

## **Challenges encountered**

### Project scope and timeline

Implementing a program the size and scope of the Oregon Educators Benefit Board (OEBB) benefits program typically takes at least two years. The implementation timeline depended on the availability and expertise of staff, consultants and board members. The abbreviated timeline required rigorous planning and an orchestrated coordination of efforts.

### The magnitude of enrollment by entities and members

OEBB originally anticipated enrolling 65,000 members (22,000 district employees and their eligible dependents) the first year of a three-year implementation period (October 1, 2008, 2009 and 2010). The mandated movement to the OEBB benefits program aligned with the end of the collective bargaining agreements. The intent was that the statewide pool would grow by about a third which represented a manageable growth rate for the OEBB pool. However, the OEBB Board and staff planned for all eventualities in terms of enrollment.

In May 2008 the Oregon School Boards Association (OSBA) announced it would no longer offer medical and dental benefits to districts based on the projected double-digit rate increases for the 2008-09 plan year. Effective October 1, 2008, OEBB enrolled 145,645 members (61,657 employees and their eligible dependents) from over 200 educational entities including 192 school districts, 17 education service districts and 14 community colleges. OEBB was able to meet most of the districts' and employees' needs in all areas including communication of options available, timely assistance via the telephone or e-mail and access to an online enrollment system.

The size and geographic disbursement of the larger than anticipated enrollment stretched staff and carriers to their limits. OEBB staff and carriers spent a significant amount of time during May and June 2008 traveling to districts throughout the state to explain the new program and plan offerings available to districts to select and offer to their employees. OEBB staff and carriers were again on the road visiting more than 100 districts and entities during the statewide open enrollment period (August and September) to explain benefit options and online enrollment to new OEBB members and staff of educational entities. More than 98 percent of the employees enrolled for benefits online during the month-long enrollment period.

OEBB staff will begin working with districts and carrier representatives in late January 2009 to schedule informational and training sessions for the next plan

selection and open enrollment periods. The plan selection period for educational entities is from May 1 through 31, 2009, and the open enrollment period for members is from August 15 through September 15. OEBB will use information and comments received during and following the enrollment period to improve the online enrollment system and communication materials to better meet the needs of continuing members as well as new members in 2009.

### Access to care in eastern Oregon

Access to providers throughout the state of Oregon was one of the key factors considered during selection of the carriers that would provide benefits under the OEBB program. During the carrier selection process for the medical, pharmacy, dental and vision plans, the Board compared provider networks in Oregon. The carriers selected offered strong networks and expanded the availability of a health maintenance organization-type of plan into areas of Oregon that traditionally have not had access to the benefit levels offered by such a plan.

Selected carriers were aware that while their current networks in Oregon were strong, future members were likely using providers they had not yet contracted with. Immediately following being selected for the contract, both ODS Health Plan and Providence Health Plan started working to enhance their provider networks. They requested data from the largest carrier providing benefits to districts prior to the inception of OEBB to identify the specific providers future members were using for their health care. Regence provided the requested data in early August and future members began nominating providers that were not yet under contract with the OEBB carriers.

District employees in eastern Oregon, particularly those in Malheur County, contacted OEBB beginning in early September with concerns that there were few providers they traditionally used in the southwest Idaho area participating with either ODS or Providence. OEBB contacted both carriers and emphasized the need for focusing contracting efforts in southwest Idaho to meet the needs of members in that region.

ODS and Providence actively pursued contracts with providers in Malheur County, Boise and the surrounding area with little success up until the time they could identify the potential number of members enrolled in plans in that area. In September 2008, ODS had 143 providers in southwest Idaho and Providence had 713. By the first part of November, ODS had 603 providers in southwest Idaho contracted for in-network benefits and Providence increased its panel to 918.

In February 2009, OEBB announced that ODS Health Plan had expanded the ODS Plus Network used for the Oregon Educators Benefit Board (OEBB) medical

plans to include Idaho Physicians Network (IPN) providers in Idaho. This expansion gives OEGB members covered by one of the ODS medical plans access to a large number of physicians and facilities (more than 7,000) throughout Idaho.

Three pharmacies in eastern Oregon declined to join the Oregon Prescription Drug Plan (OPDP) network, used under the ODS medical plans, because they did not believe the rates were adequate to cover their costs. The Administrator of the OPDP met with the pharmacies and agreed to investigate methods to assure the adequacy of reimbursement while not increasing costs that would have a negative impact on OPDP, OEGB, other purchasers and the uninsured.