

# City of Fort Dodge Employee Education April 2, 2020



I o w a  
Governmental Health Care Plan

the right people ... the right choice



# Partnering Together Since 2005



IGHCP

Iowa Governmental Health Care Plan

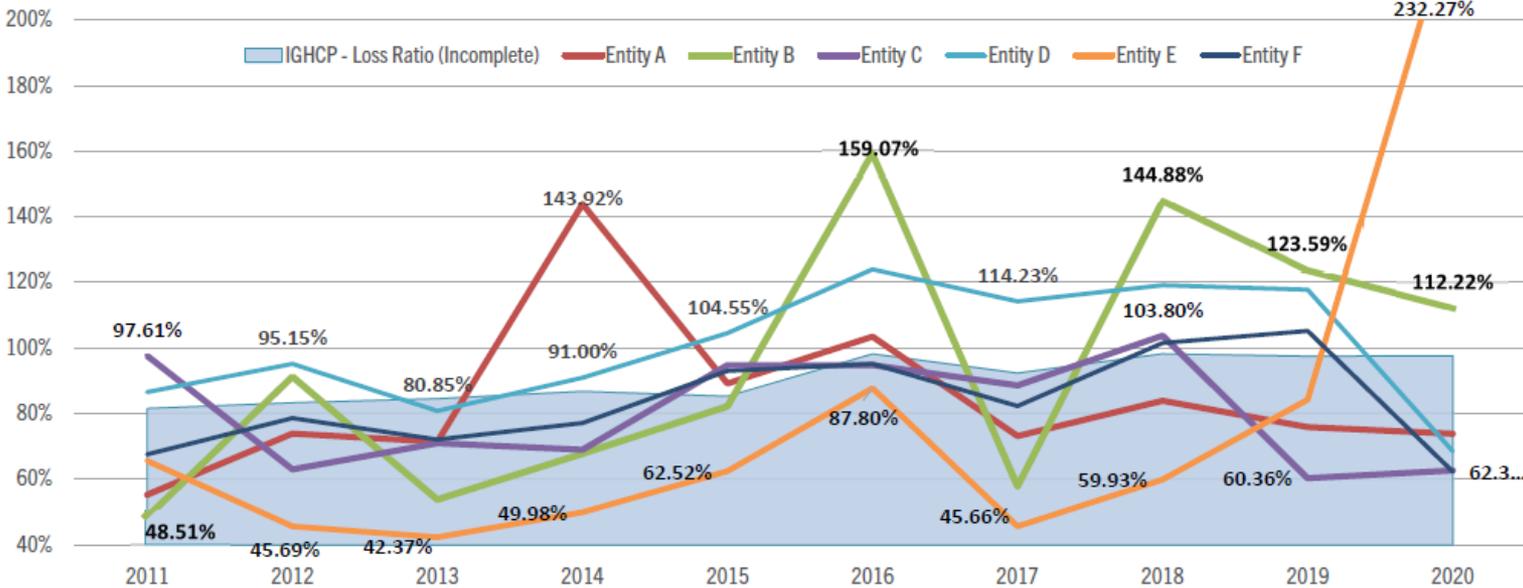


- Serving 36 entities with 8,790 members
- Providing partial self-funding to meet many plan designs
- Offering lower administration fees
- Controlling renewal costs through pooling

# Why join a Trust?



Sample Member Groups within IGHCP 2011-2020



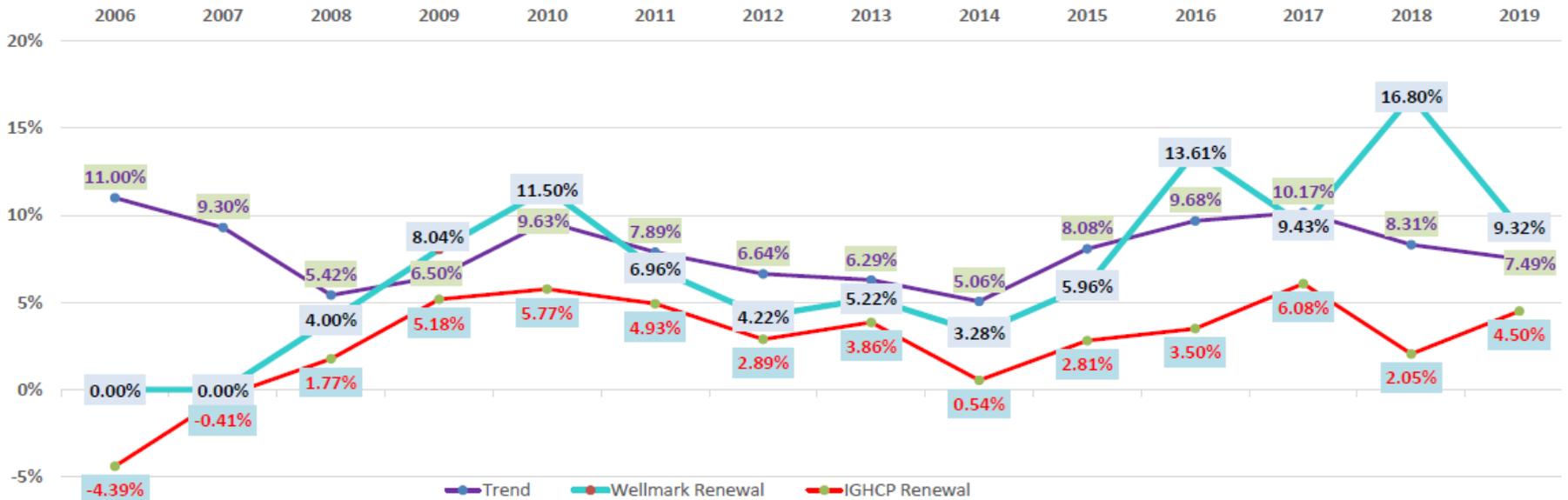
Confidential and Proprietary – Wellmark Blue Cross and Blue Shield

# IGHCP ~ Wellmark Renewal ~ Trend



Iowa Governmental Health Care Plan

**Wellmark's Trend Compared to Wellmark's Renewal Increase and IGHCP 28E Trust Average Renewal Increase**



**IGHCP Plan Changes to Mitigate Wellmark's Renewal Increase**



**2010  
Coinsurance  
Increase**

**2012  
OPM Increase**

**2014  
Removed  
Commission**

**2016  
New Plan  
Designs**

**2017  
HIF  
Removed**

**2018  
Move to  
Blue Choice  
POS/Blue RX**

Confidential and Proprietary – Wellmark Blue Cross and Blue Shield



# IGHCP ~ Wellmark Renewal ~ Trend



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|          | AVG   | 2019  | 2018   | 2017   | 2016   | 2015  | 2014  | 2013  | 2012  | 2011  | 2010   | 2009  | 2008  | 2007   | 2006   | 2005   |
|----------|-------|-------|--------|--------|--------|-------|-------|-------|-------|-------|--------|-------|-------|--------|--------|--------|
| IGHCP    | 2.15% | 4.50% | 2.05%  | 6.08%  | 3.50%  | 2.81% | 0.54% | 3.86% | 2.89% | 4.93% | 5.77%  | 5.18% | 1.77% | -0.41% | -4.39% | -0.85% |
| Wellmark | 7.02% | 9.32% | 16.80% | 9.43%  | 13.61% | 5.96% | 3.28% | 5.22% | 4.22% | 6.96% | 11.50% | 8.04% | 4.00% | 0.00%  | 0.00%  |        |
| Trend    | 7.76% | 7.49% | 8.31%  | 10.17% | 9.68%  | 8.08% | 5.06% | 6.29% | 6.64% | 7.89% | 9.63%  | 6.50% | 5.42% | 9.30%  | 8.16%  |        |

# Benefit Comparison Plan A



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|                                  | <i><b>Current Plan A</b></i> | <i><b>IGHCP Plan A</b></i> |
|----------------------------------|------------------------------|----------------------------|
| Employee Deductible - Single     | \$2,500                      | \$2,500                    |
| Employee Deductible - Family     | \$5,000                      | \$5,000                    |
| Employee OOP Max - Single        | \$2,500                      | \$2,500                    |
| Employee OOP Max - Family        | \$5,000                      | \$5,000                    |
| Coinsurance - In Network         | 100%                         | 100%                       |
| Coinsurance - Out of Network     | 100%                         | 100%                       |
| Preventive Care - in network     | 100%                         | 100%                       |
| Physician Office Visit           | Ded & Coins                  | Ded & Coins                |
| Specialist Copay                 | Ded & Coins                  | Ded & Coins                |
| Emergency Room                   | Ded & Coins                  | Ded & Coins                |
| <b>Prescription Drugs</b>        | <b>Blue RX Complete</b>      | <b>Blue RX Value Plus</b>  |
| Employee/Primary RX OOP - Single | \$2,500 (hlth included)      | \$2,500 (hlth included)    |
| Employee/Primary RX OOP - Family | \$5,000 (hlth included)      | \$5,000 (hlth included)    |
| Tier 1 Copay                     | Ded & Coins                  | Ded & Coins                |
| Tier 2 Copay                     | Ded & Coins                  | Ded & Coins                |
| Tier 3 Copay                     | Ded & Coins                  | Ded & Coins                |
| Specialty                        | Ded & Coins                  | Ded & Coins                |

Differs from current

# Benefit Comparison Plan B



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|                                  | <b>Current Plan B</b>    | <b>IGHCP Plan B</b>       |
|----------------------------------|--------------------------|---------------------------|
| Employee Deductible - Single     | \$500                    | \$500                     |
| Employee Deductible - Family     | \$1,000                  | \$1,000                   |
| Employee OOP Max - Single        | \$1,000                  | \$1,000                   |
| Employee OOP Max - Family        | \$2,000                  | \$2,000                   |
| Coinsurance - In Network         | 80% / 20%                | 80% / 20%                 |
| Coinsurance - Out of Network     | 70% / 30%                | 70% / 30%                 |
| Preventive Care - in network     | 100%                     | 100%                      |
| Physician Office Visit           | Ded & Coins              | Ded & Coins               |
| Specialist Copay                 | Ded & Coins              | Ded & Coins               |
| Emergency Room                   | Ded & Coins              | Ded & Coins               |
| <b>Prescription Drugs</b>        | <b>Blue RX Complete</b>  | <b>Blue RX Value Plus</b> |
| Employee/Primary RX OOP - Single | \$5,600 (hlth separate)  | \$5,500 (hlth included)   |
| Employee/Primary RX OOP - Family | \$11,200 (hlth separate) | \$7,900 (hlth included)   |
| Tier 1 Copay                     | \$5                      | \$0                       |
| Tier 2 Copay                     | \$20                     | \$15                      |
| Tier 3 Copay                     | \$20                     | \$30                      |
| Specialty                        | \$85                     | \$85                      |

Differs from current

# Partial Self-Funding Explained



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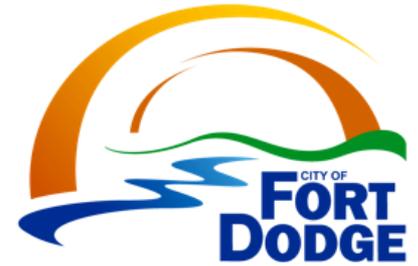
Iowa Governmental Health Care Plan

|          | IGHCP Plan A   |                | IGHCP Plan B   |                |
|----------|----------------|----------------|----------------|----------------|
|          | <u>Single</u>  | <u>Family</u>  | <u>Single</u>  | <u>Family</u>  |
| Wellmark | \$6,350        | \$12,700       | \$5,500        | \$7,900        |
| Member   | <u>\$2,500</u> | <u>\$5,000</u> | <u>\$1,000</u> | <u>\$2,000</u> |
| City     | \$3,850        | \$7,700        | \$4,500        | \$5,900        |

# Partial Self-Funding Explained



Iowa Governmental Health Care Plan



## PLAN A - HDHP

### Current Claim Processing

Employee receives 1 Explanation of Benefits from Wellmark

Claims are submitted to Wellmark

The City of Fort Dodge pays 0% of claims below the deductible/out-of-pocket maximums.

The City of Fort Dodge pays 100% of claims beyond the deductible/out-of-pocket maximums.

Member receives Explanation of Benefits

Member pays the deductible/out-of-pocket maximum up to \$2,500 single/\$5,000 family.

### IGHCP Claim Processing

Employee receives 2 Explanation of Benefits forms – 1 from Wellmark & 1 from EBS

Claims are submitted to Wellmark

Wellmark pays 0% of claims below a \$6,350 single/\$12,700 family deductible/out-of-pocket maximum.

Wellmark pays 100% of claims beyond the above deductible/out-of-pocket maximums.

Wellmark Next Steps

Wellmark electronically submits processed claims to EBS.

Wellmark sends an Explanation of Benefits to the member. *The member does NOTHING with this EOB.*

Claim is sent on to EBS

EBS processes claims based on lower limits (deductible/out-of-pocket maximum \$2,500 single/\$5,000 family).

The City of Fort Dodge pays any remaining balance to the provider.

Member receives FINAL Explanation of Benefits

Member pays the deductible/out-of-pocket maximum up to \$2,500 single/\$5,000 family to the provider.

# Partial Self-Funding Explained



Iowa Governmental Health Care Plan

## Current Claim Processing

Employee receives 1 Explanation of Benefits from Wellmark

Claims are submitted to Wellmark

The City of Fort Dodge pays 100% of claims beyond any applicable coinsurance and copays to the provider.

Member receives Explanation of Benefits

Member pays 20% in-network coinsurance up to any applicable deductible/out of pocket maximum.

Member pays a prescription drug copay of \$5, \$20 or \$85 to a separate prescription out of pocket maximum of \$5,600 single/\$11,200 family.

## IGHCP Claim Processing

Employee receives 2 Explanation of Benefits forms - 1 from Wellmark & 1 from EBS

Claims are submitted to Wellmark

Wellmark pays 70% of claims over \$2,500 single/\$5,000 family until \$5,500 single/\$7,900 family.

Wellmark pays 100% of claims beyond \$5,500 single/\$7,900 family.

Wellmark Next Steps

Wellmark electronically submits processed claims to EBS.

Member pays a prescription drug copay of \$0, \$15, \$30 or \$85 that applies to the total out of pocket maximum. Rx claims are complete at this step.

Wellmark sends an Explanation of Benefits to the member. *The member does NOTHING with this EOB.*

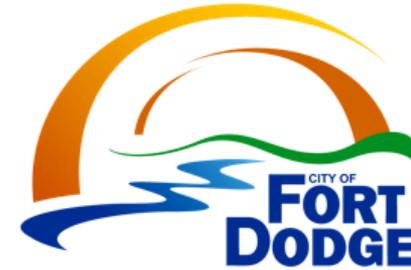
Claim is sent on to EBS

EBS processes claims based on lower limits (20% in network coinsurance, deductible \$500 single/\$1,000 family deductible, \$1,000 single/\$2,000 family out-of-pocket maximum).

The City of Fort Dodge pays any remaining balance to the provider.

Member receives FINAL Explanation of Benefits

Member pays the 20% coinsurance and any applicable deductible or out-of-pocket up to plan limits to the provider.



# PLAN B - PPO

# Services Included



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- Employee Meetings
- Electronic Group Enrollment upon entry of IGHCP
- Employee status changes
- Employee Access to designated “claims resolver”
- Ongoing Educational Seminars
- Online access to claims
- Online access to banking – H.S.A.
- Open enrollment meetings



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**What network does IGHCP utilize?**

IGHCP uses Wellmark Blue Choice & Blue RX Value Plus

**Do members have to designate a PCP (Primary Care Physician)?**

No, IGHCP has a unique design. IGHCP members DO NOT have to designate a PCP

**What happens if I go outside of the Blue Choice Network?**

Claims that fall outside of the Blue Choice Network will process to your deductible & coinsurance.

**How does Blue Choice compare to Alliance Select?**

In Iowa both Alliance Select and Blue Choice participate with 100% of the hospitals. In Iowa 98% of physicians participate with Alliance Select. 96% of physicians participate with Blue Choice. The 2% gap is primarily chiropractors.

**If I go out of network, do I have coverage?**

Yes. If you are outside of the Blue Choice network, you will only be subject to your deductible and coinsurance to a maximum of \$2,500 or \$1,000 per year (based on plan A or B).

**Can a provider balance bill me for services outside of the Blue Choice Network?**

As long as the provider participates with the Wellmark PPO they can not balance bill. When outside of Iowa you will need to stay within the Blue Cross Network of the State that you are in. For example; if you are in Minnesota and want to go to Mayo Clinic, you can because they participate with Blue Cross Blue Shield of MN. Your claim would be paid at 100% after you have met your Out of Pocket max

**Do we have a Telemedicine Benefit?**

Yes. Dr.'s on Demand is part of your plan. The cost to employees is \$49 for Plan A and \$0 for Plan B.

**Do we have to submit claims or do anything for the Partially Self-Funded part of our plan?**

No. Your provider will send the claim to Wellmark. Wellmark will process the claim and that processed claim information will download into the Administrators system. The system is automated to process the claim down to your deductible. The Administrator will pay the provider the difference and send an Explanation Of Benefits (EOB) to the member.

# Meet Your Team



IGHCP

Iowa Governmental Health Care Plan

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[www.ighcp.com](http://www.ighcp.com)



helping administer your success

# Current Members



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## **Counties**

Clay County  
Henry County  
Humboldt County  
Jefferson County  
Pottawattamie County  
Grundy County  
Clayton County  
Emmet County  
Monona County  
Guthrie County  
Union County  
Chickasaw County  
Ringgold County  
Floyd County

## **Cities**

City of Fairfield  
City of Council Bluffs  
City of Keokuk  
City of Clive  
City of Spencer  
City of Waukee  
City of Harlan  
City of Perry  
City of Webster City  
City of Waverly  
City of Algona  
City of Huxley  
City of Hampton  
City of West Burlington  
City of Bondurant  
City of Centerville

## **Schools**

Seymour CSD  
Keokuk CSD

## **Other**

Council Bluffs Water Works  
Region XII Council of Governments  
Tri County Child & Family Development  
ECIA

# Member Testimonial



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*Up until January 2012, Floyd County self-funded health insurance before transitioning to a partially self-funded plan procured with a broker service. Prior to January 2019, our board of supervisors entertained the idea of going straight to IGHCP for renewal options. Being a single entity with an average of 108 fulltime employees, we really were “small potatoes” in the health insurance market and were facing a significant increase if we didn’t make a change. Although an increase was inevitable, joining IGHCP’s pool of 34 entities at that time brought the renewal down to a more manageable level for the county while maintaining the same level of deductibles, out-of-pocket, copay, coinsurance and prescription costs to our employees.*

*We already had a Wellmark product and used EBS as our third party administrator so the transition from the broker to IGHCP was very smooth. Denise Ballard and other IGHCP staff worked with the county auditor’s and treasurer’s offices to make the necessary administrative changes. On-site meetings with employees were held to explain plan details. IGHCP staff continue to provide superb service, always knowledgeable, compassionate, and quick to respond to employee or administrative questions.*

*As Floyd County’s representative to the IGHCP board, I’ve experienced not only top-notch talents of IGHCP staff but also the expertise of professionals who have presented at annual meetings, which has helped me obtain a better understanding of the health care and insurance industries. Having the opportunity to serve on the IGHCP wellness committee has confirmed that Denise and staff are passionate to always have the best interest of the 28E partners as well as every employee covered by the health insurance group plans. I’m proud that our county is a member of this professional organization.*

# Member Testimonial



IGHCP

Iowa Governmental Health Care Plan

I am writing to you on behalf of Clay County who has been a member of the Iowa Governmental Health Care Plan (“IGHCP”) since its creation in 2005. As a member we appoint a representative to the IGHCP Board of Directors that meets annually. This Board receives renewal recommendations from an Advisory Committee of IGHCP members that has worked with our Consultant and Administrator on the day to day operations of our Group.

Clay County averages one hundred employees participating in health insurance annually and have been partially self-funded with Employee Benefit Systems in our premium structure. The insurance purchasing from Wellmark and the negotiating power of IGHCP has resulted in Clay County experiencing an average annual cost increase for health insurance of 3.2% since 2005. Our employees experience excellent support from our Consultant Denise Ballard, Two Rivers Insurance including their IGHCP Team, and Employee Benefit Systems.

Over our years of association with IGHCP we have made changes to our funding structures and plan designs that have been timely and beneficial to Clay County and our employees financially resulting in keeping premiums from dips and spikes. We are very satisfied and happy with our IGHCP relationship and are confident that our best interests are valued.

I, as a former Chairperson of the IGHCP Board of Directors, and Clay County as a participating member of IGHCP, wish to encourage you to consider the opportunities available to your organization with IGHCP.

# Member Testimonial



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Grundy County has been a member of IGHCP since July 1, 2007. As health care premiums have risen over the years, the county has experienced much lower percentage increases being a part of IGHCP than it would have otherwise. County leadership is confident being a part of IGHCP knowing that Denise works diligently to get the lowest renewal rates she can. One of the reasons that the consortium is a success is due to Denise's leadership; her expertise is invaluable. The Board of Supervisors always has the information needed to make informed decisions. In addition, Denise or someone from her team at Two Rivers is always available to answer questions as they arise.

# Member Testimonial



IGHCP

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City of Keokuk has been pleased with the performance of the IGHCP plan. Before joining, double digit annual increases were common. They work hard to keep those large increases at bay!