# January 2007

- **IU PPO-Plus Plan and IU \$900 Deductible Plan**
  - Increased Rx threshold for “high cost” brand/Tier 3 Rx: to \$65 per 30-day supply
  - Increased Rx copay amounts for mail order (90-day supply): to \$36 for Tier 2 and \$75 for Tier 3
- **IU PPO \$900 Deductible Plan**
  - Coverage of urgent care facilities and providers: subject to the deductible and 10% coinsurance
- **Tax Saver Benefit Plan**
  - Introduced enhanced website and self-service
- **Dental Plan:** Removed age limit for coverage of sealants

# January 2008 1 of 2 pages

- **Discontinued M-Plan HMO Plan**
- **Introduced Tobacco-free Wellness Program**
  - Tobacco-free HRA with IU contributions
  - Tobacco cessation coverage
- **IU PPO-Plus Plan**
  - No new enrollments accepted for 2008, with discontinuation at end of 2008
  - Enhanced coverage for chronic and behavioral mental conditions
- **IU PPO \$900 Deductible Plan**
  - Added a separate out-of-network deductible and copay limit equal to the in-network deductible and copay limit.
  - Enhanced coverage for chronic and behavioral mental conditions

# January 2008 – continued

2 of 2 pages

## ■ Dental Plan:

- Enhanced plan by increasing annual per member benefit limit to \$1,200

## ■ Dependent Eligibility

- Modified to include an employee's unmarried child until the end of the month in which the child reaches age 24, so long as the child can be claimed as a federal tax exemption

# January 2009

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- Discontinued IU PPO-Plus Plan
- Introduced HDHP & Medical Savings Plan
  - IRS qualified high deductible medical benefits
  - Health Savings Account (HSA) with IU and Employee contributions
  - Health and Biometric Assessments
- IU PPO \$900 Deductible Plan
  - Rx copays increased: \$8/\$20/\$40 retail and \$20/\$45/\$90 mail
  - Out-of-Pocket copay maximums increased: \$1,500 per individual and \$4,000 per family for in-network services with a separate copay for out-of-network services
  - Organ and Tissue Transplant benefit increased: maximum of \$2 m

# January 2009 – continued

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## ■ Blue Preferred Primary POS Plan

- Mail order prescription copays increased: \$20/\$45/\$90
- Office visit copay increased: \$25 per visit
- Outpatient services copay increased: \$100 per visit
- Medical annual out-of-pocket maximums increased: \$5,000 per family for in-network services and \$10,000 per family for out-of-network services
- Organ and Tissue Transplant benefit increased: maximum of \$2 m
- Lifetime maximum of \$5 million dollars per member eliminated

## ■ Introduced 24-hour Nurse Line for all plans

## ■ Introduced online Open Enrollment

## ■ Dental Plan: Enhanced to cover dental implants