Healthcare Policy & Benefit Services Division

Division Memorandum 2020-04

TO THE HEADS OF ALL STATE AGENCIES

ATTENTION: Personnel and Payroll Officers, Chief Administrative and Fiscal Officers, Business Managers

SUBJECT: 2020-2021 Health Insurance Open Enrollment

I. INTRODUCTION

Due to the Covid-19 pandemic, the state employee annual open enrollment period for health insurance was delayed. Open enrollment will be held from September 8, 2020 through September 30, 2020 for coverage effective October 1, 2020. This memorandum discusses the healthcare options, enrollment procedures and how employees can access information about available health plan choices and premiums.

We will be highlighting the below plan features during open enrollment:

- CareCompass - A new centralized benefits hub that provides access to all health benefit materials. It can be accessed at www.carecompass.ct.gov.
- Health Navigator – A service to assist all members of our health plan obtain answers to all of their benefit questions. Members can speak with a Health Navigator by phone, the web, or online messenger chat.
- New Quality-Focused Plan Option – We are introducing the State BlueCare Prime Plus POS plan. This plan option offers access to high-performing doctors and specialists in Connecticut—at lower premiums.
- Networks of Distinction - Under this new program, we have identified high-quality, cost-effective doctors and care locations that offer comprehensive care for many common medical tests and procedures, and health conditions.
- One ID Card: Anthem will be issuing a new ID card to all members. All the information you need to access your medical and prescription benefits is now on this one ID card.
During open enrollment, employees may change medical and/or dental plans, add or drop coverage for family members, or enroll if they previously waived coverage. This is the only time employees may enroll in or change a health plan, unless there is a qualifying mid-year event, such as marriage, divorce, legal separation, birth, adoption, legal guardianship or loss of other health insurance coverage by an eligible dependent. The employee is responsible for contacting their agency personnel/payroll representative to file the appropriate forms within 31 days of the event that necessitates a change in enrollment or plan.

II. DISCUSSION

A. Plan Offerings

1. Medical Plans and Benefits – Anthem will be the only carrier administering our medical plans for active employees and non-Medicare retirees. If you’re currently enrolled in an Oxford/UnitedHealthcare medical plan and make no changes, your coverage will be transitioned to an Anthem plan with the same design. The following defaults will take place:

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<th>Point of Enrollment</th>
<th>Gatekeeper plans (POE-G)</th>
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<tr>
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<td>UnitedHealthcare Oxford HMO Select - OXFM02</td>
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<td>UnitedHealthcare Oxford Out of Area - OXFM05</td>
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2. Dental Plans and Benefits – There are enhancements to the dental plans this year. All plans will now cover fluoride treatment for members up to 19 years old; there will no longer be an age limit on sealants. Non-opioid pain management will be covered at 67% for members over age 18. Full details of plan choices and premium shares are available in the 2020-2021 Active Employee Health Care Options Planner posted on www.carecompass.ct.gov.


The 4-tier co-pay structure for acute and maintenance drugs is as follows:

Tier 1 – Preferred Generic - $5  
Tier 2 – Non-Preferred Generic - $10  
Tier 3 – Preferred Brand - $25  
Tier 4 – Non-Preferred Brand - $40

Note: There is a mandatory 90-day supply for maintenance drugs through mail order or CVS/Caremark’s Maintenance Drug Network. The first prescription for any medication (30-day supply) may be filled at any participating retail pharmacy. After that, refills for
maintenance medications must be filled through a participating State of Connecticut Maintenance Drug Network pharmacy. Reduced co-pays to treat HEP targeted chronic conditions will remain the same at $0/$5/$12.50.

B. Health Care Options Planner

The 2020-2021 Active Employee Health Care Options Planner is available on www.CareCompass.ct.gov.

The Employee Health Care Options Planner contains benefit summaries, information about applicable employee premium shares, and general guidelines on making health benefit choices. You will also find contact information for Health Navigator as well as the State’s Health Enhancement Program (HEP) administrator.

C. Enrollment Statements

Enrollment statements will not be included with the Planner. Enrollment Statements must be system generated by Core-CT. Employees electing or changing coverage may do so by requesting a Core-CT generated enrollment form from their agency Payroll/Human Resources office.

D. Health Enhancement Program and New Enrollment

Employees who are not currently participating in HEP may elect to do so during open enrollment by completing a Health Enhancement Program Enrollment Form (CO-1314). The form is available on www.carecompass.ct.gov. Employees can submit completed forms to their agency Payroll/Human Resources office. Forms must then be forwarded to the Healthcare Analysis Unit of the Office of the State Comptroller by email to osc.cthep@ct.gov or by fax to (860)702-3556. All new HEP enrollments must be completed by September 30, 2020.

Employees who are currently enrolled in HEP but are in a non-compliant status must complete the HEP Application for Reinstatement Form (CO-1320) and submit the required information to Care Management Solutions, Inc. in order to be reinstated into HEP compliance status. The form is available online at www.ctep.com.

Due to health care system disruptions caused by COVID-19, HEP monitoring will be delayed. Additional information will be provided to all employees after further evaluation. Those with chronic conditions can complete certain requirements online.

III. CONCLUSION

The 2020-2021 Health Care Options Planner provides full details of plan choices and premium shares and is available online at www.carecompass.ct.gov. All open enrollment fairs will take place virtually this year. A list of virtual meetings as well as an on-demand version of the presentation is available at www.carecompass.ct.gov. Personnel or payroll staff members who have questions concerning the Open Enrollment process should
contact the Comptroller's Healthcare Policy & Benefit Services Division at (860) 702-3535.

Very truly yours,

Thomas Woodruff, Ph.D.
Director

Attachments:
2020-2021 Employee Health Care Options Planner