



Tooele SD (Med+ Options 2016) - Plan Comparison - Plan Designs and Rates

The purpose of the following analysis is to provide some examples of how plan selection can impact the healthcare spend for employees/members throughout the year. This analysis compares the same number/size of claims in a given scenario across both plan designs, and estimates the out-of-pocket spend for employees/members under each plan design. Employee premiums, deductibles, copays, coinsurance, employer HSA funding, etc. have been taken into account in determining estimations of employee savings under one plan over the other. While the plan designs being compared are specific to Tooele School District, the utilization scenarios are general in nature. Every employee/member has a unique situation with regard to healthcare, however these comparisons may be useful in helping members understand the differences in the plan designs available. The comparisons in this report are for illustrative purposes only; actual results will vary.

In-Network Plan Design	Trad Med+ \$1500/\$3000	HDHP Med+ \$1500/\$3000
Deductible	\$1500/\$3000	\$3000/\$6000
Out-of-Pocket Maximum	\$4000/\$8000	\$4000/\$8000
Coinsurance	80%	80%
Embedded Deductible/Out-of-Pocket Max	Yes / Yes	Yes / Yes
<u>In-Network Professional Services</u>	<u>Member Responsibility</u>	<u>Member Responsibility</u>
Primary Care Physician	\$40	\$15 AD
Specialist	\$50	\$25 AD
Mental Health Outpatient	\$40	\$15 AD
Urgent Care	\$50	\$35 AD
Emergency Room	\$250 AD + 20%	\$75 AD
<u>Prescription Drugs</u>		
Tier1/Tier2/Tier3/Tier4	20%/30%/40%/20%	\$7 AD/\$21 AD/\$42 AD/\$100 AD

***Results of examples are for illustrative purposes only, and are derived from assumed average costs of various procedures and medication. Actual results will vary, and will be different for each participant**



Tooele SD (Med+ Options 2016) - Plan Comparison - Assumptions and Methods

Professional Services	Assumed "Allowed Amount" per visit
Primary Care Physician	\$110
Specialist	\$190
Mental Health Outpatient	\$140
Urgent Care	\$185
Emergency Room	\$1,300

HSA Contribution Assumptions	Trad Med+ \$1500/\$3000			HDHP Med+ \$1500/\$3000		
	Single	EE + SP	Family	Single	EE + SP	Family
Employee Contributions	N/A	N/A	N/A	\$ -	\$ -	\$ -
Employer Contributions	N/A	N/A	N/A	\$ 1,380	\$ 1,500	\$ 1,620
Total Contributions	\$ -	\$ -	\$ -	\$ 1,380	\$ 1,500	\$ 1,620

Other Assumptions and Methods

All claims and procedures take place In-Network

Estimated Relative Savings is rounded to the nearest \$100 from the resulting calculations, and savings less than \$100 is considered immaterial

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Tooele SD (Med+ Options 2016) - Plan Comparison Tool - Single Coverage

Simulation Results	Estimated Relative Savings	
	Trad Med+ \$1500/\$3000	HDHP Med+ \$1500/\$3000
Single (2) - No Claims (or Preventive Only)		\$1,400
Single (3) - Infrequent Office Visits (2)		\$1,200
Single (4) - Infrequent Office Visits (2) + Specialist (2)		\$1,000
Single (5) - Infrequent Office Visits (2) + Mental Health (2)		\$1,000
Single (6) - No Office Visits (0) + Urgent Care (1)		\$1,200
Single (7) - Infrequent Office Visits (2) + Urgent Care (1)		\$1,100
Single (8) - Moderate Office Visits (5) + Urgent Care (1)		\$900
Single (9) - Infrequent Office Visits (2) + Moderate Urgent Care (2)		\$1,000
Single (10) - No Office Visits (0) + Emergency Room (1)		\$1,400
Single (11) - Infrequent Office Visits (2) + Emergency Room (1)		\$1,200
Single (12) - Moderate Office Visits (5) + Emergency Room (1)		\$1,000
Single (13) - Infrequent Office Visits (2) + Moderate Emergency Room (2)		\$800
Single (14) - Frequent Office Visits (8)		\$800
Single (15) - Infrequent Office Visits (2) + Low Medication (12x\$15T1, 12x\$4T1)		\$1,100
Single (16) - Moderate Office Visits (5) + Low Medication (12x\$15T1, 12x\$4T1)		\$900
Single (17) - Moderate Office Visits (5) + Moderate Medication (12x\$125T1)		Immaterial Difference
Single (18) - Frequent Office Visits (8) + UC (1) + Moderate Medication (12x\$75T2)	\$200	
Single (19) - Frequent Office Visits (8) + UC (1) + High Medication (12x\$575T2)		\$700
Single (20) - Moderate Office Visits (5) + Specialty Medication (12x\$4000T4)		\$1,400
Single (21) - Infrequent Office Visits (2) + Minor Procedure (\$2,000)		\$800
Single (22) - Infrequent Office Visits (2) + Outpatient Surgery (\$5,000)		\$200
Single (23) - Moderate Office Visits (5) + Minor Inpatient Surgery (\$10,000)		\$800
Single (24) - Moderate Office Visits (5) + Moderate Inpatient Surgery (\$20,000)		\$1,400
Single (25) - Moderate Office Visits (5) + Major Inpatient Surgery (\$30,000)		\$1,400
Single (26) - Catastrophic Event (\$50,000+)		\$1,400

Simulation Summary	Trad Med+ \$1500/\$3000	HDHP Med+ \$1500/\$3000
Estimated % employees with annual cost savings	4%	96%
Estimated average savings savings > \$0	\$225	\$1,127

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Tooele SD (Med+ Options 2016) - Plan Comparison Tool - EE+Spouse Coverage

Simulation Results	Estimated Relative Savings	
	Trad Med+ \$1500/\$3000	HDHP Med+ \$1500/\$3000
EE + SP (2) - No Claims (or Preventive Only)		\$1,600
EE + SP (3) - Infrequent Office Visits (4)		\$1,300
EE + SP (4) - Infrequent Office Visits (4) + Specialist (2)		\$1,000
EE + SP (5) - Infrequent Office Visits (4) + Mental Health (2)		\$1,100
EE + SP (6) - Infrequent Office Visits (4) + Urgent Care (1)		\$1,200
EE + SP (7) - Moderate Office Visits (7) + Urgent Care (1)		\$900
EE + SP (8) - Infrequent Office Visits (4) + Moderate Urgent Care (2)		\$1,000
EE + SP (9) - Infrequent Office Visits (4) + Emergency Room (1)		\$1,300
EE + SP (10) - Moderate Office Visits (7) + Emergency Room (1)		\$1,100
EE + SP (11) - Infrequent Office Visits (4) + Moderate Emergency Room (2)		\$800
EE + SP (12) - Frequent Office Visits (10)		\$900
EE + SP (13) - Infrequent Office Visits (4) + Low Rx (12x\$15T1, 12x\$4T1) + Low Rx		\$1,000
EE + SP (14) - Moderate Office Visits (7) + Low Rx (12x\$15T1, 12x\$4T1) + Low Rx		\$800
EE + SP (15) - Moderate Office Visits (7) + Mod Rx (12x\$125T1) + Low Rx	\$200	
EE + SP (16) - Frequent Office Visits (10) + UC (1) + Mod Rx (12x\$75T2) + Low Rx	\$400	
EE + SP (17) - Frequent Office Visits (10) + UC (1) + High Rx (12x\$575T2) + Low Rx		\$500
EE + SP (18) - Moderate Office Visits (7) + Specialty Rx (12x\$400T4) + Low Rx		\$1,200
EE + SP (19) - Infrequent Office Visits (4) + Minor Procedure (\$2,000)		\$900
EE + SP (20) - Infrequent Office Visits (4) + Outpatient Surgery (\$5,000)		\$300
EE + SP (21) - Moderate Office Visits (7) + Minor Inpatient Surgery (\$10,000)		\$800
EE + SP (22) - Moderate Office Visits (7) + Moderate Inpatient Surgery (\$20,000)		\$1,400
EE + SP (23) - Moderate Office Visits (7) + Major Inpatient Surgery (\$30,000)		\$1,400
EE + SP (24) - Catastrophic Event (\$50,000) + No Utilization for other member		\$1,600
EE + SP (25) - Catastrophic Event (\$50,000+) + Low Utilization for other member		\$1,300
EE + SP (26) - Catastrophic Event (\$50,000+) + Catastrophic Event (\$50,000+)		\$1,600

Simulation Summary	Trad Med+ \$1500/\$3000	HDHP Med+ \$1500/\$3000
Estimated % employees with annual cost savings	7%	93%
Estimated average savings savings > \$0	\$324	\$1,165

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Tooele SD (Med+ Options 2016) - Plan Comparison Tool - Family Coverage

Simulation Results	Estimated Relative Savings	
	Trad Med+ \$1500/\$3000	HDHP Med+ \$1500/\$3000
Family (2) - No Claims (or Preventive Only)		\$2,200
Family (3) - Infrequent Office Visits (4)		\$2,000
Family (4) - Infrequent Office Visits (4) + Specialist (2)		\$1,700
Family (5) - Infrequent Office Visits (4) + Mental Health (2)		\$1,800
Family (6) - Infrequent Office Visits (4) + Urgent Care (1)		\$1,800
Family (7) - Moderate Office Visits (7) + Urgent Care (1)		\$1,600
Family (8) - Infrequent Office Visits (4) + Moderate Urgent Care (2)		\$1,700
Family (9) - Infrequent Office Visits (4) + Emergency Room (1)		\$2,000
Family (10) - Moderate Office Visits (7) + Emergency Room (1)		\$1,800
Family (11) - Infrequent Office Visits (4) + Moderate Emergency Room (2)		\$1,500
Family (12) - Frequent Office Visits (10)		\$1,500
Family (13) - Infrequent Office Visits (4) + Low Rx (12x\$15T1, 12x\$4T1) + Low Rx		\$1,700
Family (14) - Moderate Office Visits (7) + Low Rx (12x\$15T1, 12x\$4T1) + Low Rx		\$1,400
Family (15) - Moderate Office Visits (7) + Mod Rx (12x\$125T1) + Low Rx		\$400
Family (16) - Frequent Office Visits (10) + UC (1) + Mod Rx (12x\$75T2) + Low Rx		\$300
Family (17) - Frequent Office Visits (10) + UC (1) + High Rx (12x\$575T2) + Low Rx		\$1,200
Family (18) - Moderate Office Visits (7) + Specialty Rx (12x\$400T4) + Low Rx		\$1,900
Family (19) - Infrequent Office Visits (4) + Minor Procedure (\$2,000)		\$1,600
Family (20) - Infrequent Office Visits (4) + Outpatient Surgery (\$5,000)		\$900
Family (21) - Moderate Office Visits (7) + Minor Inpatient Surgery/New Baby (\$10,500)		\$1,500
Family (22) - Moderate Office Visits (7) + Moderate Inpatient Surgery (\$20,000)		\$2,100
Family (23) - Moderate Office Visits (7) + Major Inpatient Surgery (\$30,000)		\$2,100
Family (24) - Catastrophic Event (\$50,000) + No Utilization for other member		\$2,200
Family (25) - Catastrophic Event (\$50,000+) + Low Utilization for other member		\$2,000
Family (26) - Catastrophic Event (\$50,000+) + Catastrophic Event (\$50,000+)		\$2,200

Simulation Summary	Trad Med+ \$1500/\$3000	HDHP Med+ \$1500/\$3000
Estimated % employees with annual cost savings	0%	100%
Estimated average savings savings > \$0	N/A	\$1,735

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