

2016 HEALTH PLAN UPDATES

ST. LOUIS COUNTY/ARROWHEAD REGIONAL CORRECTIONS

2016

Coverage Changes

Ways to Save® Alerts: With this new pilot program, members can sign up to receive proactive communications notifying them of opportunities to save on the healthcare services and prescriptions they are most commonly using. Alerts are sent from the insurance carrier via either email or text messaging based on the member's preferences. For example, if a

member has an ongoing prescription getting filled at a higher cost pharmacy or receives services at a

higher cost medical provider, the member will receive a communication advising them of the cost differences (including both their own out of pocket costs and cost to the Plan). It's totally up to the member if they wish to change where they receive their health care and Rx services. The purpose is to make

As part of our ongoing commitment to promoting healthy lifestyles of our employees, retirees and their dependents, St. Louis County is pleased to announce the following updates to its Self-Insured Health Plan effective January 1st. The St. Louis County Health Insurance Committee supports these updates as a way to improve the health of members as well as to save money for both members and the self-insured health fund.

them aware of the differences in health care costs. The Health Insurance Committee recommended adoption of this program on a one-year trial basis and will revisit continued participation in late 2015 for future years.

Specialty Rx Network: Specialty Rx drugs are used to treat serious or chronic medical conditions and represent the

fastest growing segment of prescriptive drugs, growing 15-20% annually. On

average, 1 - 2% of individuals are taking specialty medication. A specialty prescription drug network ensures that the right drug is delivered to the right member at the right time and utilizes an exclusive mail-order/retail network to ensure the highest level of Rx cost savings.

Diabetes Prevention Program:

The Centers for Disease Control and Prevention (CDC) - led National Diabetes Prevention Program (NDPP) is an evidenced-based lifestyle change program for preventing type 2 diabetes. According to the CDC, one in three adults has prediabetes and most don't even know it. The year-long program helps participants make real lifestyle changes such as eating healthier, including physical activity into their daily lives, and improving problem-solving and coping skills. The programming will be made available to Plan members at risk for developing type 2 diabetes and 100% of the claims cost will be paid by the Plan. The County will provide program alternatives to best fit the needs of members, including an online provider option, at participating health care provider clinics and onsite through the County's Health Promotions Coordinator. The Health Insurance Committee recommended adoption of this program on a one-year trial basis and will revisit future year's programming in late 2015.

Non-specialty drugs are still purchased at a retail pharmacy or available for mail order (or 90dayRx) for the normal copay levels. The value of adopting a specialty network is anticipated to increase exponentially over time as more and more specialty drugs are introduced to the marketplace.

Generic Rx Mandate: When there is a generic prescription drug equivalent to the brand Rx, the Plan will allow up to the cost of the generic and the member pays the cost difference in addition to the applicable brand copay. If there exists a medical necessity for receiving the brand Rx, the Plan will pay the cost difference after the applicable brand copay. About 85% of all employers have this program in place already. The County's Self-Insured health Fund recently incurred \$105,000 over the course of a year on brand name medications that had a generic equivalent available. The average cost of a generic medication in the County Plan is \$29.29. The average cost of a brand name medication is \$379.42.

Rx Step-Therapy (with grandfathering): This program is already in place in all fully-insured BlueCross BlueShield health plans. Step therapy requires members to first try the most clinically appropriate and cost-effective medication when more than one

medication is available. If the first medication does not work well for the patient, he/she is required to try the next most clinically appropriate and cost-effective medication and so on. Any active prescriptions on January 1, 2016 will be grandfathered out of step therapy. No member will be required to change a medication that is already working for him/her at the start of this program.

Expand Medication Therapy Management (MTM): The Plan currently provides for an MTM benefit (office visits with a Pharm D pharmacist paid at 100%) for the following chronic health conditions: asthma, chronic obstructive pulmonary disease (COPD), depression, diabetes and heart disease (high blood pressure, high cholesterol or heart failure). Those identified conditions will continue to be eligible for the existing reduced prescription copayments. The semi-annual office visits with a Pharm D pharmacist paid at 100% will be extended to participants, effective January 1st, taking any combination of 5 or more Rx to treat chronic conditions. No additional copay reductions will be extended beyond existing program. Learn more about this program at:

www.stlouiscountymn.gov/government/employment/benefits

