



HUMAN RESOURCES

Recommended changes to Deschutes County Employee Benefits Plan for 2022 Plan Year

Changes effective 1/1/2022

Recommended Changes – Benefits Plans		
Plan Change	Recommended Change	Reason For Change
1. Physical Therapy – Deductible, then copay	EBAC supports HR Recommendation. HR has benchmarked the current physical therapy benefits against other public sector plans in the State and recommends moving to Subject to deductible, then \$10 Copay. * Current model is Subject to deductible then 20% Coinsurance	Estimated +\$9,500 to annual physical therapy claims cost. More plans are moving to models that reduce the financial impact on the member encouraging them to complete physical therapy to offset additional surgical costs in the future.
2. Alternative Care Benefit	EBAC supports HR Recommendation. HR recommends 24 visits each per year for chiropractic and acupuncture (48 total) and \$1200 annual allowance for massage. *Current model is \$1,500 PMPY	Estimated +\$9,500 annually. Due to State Benchmark Plan Changes, we are now required to create visit limits vs. dollar limits for chiropractic and acupuncture benefits.
3. Livongo Diabetic Management Program	EBAC supports HR Recommendation. HR recommends adding the Livongo Diabetes Program as a pilot program for two years to gauge utilization.	Estimate -\$21,228 (likely cost neutral) cost to the plan annually with an estimated 29 participants.
4. Covered Expenses – Other Covered Services, Supplies, and Treatments	HR seeks Board direction: A. HR Staff recommended keeping current plan language, as our plan meets the requirements under RHA due to the grandfather status. B. EBAC recommends expanding coverage for abortions.	Estimated +\$12,000 cost to plan for abortion services. PacificSource recommendation for all fully insured plans. Deschutes County is separate and self-insured and is in compliance of the RHA.
5. Pharmacy - Prescription Insulin – Core pharmacy administration	EBAC supports HR Recommendation. Formulary prescription insulin is not subject to a deductible and may not exceed \$75 per 30 day supply. Previously the benefit applied to the plan's deductible, copay, and/or coinsurance.	To comply with Oregon HB 2623 regarding insulin costs.
6. Documents Wide - Plan language updates	EBAC supports HR Recommendation. Language to be added or changed throughout the plan documents to clarify benefits, the administration of benefits, or to align with PacificSource core plan language.	Clarification of plan language. Not a change to the administration of benefits.