

SEBB Update 6.13.18

SEB Board passes resolutions on effective date of coverage and self-insured medical plans

On June 13, 2018, the <u>School Employees Benefits Board</u> (SEB Board) voted on a policy resolution to establish the effective date of coverage for school employees eligible for the employer contribution toward SEBB benefits.

The SEB Board also voted on benefit resolutions to offer four self-insured plans under the state's Uniform Medical Plan (UMP).

These resolutions will apply to eligible employees of school districts, educational service districts (ESDs), and charter schools who will receive their health insurance benefits through the SEBB Program starting January 1, 2020.

Policy resolution

The SEB Board approved one policy resolution:

Effective date of coverage for school employees eligible for the employer contribution (SEBB 2018-12)

For September each year, a school employee who is establishing eligibility for the employer contribution towards SEBB benefits, and whose first day of work is on or after September 1 but not later than the first day of school for the current school year as established by the SEBB organization, the effective date of coverage is the first day of work.

For a school employee who is establishing eligibility and whose first day of work is at any other time during the school year, the effective date of coverage is the first day of the month following the day the school employee establishes eligibility for the employer contribution toward SEBB benefits.

Benefit resolutions

The SEB Board approved the following benefit resolutions:

Self-insured plan offering (SEBB 2018-20)

Beginning January 1, 2020, and subject to financing decisions, the SEBB Program will offer a self-insured plan with the same covered services and exclusions, same provider networks, and same clinical policies as the Uniform Medical Plan Classic in place for plan year 2020 under the PEBB Program. The cost shares (deductible, out-of-pocket maximums, coinsurance for services, etc.) will be the same as the UMP Classic under the PEBB Program.

Second self-insured plan offering (SEBB 2018-21)

Beginning January 1, 2020, and subject to final financing decisions, the SEBB Program will offer a self-insured plan with the same covered services and exclusions, same provider networks, and same clinical policies as the Uniform Medical Plan Classic in place for plan year 2020 under the PEBB Program. The cost shares (deductible, out-of-pocket maximums, coinsurance for services, etc.) will be the same as the UMP Classic under the PEBB Program, except for the following:

- Annual deductible (medical): \$750/\$2,250 (single/family)
- Annual deductible (drug): \$250/\$750 (single/family)
- Out-of-pocket maximum (medical): \$3,500/\$7,000 (single/family)
- Coinsurances: 20%/80% (member/plan)

Third self-insured plan offering (SEBB 2018-22)

Beginning January 1, 2020, and subject to financing decisions, the SEBB Program will offer a self-insured

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plan with the same covered services and exclusions, same provider networks, and same clinical policies as the Uniform Medical Plan Consumer-Directed Health Plan (CDHP) in place for plan year 2020 under the PEBB Program. The cost shares (deductible, out-of-pocket maximums, coinsurance for services, etc.) will be the same as the UMP CDHP under the PEBB Program.

Fourth self-insured plan offering (SEBB 2018-23)

Beginning January 1, 2020, and subject to final financing decisions, the SEBB Program will offer a self-insured plan with the same covered services and exclusions, same provider networks (either or both of the Puget Sound High Value Network [PSHVN] and UW Medicine Accountable Care Network [UW Medicine ACN]), and same clinical policies as the Uniform Medical Plan Plus in place for plan year 2020 under the PEBB Program. The cost shares (deductible, out-of-pocket maximums, coinsurance for services, etc.) will be the same as the UMP Plus.

The SEB Board has the authority to customize the SEBB Program's self-insured plans for plan year 2020, by amending resolutions 2018-20 through 2018-23 at an upcoming meeting, in the following ways:

- Modifying dollar amounts and limits on member cost sharing, such as deductibles, copays, coinsurance, maximum out-of-pocket costs, and out-of-network costs.
- Increasing or decreasing services that have an annual visit limit.
- Changing each plans' list of covered and excluded services.

To get all of the materials presented at the June 13 SEB Board meeting, view the briefing book.

What's next

The SEB Board meets on July 30, 2018, and may vote on resolutions regarding:

- When the employer contribution for SEBB benefits ends.
- SEBB eligibility for the employer contribution based on:
 - A revision to the school employee's anticipated work pattern.
 - o Actual hours worked.
 - Stacking of hours.
- The requirement to provide evidence of a dependent's eligibility to enroll the dependent in SEBB benefits.

Visit www.hca.wa.gov/sebb for more information.