

FY2024 New Plan Year Highlights

For plan year July 1, 2023 - June 30, 2024

For the coming plan year, the State's health plan will continue to offer employees a choice in the plan design that best meets their needs while enhancing the covered services and plan structures. Summaries of Benefits and Coverage (SBCs) and medical and dental premium rates are posted on the OGI website, <https://ogi.idaho.gov>. Full plan contracts will be posted to the website as soon as possible.

FOR ALL ACTIVE MEDICAL PLANS:

- **Employer-Funded Health Savings Accounts (HSA) for eligible High Deductible Health Plan (HDHP) members** (See more HSA information below.)
- **Lower Premiums on the High Deductible Health Plan (HDHP) for Active Employees**
- **Specialty Pharmacy Cost Relief (PPO & Trad Only)**
Members on certain specialty medications can receive their medications at a reduced rate.
- **PPO Coinsurance Increase**
Coinsurance will increase to 20% in-network and 40% out-of-network.
- **Traditional Deductible, Coinsurance and Out-of-Pocket Maximum Increase**
Coinsurance increases to 30%, Deductibles increase to \$500 individual / \$1,400 Family, and Out-of-Pocket Maximums increase to \$4,350 Individual / \$8,700 Family.
- **High Deductible Health Plan** will now utilize a PPO network once the deductible has been met.
- **MDLive medical & behavioral health** services will continue to be covered at 100% for all health plans.
- **At-Home COVID Test Kits** will continue to be covered by the plan but will require submission of a paper claim for reimbursement.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

- **Starting July 1, all EAP services will be provided by BPA Health®**
- BPA Health is an Idaho-based company with a broader provider network, online scheduling tools, and access to 10,000 providers via BetterHelp.com (virtual visits that can be scheduled within 72-hours.)















HEALTH SAVINGS ACCOUNTS (HSA)—Only for those with HDHP

- Employer contributions will be \$500 Single coverage / \$1,000 Family coverage prorated over the course of the plan year.
- You may also contribute pre-tax dollars through payroll deductions, up to the federally allowed maximums.
- HSA funds are yours to keep if you leave employment.
- A Limited Purpose Health Care FSA is now available to be used in conjunction with the HSA to pay for dental and vision expenses.

FLEXIBLE SPENDING ACCOUNTS (FSA)

- **Day Care FSA** limits have returned to a maximum contribution of \$5,000 per household.
- **Health Care FSA** maximum contribution limit increased to \$3,050 & carryover increased to \$610.
- **Limited Purpose Health Care FSA** maximum contribution limit increased to \$3,050.
- If you leave employment, you can also COBRA your FSA to continue contributing and using funds; otherwise, your FSA dollars can only be used for expenses incurred prior to your termination date.

As a plan participant, you can save time, save money, and improve your health with continued access to the following programs:

-  **MDLive** telehealth visits for medical and behavioral health at no cost to participants.
-  **Livongo diabetes management program** supplies and support services at no cost to participants.
-  **Wondr weight management program** at no cost to participants.
-  **SmartShopper** gives you money back for choosing cost-efficient locations for medical procedures.
-  **Mail-Order Pharmacy** - get 3-months of your maintenance medications for 2 copays.
-  **Condition Management** for: asthma, diabetes, COPD, coronary artery disease or congestive heart failure to work with a case manager to coordinate your care and provide resources.
-  **Care Management** assists members navigating complex medical conditions and procedures to ensure they know who to contact about their care and understand the resources available to them.
-  **Diabetes No-Copay** program with telephonic coaching support and \$0 copay for diabetic supplies
-  **Nurse Advice Line 24/7/365** access to a nurse to assist with health concerns and questions.
-  **Bright Beginning Prenatal Program** (earn a gift card) with maternity and resources support
-  **Nicotine/tobacco cessation** quit-aids covered to help you stop smoking/chewing
-  **Employee Assistance Program (EAP)** 5-visits per person, per year at no cost to the member
-  **Cost Advisor** online cost transparency tool to estimate your portion of procedures and services.
-  **Identity theft protection** from Blue Cross of Idaho with Experian at no additional cost to you

Haven't set up your Blue Cross of Idaho member portal account to find out more information about the programs listed above? Have your Enrollee ID number handy and visit:

<http://members.bcidaho.com>

The member portal allows you to view plan information, explanation of benefits (EOB) documents, search for network providers, sign up for text and email communications, and so much more.



Learn about your benefits all year long with the **Stay Informed** section on the ogi.idaho.gov homepage. If you have any questions, visit our website or contact us at (208) 332-1860 or ogi@adm.idaho.gov.