Opening Session



Presented by

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APWU Health Plan

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Today's Agenda

- Open Season Analysis - 2020
- Medicare Advantage Plan Progress
- COVID-19 Update
- No Surprise Act (NSA)
- Benefit Changes
- Premiums

Open Season Analysis
2020 Results

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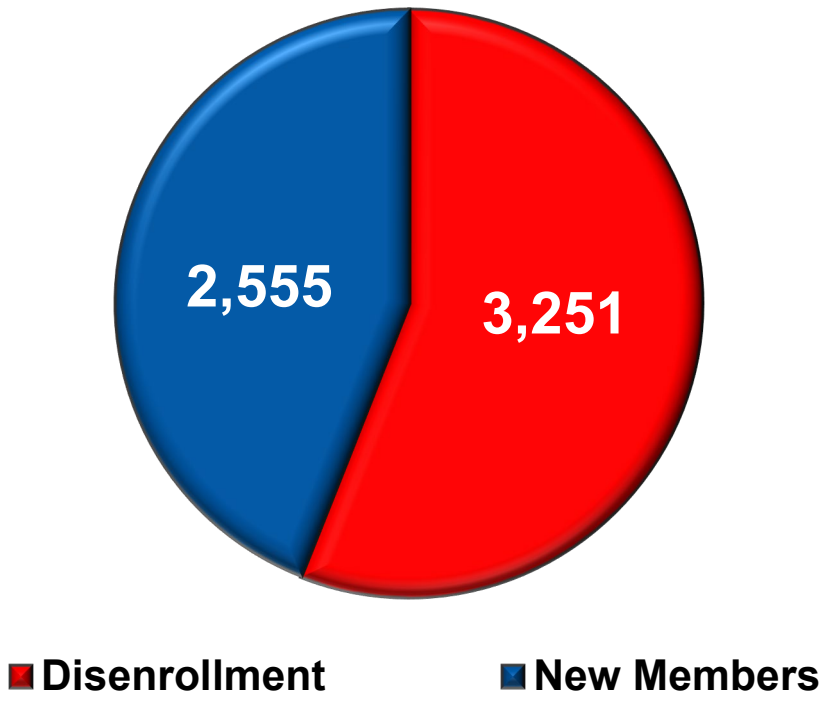
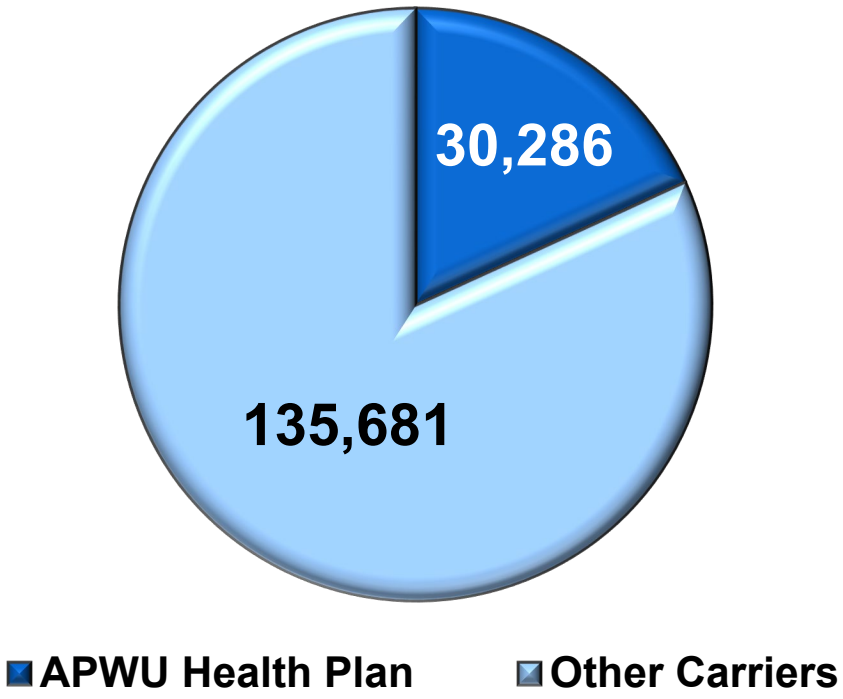
2020 Open Season: Summary

- Executive Summary: APWU Health Plan enrolled **2,555** new members, lost **3,251** members through disenrollment, for a net loss of **696** members.



2020 Open Season: Union Membership

- APWU Membership by Carrier: **30,286** APWU members have selected the APWU Health Plan.
  - APWU members continue to select BCBS and HMO products more often than the APWU Health Plan.



2020 Open Season: Major Competitors

- The Competitor Profile table below documents top APWU Health Plan competitor wins and losses. BlueCross BlueShield (BCBS) continues to be the Health Plan's strongest competitor.

New FEHB Plans

HO	CDO	COMPETITOR	HO	CDO
APWU HP LOSSES TO COMPETITORS			APWU HP WINS FROM COMPETITORS	
320	112	BCBS Standard	102	94
552	611	BCBS Basic	57	357
63	128	BCBS Focus	9	68
57	13	GEHA High	12	4
77	50	GEHA Standard	16	64
28	155	GEHA HDHP	2	46
49	68	GEHA Indemnity	6	19
DISENROLLMENTS			NEW ENROLLMENTS	

APWU Health Plan Membership

	HIGH OPTION	CONSUMER DRIVEN OPTION	TOTALS	%
ANNUITANT	38,836	7,569	46,405	**44%**
ASSOCIATES	7,833	8,208	16,041	**16%**
POSTAL	12,408	24,017	36,425	**37%**
OPTION TOTALS	**59,077**	**39,794**	**98,871**	

Medicare Advantage Plan Progress

Effective January 1, 2021

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Medicare Advantage Plan: Overview

- Retirees make up 44% of APWU Health Plan membership
  - We created a new solution to retiree cost
  - Only three other FEHB plans offer Medicare Advantage
  - Innovative approach to retirement healthcare
- Part of the FEHB program
- High Option enhancement
- Administered by UnitedHealthcare

Medicare Advantage Plan: Overview

- UnitedHealthcare Medicare Advantage PPO for APWU Health Plan
  - Must be enrolled in the High Option
  - Must be retired
  - Must be enrolled in Parts A and B
- Medicare Advantage class for both tracks to discuss:
  - Requirements
  - Enhancements
  - CMS rules
  - How to enroll

Medicare Advantage Plan: Progress

- Today we have **7,295** High Option members enrolled
- Favorable feedback
- **“We hit a home run!”**
  - Mr. George Hayes
  - USPS for over 28 years
  - Retired Maryland State President
  - Postal Magazine article



COVID-19 Update
Testing and Treatment
Vaccine Administration



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COVID-19: USA Facts

207.6 M
or
63%
People
Vaccinated

176.7 M
or
54%
People
Fully Vaccinated

https://usafacts.org/visualizations/covid-vaccine-tracker-states/

COVID-19 Update: High Option

APWU - Date Range: Feb 1, 2020 – June 30, 2020			
Testing	**Count of Tests**	**Total Charges**	**Total Allowed**
Grand Total	**5,381**	**$ 856,411**	**$ 438,214**
Virtual Visits	**Count of Visits**	**Total Charges**	**Total Allowed**
Virtual Visits (costs included in testing)*	98	$ 38,670	$ 15,945
Claim Category	**Claim Count**	**Total Charges**	**Total Allowed**
Grand Total	**7,682**	**$ 4,388,998**	**$ 1,687,550**
Confirmed COVID-19 Cases	**Member Count**	**Total Charges**	**Total Allowed**
Confirmed Total	**394**	**$ 3,554**	**$ 1,261,538**

APWU - Date Range: Jan 1, 2021 – June 30, 2021			
Testing	**Count of Tests**	**Total Charges**	**Total Allowed**
Grand Total	**34,053**	**$ 4,091,258**	**$ 1,548,892**
Virtual Visits	**Count of Visits**	**Total Charges**	**Total Allowed**
Virtual Visits (costs included in testing)*	616	$ 95,123	$ 52,910
Claim Category	**Claim Count**	**Total Charges**	**Total Allowed**
Grand Total	**71,475**	**$ 22,787,487**	**$ 10,934,286**
Confirmed COVID-19 Cases	**Member Count**	**Total Charges**	**Total Allowed**
Confirmed Total	**1,878**	**$ 17,861,260**	**$ 9,031,502**

**Total and allowed charges reflected in testing totals*

Vaccines	Count of Vaccines	Total Charges	Total Allowed
Total	**22,405**	**$ 1,019,061**	**$ 422,198**

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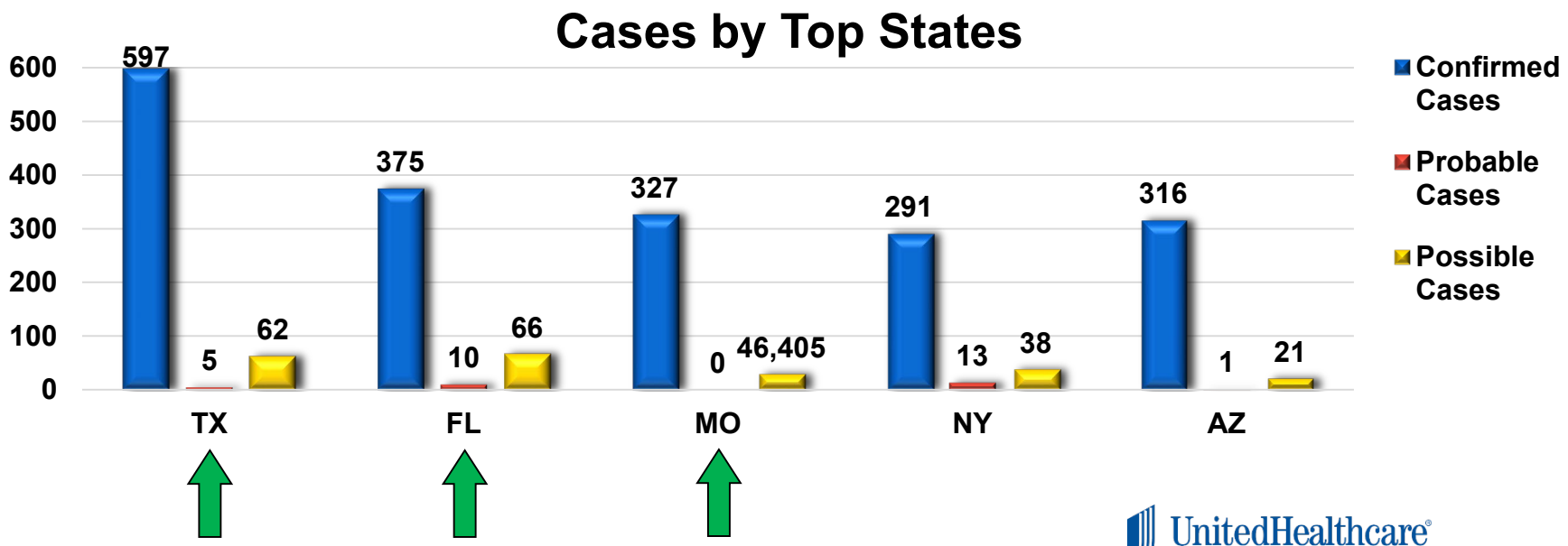
COVID-19 Update: Consumer Driven Option

COVID-19 Claim Type	2020	2021	Total	Per Individual
Vaccines	$ 1,622	$ 1,340,299	$ 1,341,922	$57
Testing	$ 2,324,934	$ 2,088,405	$ 4,413,339	$153
Confirmed Diagnosis	$ 9,239,357	$ 8,552,000	$ 17,791,357	$2,718
Total	**$ 11,565,913**	**$ 11,980,704**	**$ 23,546,617**	-



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No Surprises Act (NSA)



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NSA: What is it?

- What we know now…..
- Complex federal legislation
- Part of Consolidated Appropriations Act
- Signed into law December 27, 2020
- Provides consumers with protection against surprise billing from out-of-network (OON) providers
- Limits OON cost share

NSA: What protections apply?

- OON emergency services at a hospital/freestanding facility
  - PPO allowance will apply (benefit before NSA)
  - No balance billing allowed
  - Member cost-share is applied to IN accumulators
- OON air ambulance services
  - PPO allowance will apply
  - No balance billing allowed
  - Member cost-share is applied to IN accumulators

NSA: What protections apply?

- Ancillary services provided by OON providers at an IN facility
  - PPO allowance will apply
- OON cost share is based on “recognized amount” according to legislation
  - Members will not be responsible for any amounts over the “recognized amount”

Benefit Changes

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Section 2. Changes for 2022

Do not rely only on these change descriptions; this Section is not an official statement of benefits. For that, go to Section 5 Benefits. Also, we edited and clarified language throughout the brochure; any language change not shown here is a clarification that does not change benefits.

Changes to this Plan

Changes to our High Option only

- Your share of the premium will increase for Self Only, Self Plus One and Self and Family (see page 158).
- The Plan added a $2,500 maximum per calendar year for infertility drugs (see page 40).
- The Plan added certain non-Insulin drugs to our Patient Assurance Program (PAP) to treat diabetes with fixed copays - $25 copay for 30 days and $75 copay for 90 days (see page 69).
- Prior authorization is no longer required for psychological and neuropsychological testing, electroconvulsive therapy, and professional services for intensive outpatient treatment (see page 63).
- Hypercholesterolemia drugs will no longer be treated as specialty drugs (see Section (f)).
- The Plan has increased the number of conditions that require authorization and step therapy for prescription drugs (see page 71 for details on these conditions).
- Preventive migraine medications no longer need to be obtained through Network Mail Order (see Section 5(f)).
- The plan has added compliancy with the No Surprises Act (NSA), a federal law that provides you with protections against "surprise billing" and "balance billing" under certain circumstances (see page 31).

Changes to our Consumer Driven Health Plan only

- Your share of the premium will stay the same for Self Only, Self Plus One and Self and Family (see page 158).
- Your share of the APWU Career premium will decrease for Self Plus One and Self and Family (see page 158).
- The Plan added a $2,500 maximum per calendar year for infertility drugs (see page 92).
- The Plan will require prior authorization for hysterectomy, sinuplasty, and functional endoscopic sinus surgery (see page 19).
- The Plan added a 52-week weight management program called Real Appeal, delivered by a virtual coach (see page 123).
- The Plan added AbleTo, a customized behavioral health 6-8 week digital treatment program (see page 123).
- The Plan removed the Source4Women Program (see page 123).
- The plan has added compliancy with the No Surprises Act (NSA), a federal law that provides you with protections against "surprise billing" and "balance billing" under certain circumstances (see page 31).

Benefit Changes: High Option

- Low premium increase; about 1%
- Added $2,500 calendar maximum for infertility drugs
- Expanded Patient Assurance Program (PAP)
  - Added certain non-insulin drugs
  - Copay: $25 for 30 days; $75 for 90 days
- Prior authorization is no longer needed for:
  - Psychological and neuropsychological testing
  - Electroconvulsive therapy
  - Professional services for intensive outpatient therapy

Benefit Changes: High Option

- Plan has increased the number of conditions that require an authorization and step therapy
- Preventive migraine medications no longer need to be obtained through mail order
- Hypercholesterolemia drugs in no longer treated as a specialty drug
- Added compliancy for NSA

Benefit Changes: Consumer Driven Option

- No premium increase - 3 years in a row!
- Added $2,500 calendar maximum for infertility drugs
- Added prior authorization for:
  - Hysterectomy
  - Sinuplasty
  - Functional endoscopic surgery

Benefit Changes: Consumer Driven Option

- Added Virtual Programs:
  - Real Appeal weight management program (52 weeks)
  - AbleTo customized behavioral health program (6-8 weeks)
- Removed Source4Women program
- Added compliancy for NSA

Premiums - APWU Health Plan, BCBS, GEHA, Aetna, NALC and Mail Handlers

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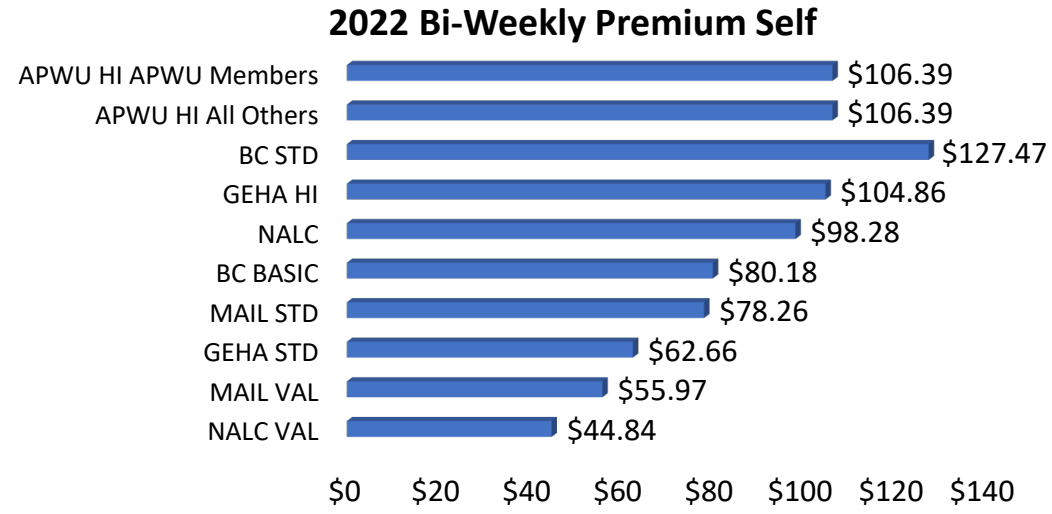
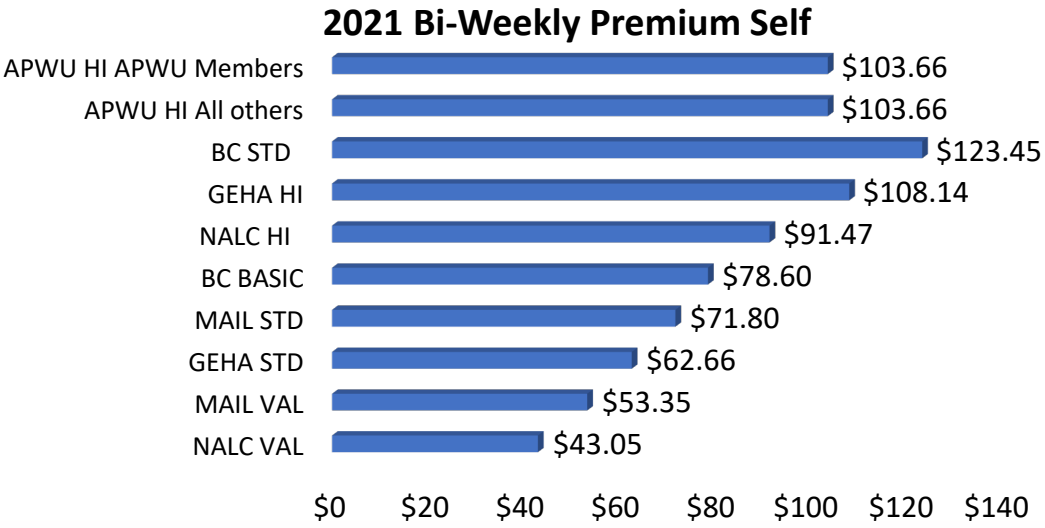
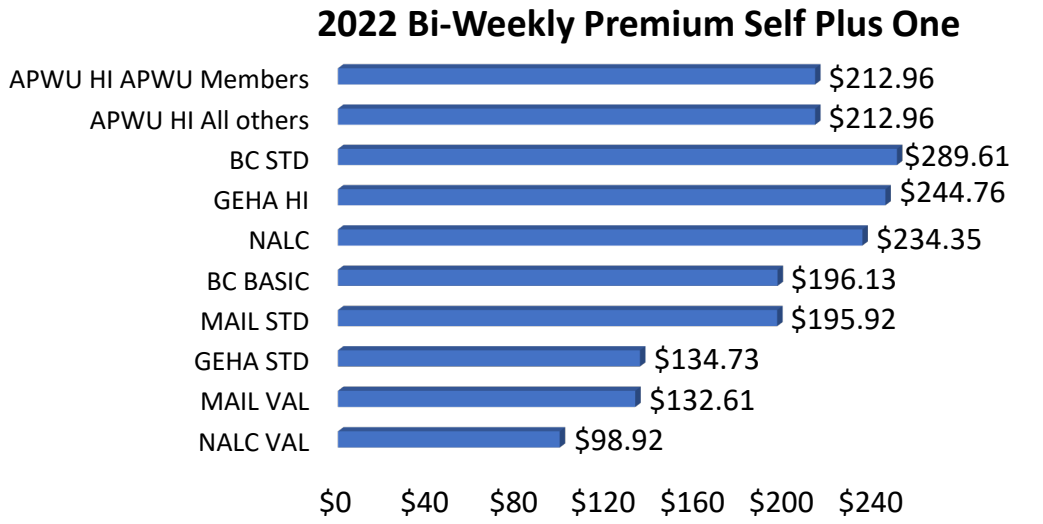
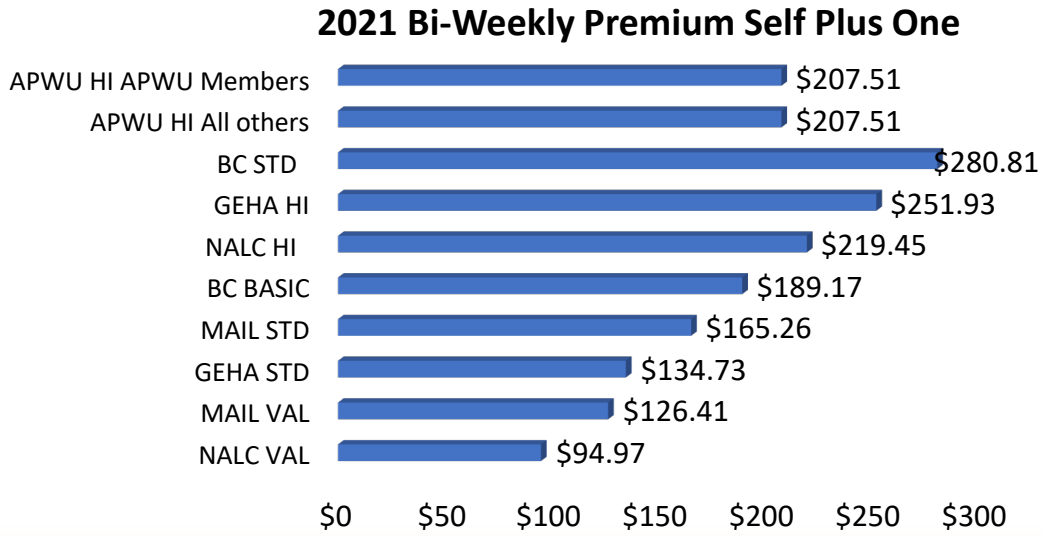
High Option Self Only – Postal (Active)



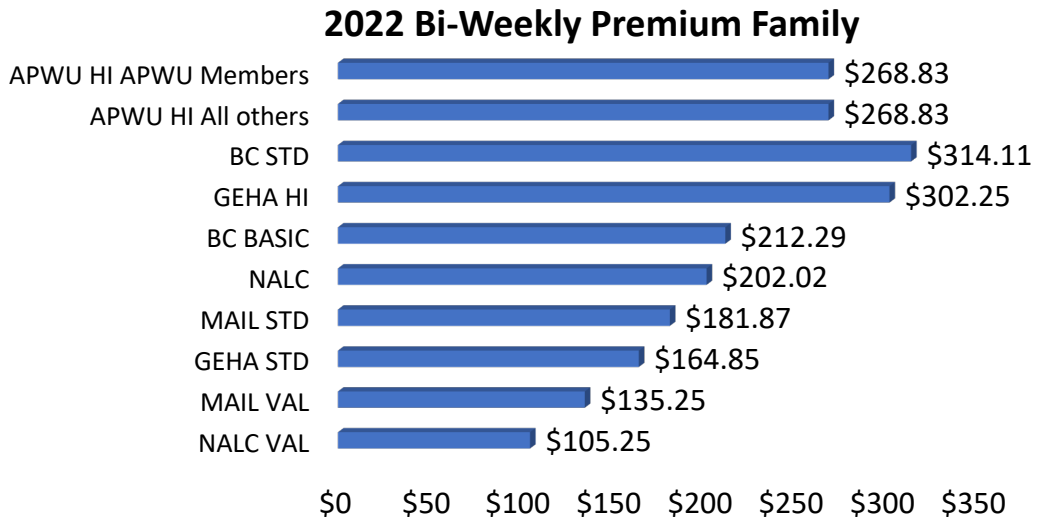


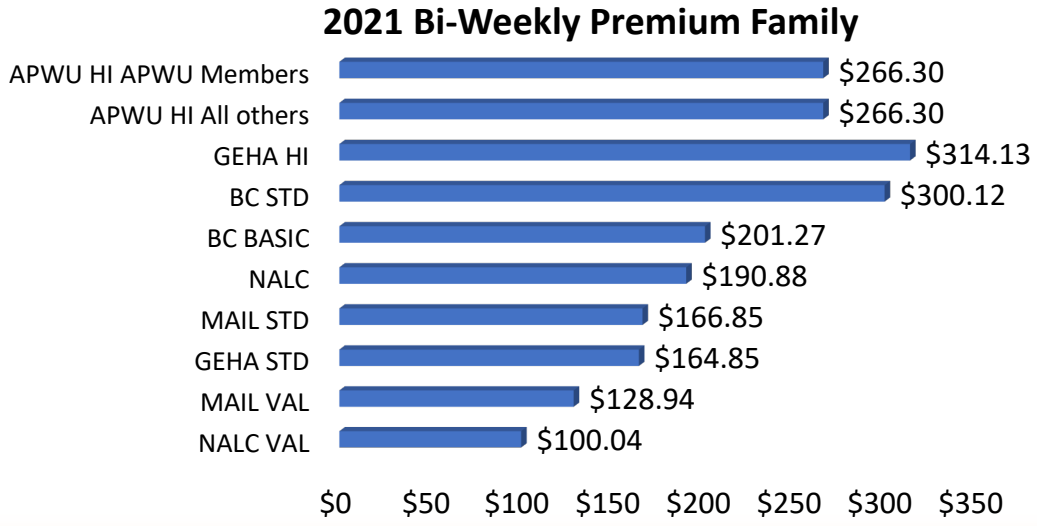
High Option Self Plus One – Postal (Active)



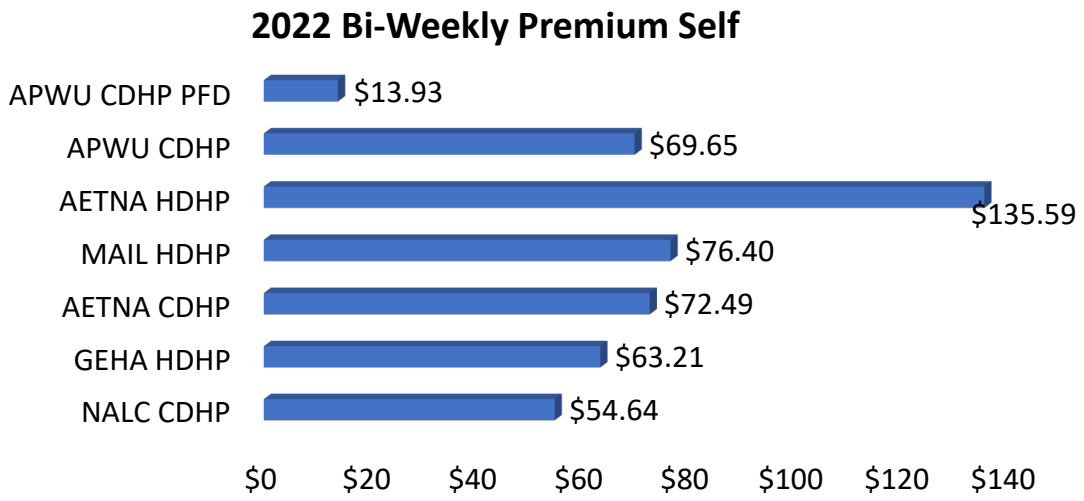


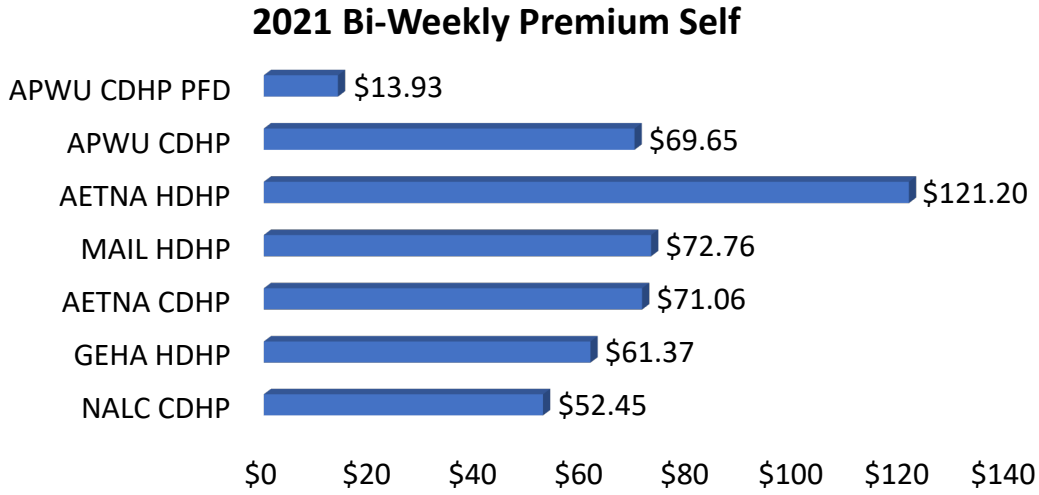
High Option Self & Family – Postal (Active)





CDHP Self Only – Postal (Active)





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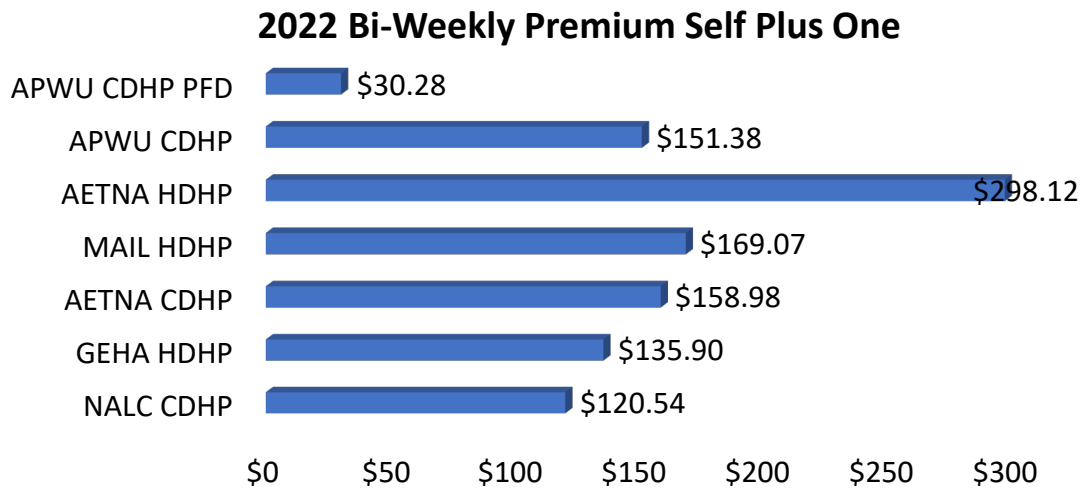
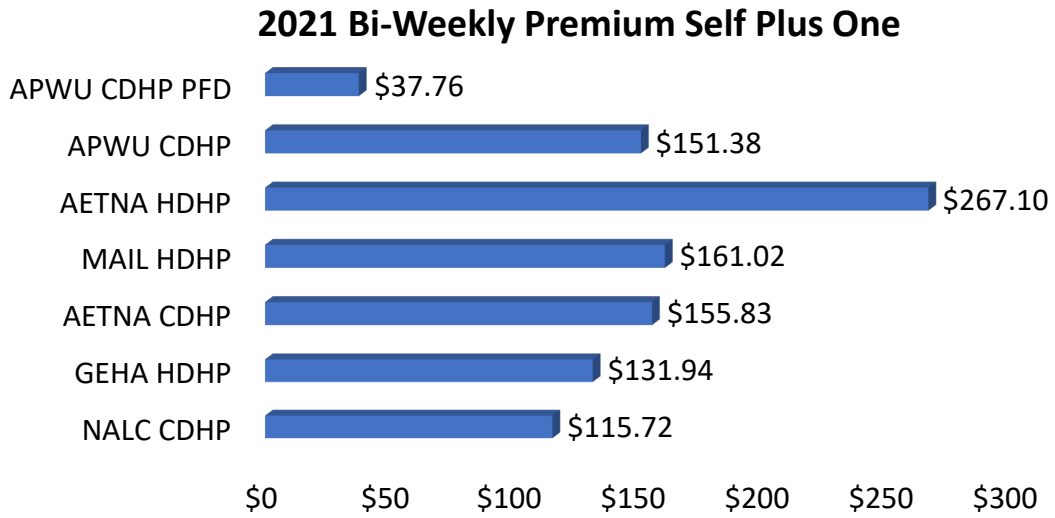
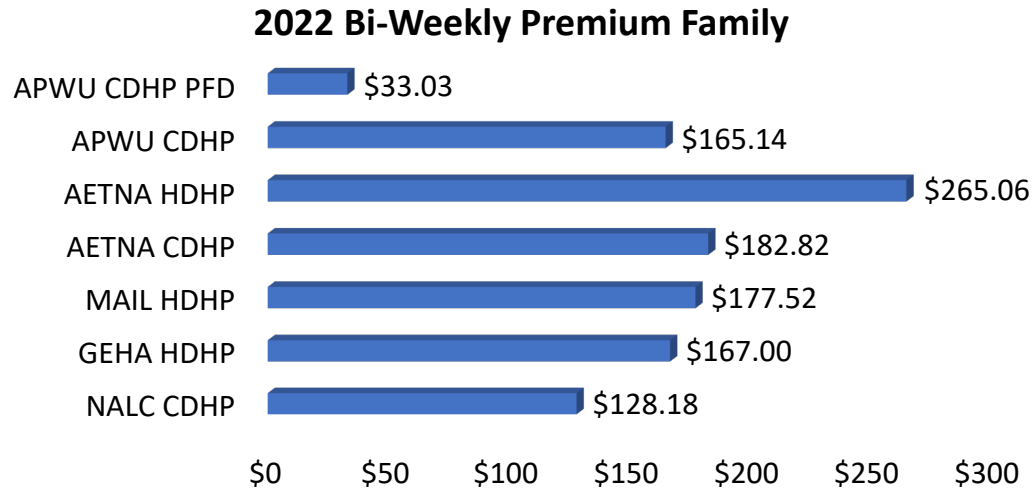
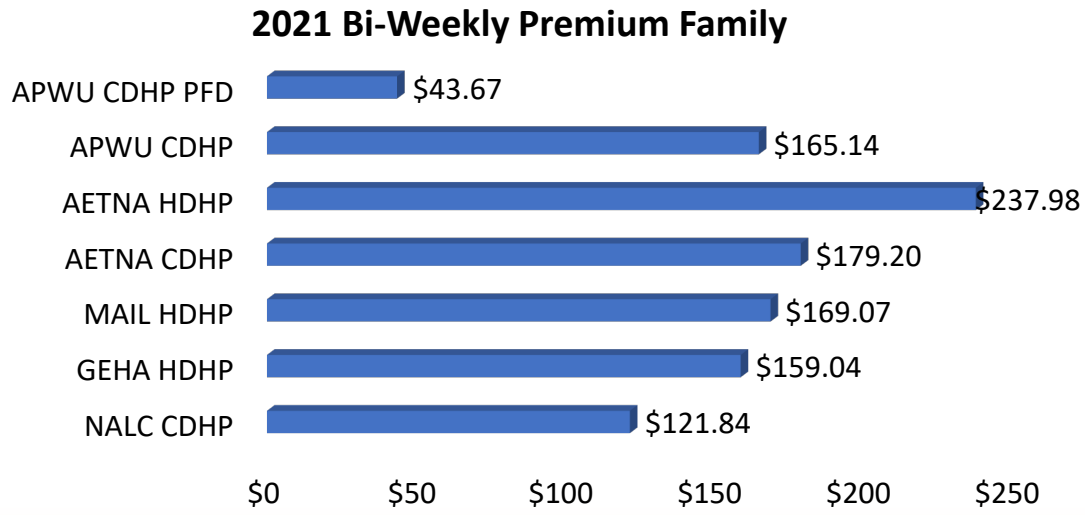


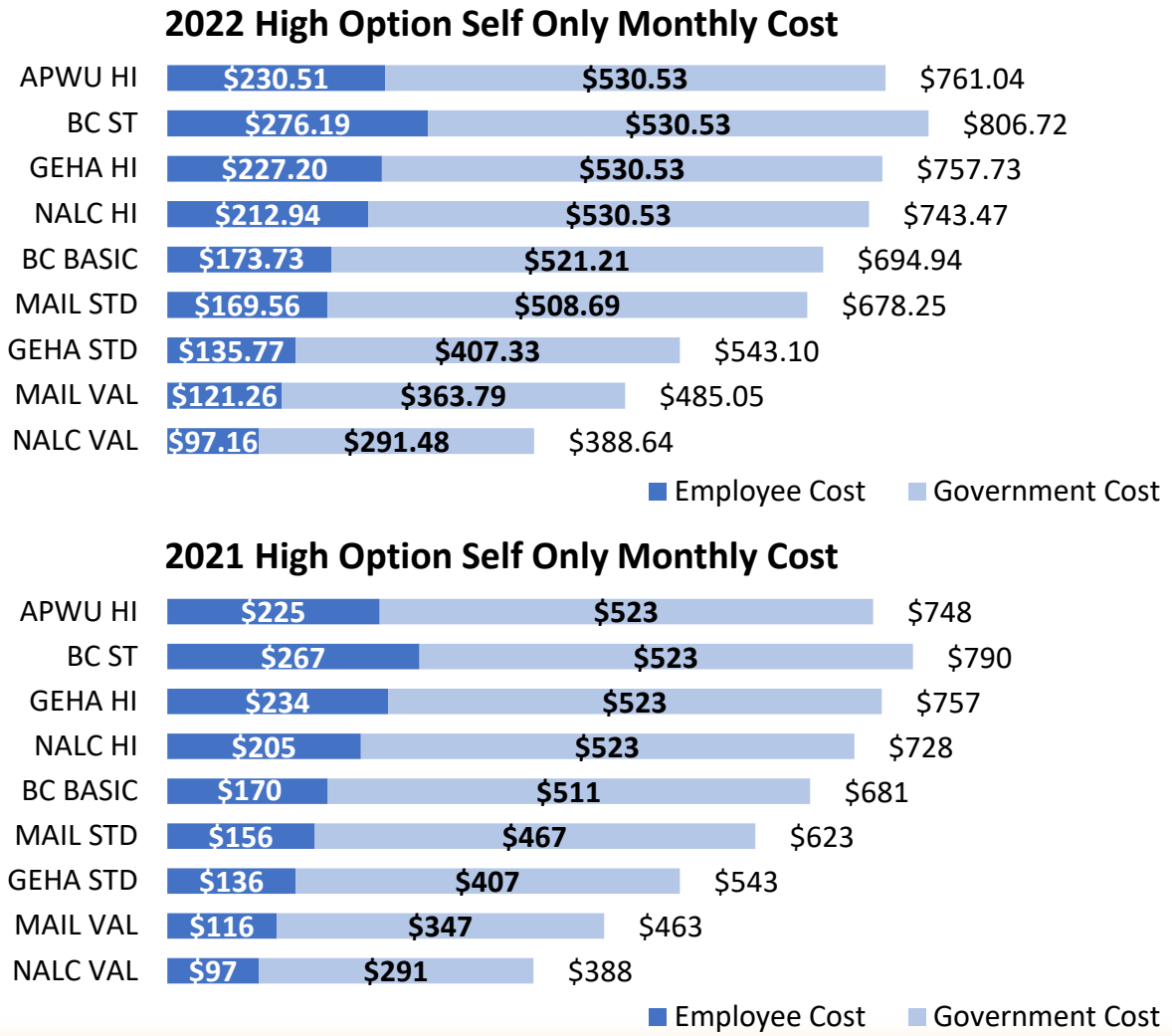


CDHP Self & Family – Postal (Active)

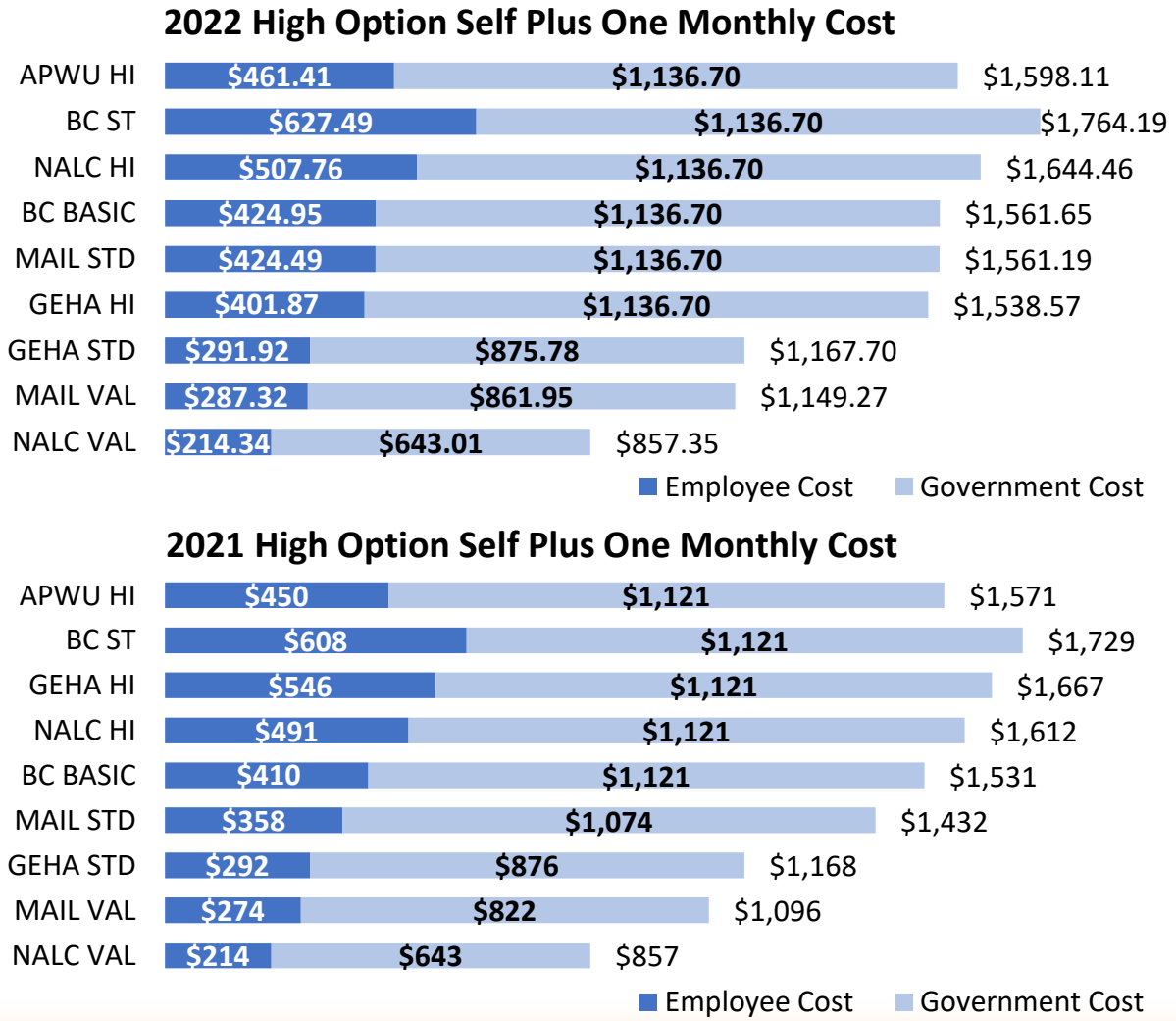




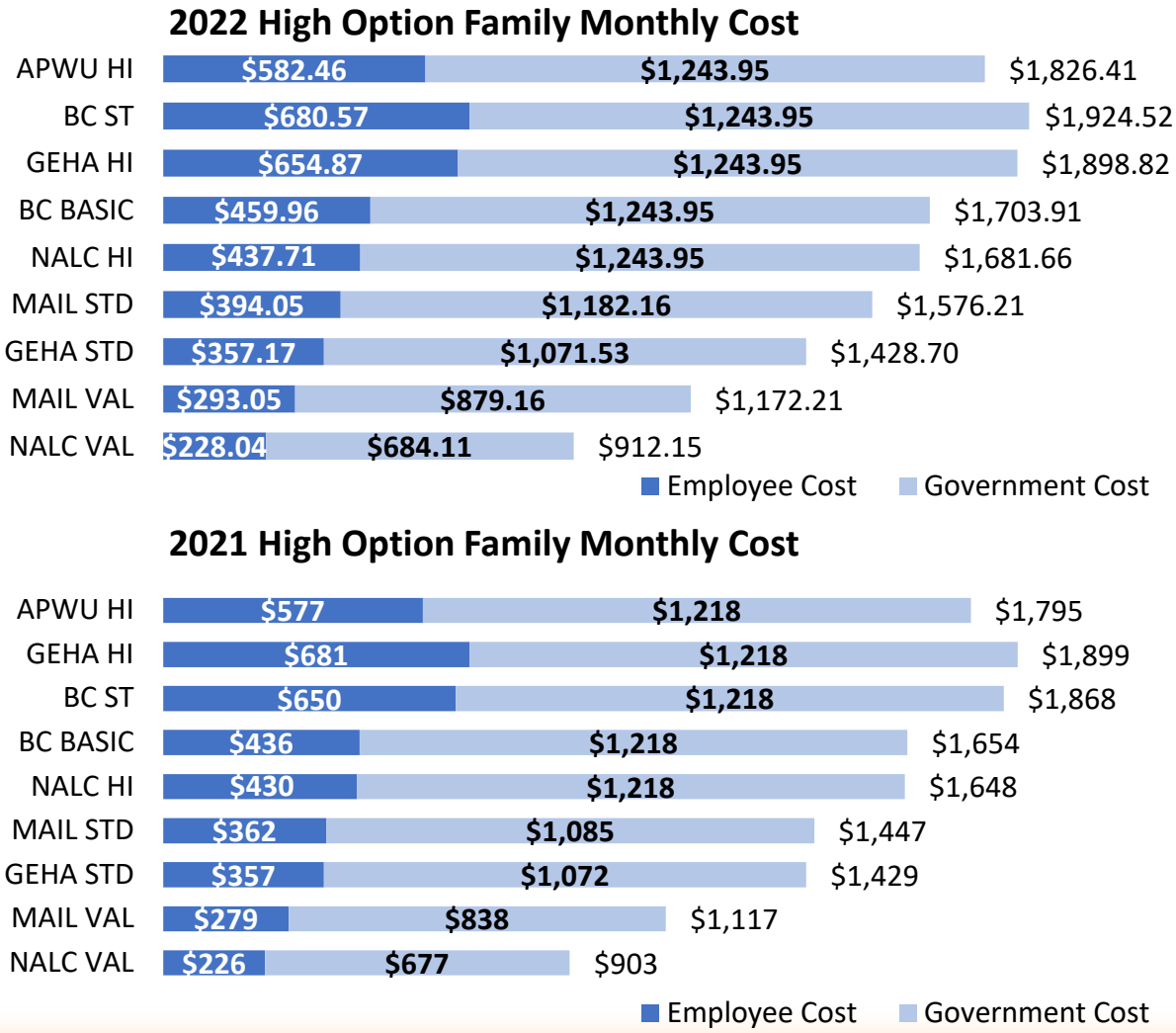
Total Monthly Cost for High Option Self Only Coverage: Non-postal and Retirees



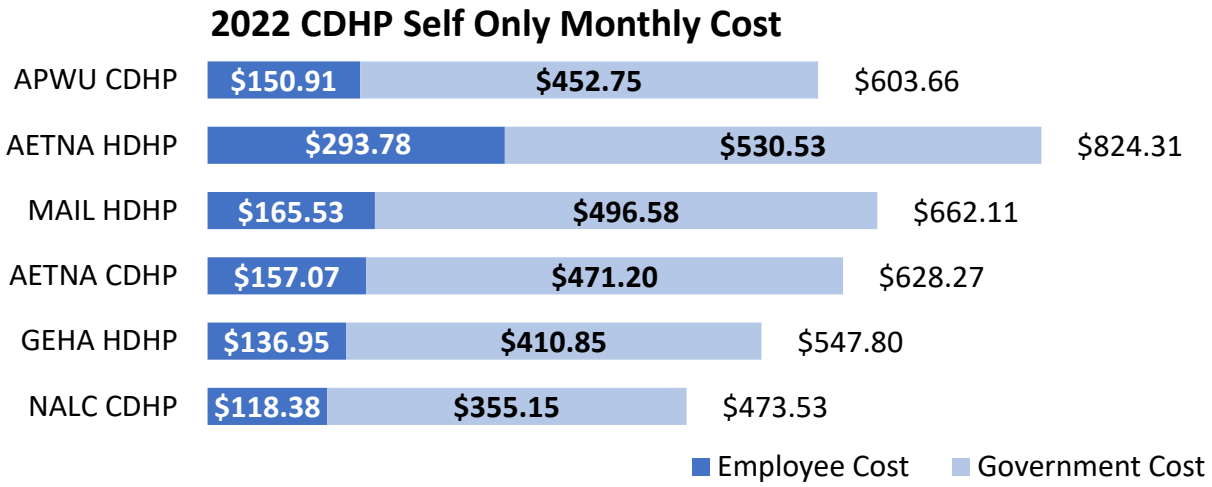
Total Monthly Cost for High Option Self Plus One Coverage: Non-postal and Retirees

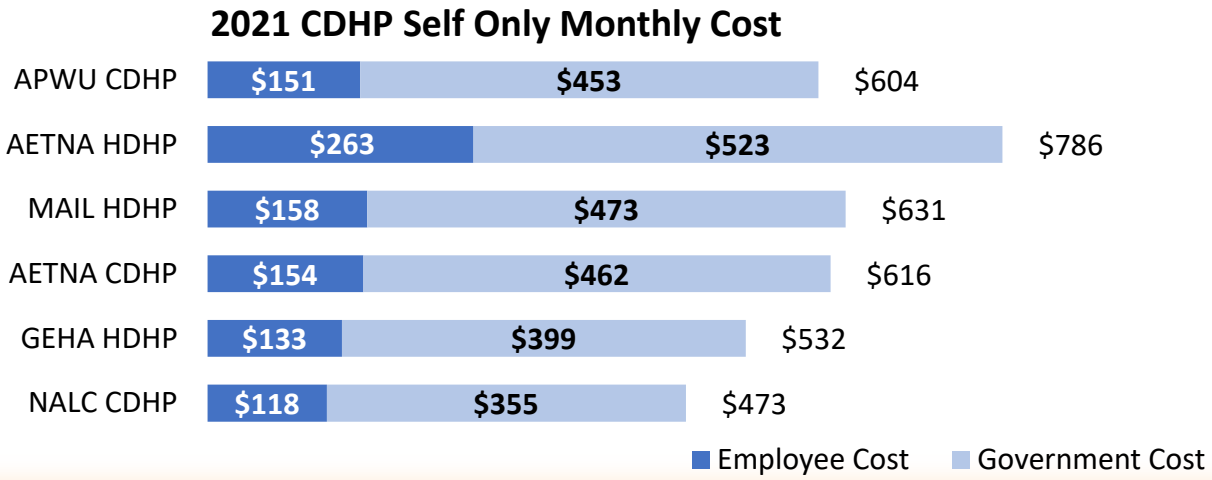


Total Monthly Cost for High Option Family Coverage: Non-postal and Retirees

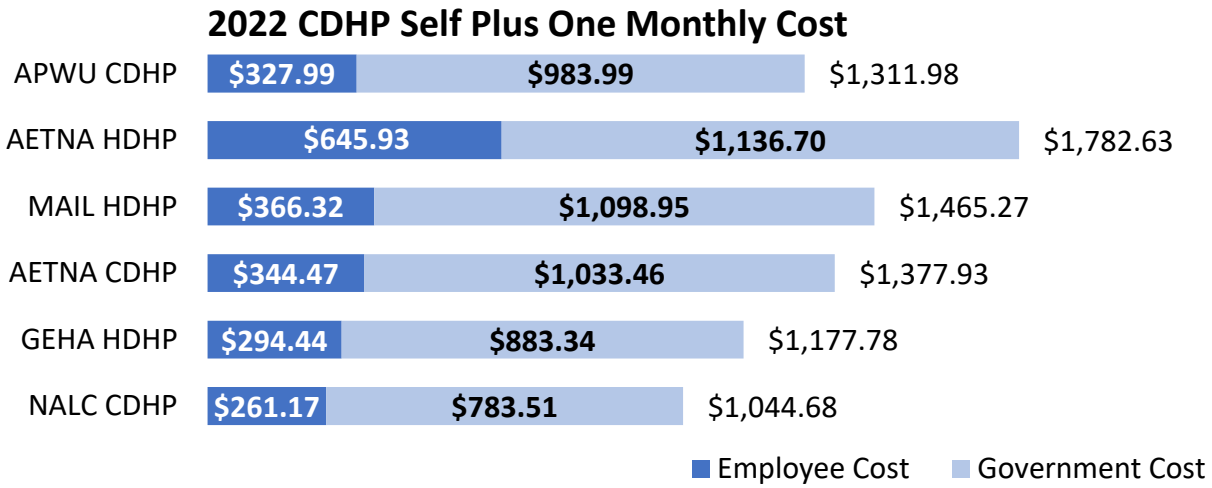


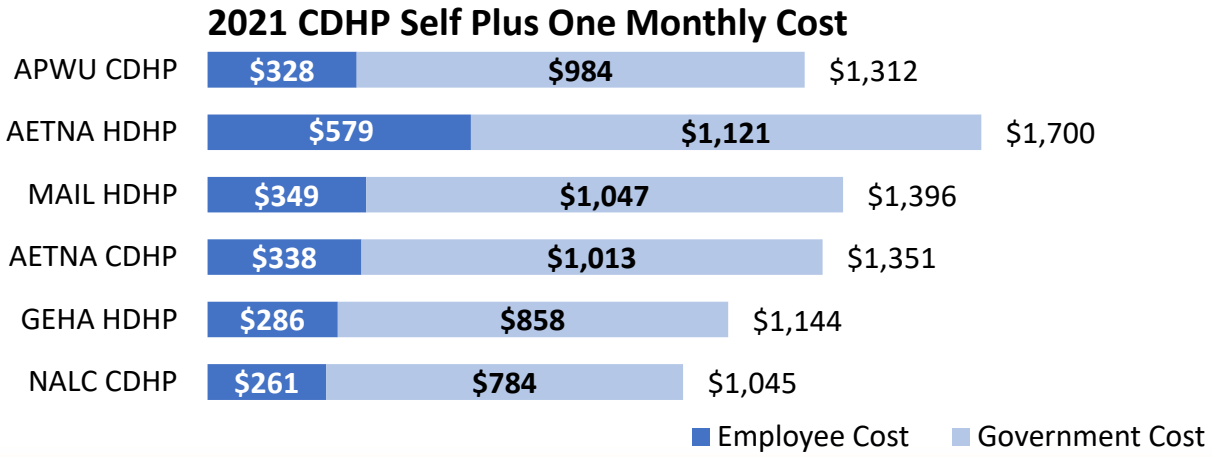
Total Monthly Cost for CDHP Self Only Coverage: Non-postal and Retirees



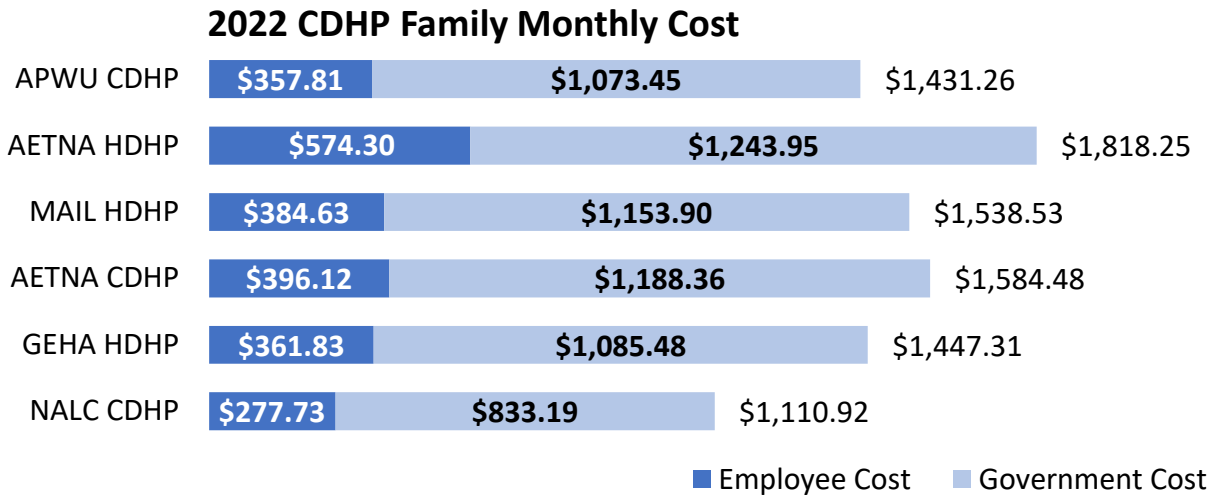


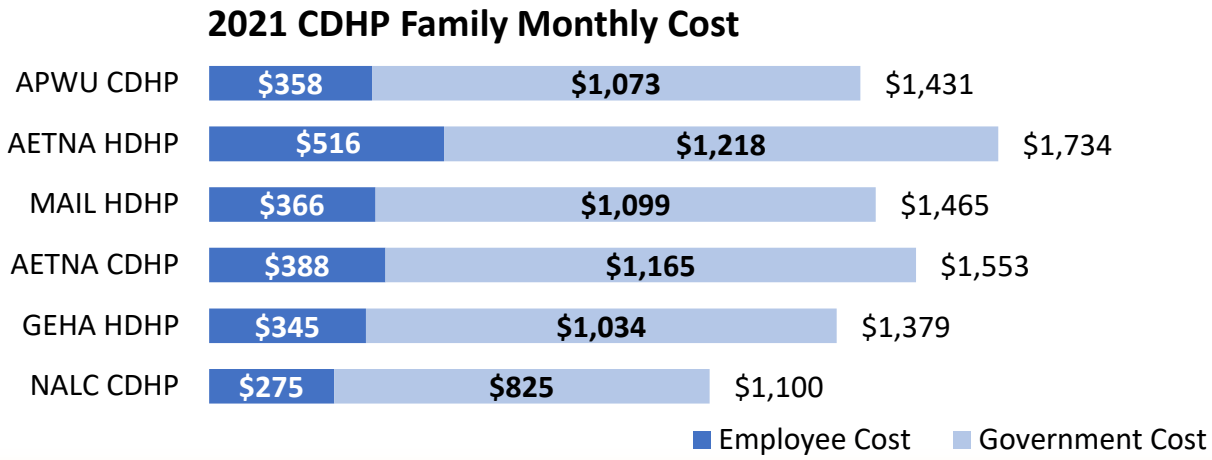
Total Monthly Cost for CDHP Self Plus One Coverage: Non-postal and Retirees





Total Monthly Cost for CDHP Family Coverage: Non-postal and Retirees





Questions for Closing Session

Email any questions to:
closingsessionquestions@apwuhp.com

You will receive an email following our Seminar with a link to fill out your class evaluations online.

THANK YOU!

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36th Annual Open Season Seminar, October 20 – 22, 2021