



# Your New Benefits Explained

BY JAN KLEIN, CHAIRPERSON, ACSHIC

**As you approach open enrollment this year, you should be aware of these important changes in order to evaluate the new Allegheny County Schools Health Insurance Consortium benefits plans, effective July 1, 2015.**

## COMMUNITY BLUE FLEX

At the February ACSHIC board meeting, the trustees unanimously voted to transition to Community Blue Flex plans through Highmark BlueCross BlueShield. These plans provide access to hospitals and providers at different benefit levels, called tiers. Members can choose to go to providers on any tier available under their selected plan.

While our ultimate goal is to have tiered plans in which the co-pays and deductibles in each tier are strictly based on independent third-party quality data, these plans are more aligned with that goal than our current outgoing plans, which treated all hospitals and providers the same.

## EPO PLAN REPLACES HMO

The current Keystone HMO in which most of our members participate will become an Exclusive Provider Organization, or EPO. There are three main differences between the HMO and the EPO.

**First**, the EPO is a tiered plan that offers an Enhanced Tier featuring lower co-pays and no deductible. (Discussed below.)

**Secondly**, the EPO utilizes the national BlueCross BlueShield network, so that members and their dependents will be able to use their benefits in other parts of the country, if they travel outside the Western Pennsylvania service area. This change remedies service area issues previously experienced with the HMO.

**The third difference** is regarding primary care physicians. The Keystone HMO required you to select a PCP upon enrollment. While we strongly advise all members to choose a PCP, and to coordinate all care through that one physician, you do not need to indicate this selection upon enrollment in the EPO.

For permanent residents of other states, a separate PPO product is still available.

## HOW DO TIERED BENEFITS WORK?

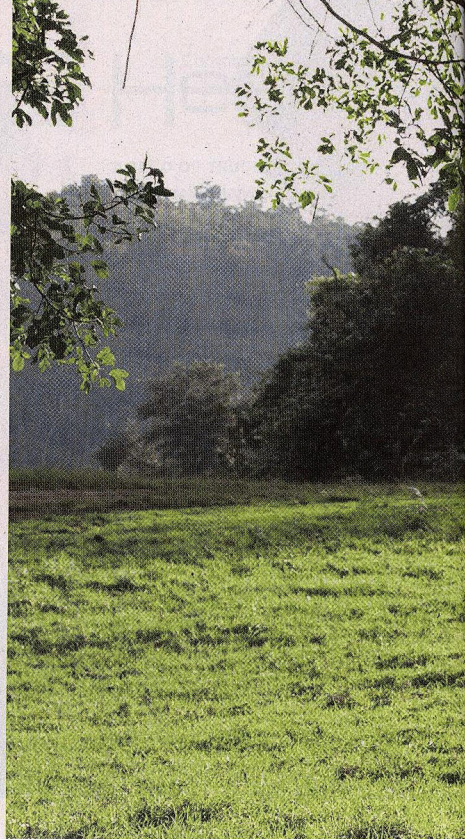
The new EPO and the PPO both consist of benefits on at least two tiers—the Enhanced Tier, the Standard Tier and an Out-of-Network Tier available only on the PPO plan. The Enhanced Tier on both plans is designed to offer members choice. If a member chooses to use a hospital or provider in the Enhanced Tier, the benefit generally requires less out-of-pocket costs than the Standard Tier. It also involves no deductibles and lower co-pays, compared to the Standard Tier.

The Standard Tier mostly consists of out-of-network hospitals, which are now accessible only under the Consent Decree between UPMC and Highmark. The Standard Tier requires deductibles and higher co-pays to address the higher cost of these providers.

Only the PPO will offer a third Out-of-Network Tier that provides access to hospitals not in the BlueCross BlueShield national network. Keep in mind, in addition to your out-of-network deductibles and coinsurance, the providers on the Out-of-Network Tier can bill you for amounts above what Highmark allows, and that can result in potentially large bills.

## MAKE YOUR DECISIONS BASED ON QUALITY

The ACSHIC trustees have an ambitious goal of providing a medical benefits product in the future with tiers based primarily on independent third-party quality data. Over the next few years you may see changes as we begin to transition to this concept. The changes this year are the first step toward that goal.







## WHAT'S MY NEXT MOVE?

If you are currently enrolled with a Highmark medical plan through ACSHIC, understand that members who currently have the PPO plan will be moved into the new Community Blue Flex PPO, and members who currently have the Keystone HMO plan will be moved into the new Community Blue Flex EPO.

You will not have to submit an enrollment form. The only people who will have to complete an open enrollment form will be new enrollees not currently in a Highmark medical health plan through ACSHIC, members adding or deleting dependents, or existing members who want to change plans. Open enrollment is on various dates between April and June.

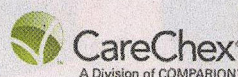
Contact your human resources department for dates specific to your school district.

We believe that if we can educate our members—via unbiased third-party quality data—to utilize high-quality providers, members should have better outcomes, fewer complications and fewer additional services needed to address those complications. This would reduce our total health care costs.

Many times the providers with better outcomes are also the lower cost and more efficient providers. By encouraging our members to seek out high-quality, lower-cost providers, ACSHIC can save claims dollars while also providing a richer benefits package to our membership with less cost sharing via lower co-pays and no deductibles. Early data suggests that the Community Blue Enhanced Tier begins to address currently available independent third-party quality data. While not exactly aligned, it is a positive first step for our members.

### KNOW WHO'S THE BEST

Your health care decisions are in your hands. Please check out publicly available quality data on health care in our area at CareChex.com. We believe that by choosing providers based on good data about quality, we can begin to move all health care providers in the Pittsburgh area toward improving their outcomes over time. Join us by getting your health care from hospitals committed to quality practices.



Hospital & Health System Quality Rating

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Change Criteria: Overall Hospital Care Pennsylvania Pittsburgh-New Castle, PA Submit

### Hospital Quality Ratings 2015 Medical Excellence - Pittsburgh-New Castle, PA

#### Overall Hospital Care

Rank	Rating	Hospital Name	City Location	State
1	✓++	St Clair Memorial Hospital	Pittsburgh	PA
2	✓++	Washington Hospital	Washington	PA
3	✓+	Allegheny General Hospital	Pittsburgh	PA
4	✓+	Excelsa Health Westmoreland Hospital	Greensburg	PA
5	✓+	Advanced Surgical Hospital	Washington	PA
6	✓+	Monongahela Valley Hospital	Monongahela	PA
7	✓	Alle Kiski Medical Center	Natrona Heights	PA
8	✓	Excelsa Health Latrobe Hospital	Latrobe	PA
9	✓	Excelsa Health Frick Hospital	Mount Pleasant	PA
10	✓	UPMC McKeesport	Mc Keesport	PA
11	✓	Jefferson Regional Medical Center	Pittsburgh	PA
12	✓	Western Pennsylvania Hospital	Pittsburgh	PA
13	✓	Canonsburg General Hospital	Canonsburg	PA
14	✓	Butler Memorial Hospital	Butler	PA
15	✓	UPMC St Margaret	Pittsburgh	PA
16	✓	Jameson Memorial Hospital	New Castle	PA
17	✓	Uniontown Hospital	Uniontown	PA
18	✓	ACMH Hospital	Kittanning	PA

Quality Rating Legend: ✓++ = Highest ✓+ = High ✓ = Average ✓- = Low ✓-- = Lowest

Data Time Period: FFY 2011 - FFY 2013  
Based on State Percentile Scores