

# 2021-22 OEGB Insurance Committee webinar

Moda Health

# Medical and pharmacy

Moda Health

# Plans and network options

- All Moda Health medical plans 1-7 continue to use the large Connexus Network
  - Service area is statewide
  - Coordinated and non-coordinated care options
  - Moda 360 with all plans
- Retirees and COBRA members living outside of the Connexus service area use Moda Health's rental networks:
  - First Choice Health Network (FCH) for residents in Washington and Montana (excluding Southwest Washington)
  - Endeavor Providence for residents of Alaska
  - The Private HealthCare Systems (PHCS) is available to residents of all other states
- To search for in-network providers, members can use Moda Health's online provider directory Find Care or call their health navigator team

# Moda Health medical plans 1-7

Medical Plan	Deductible		Out-of-pocket		Primary care		Specialist care		Urgent care	
	Coordinated	Non-coordinated	Coordinated	Non-coordinated	Coordinated	Non-coordinated	Coordinated	Non-coordinated	Coordinated	Non-coordinated
Plan 1 <sup>2</sup>	\$400	\$500	\$2,850	\$3,250	\$20 <sup>1</sup>	20%	\$40 <sup>1</sup>	20%	\$40 <sup>1</sup>	20%
Plan 2 <sup>2</sup>	\$800	\$900	\$3,850	\$4,250	\$20 <sup>1</sup>	20%	\$40 <sup>1</sup>	20%	\$40 <sup>1</sup>	20%
Plan 3 <sup>2</sup>	\$1,200	\$1,300	\$4,850	\$5,250	\$25 <sup>1</sup>	25%	\$50 <sup>1</sup>	25%	\$50 <sup>1</sup>	25%
Plan 4 <sup>2</sup>	\$1,600	\$1,700	\$6,700	\$7,100	\$25 <sup>1</sup>	25%	\$50 <sup>1</sup>	25%	\$50 <sup>1</sup>	25%
Plan 5 <sup>2</sup>	\$2,000	\$2,100	\$6,800	\$7,200	\$30 <sup>1</sup>	25%	\$50 <sup>1</sup>	25%	\$50 <sup>1</sup>	25%
Plan 6 <sup>2</sup> HDHP optional	\$1,600 <sup>2</sup>	\$1,700 <sup>2</sup>	\$6,400 <sup>2</sup>	\$6,750 <sup>2</sup>	15%	20%	15%	20%	15%	20%
Plan 7 <sup>2</sup> HDHP optional	\$2,000 <sup>2</sup>	\$2,100 <sup>2</sup>	\$6,500 <sup>2</sup>	\$6,750 <sup>2</sup>	20%	25%	20%	25%	20%	25%

<sup>1</sup> Deductible waived

<sup>2</sup> If enrolled in a Moda Health medical plan, each covered individual must choose a PCP 360 with Moda Health for that individual to receive the enhanced “coordinated” benefit under that plan when using a provider in the Connexus Network. If an individual has not chosen a PCP 360 with Moda Health, they will receive the “non-coordinated” benefit shown in the right column if using a provider in the Connexus Network.

# How to participate in coordinated care and receive enhanced benefits

<b>Choose a PCP 360 with Moda Health</b>	A PCP 360 is a primary care provider who is willing to partner with the member and provide higher quality care
<b>Each member of your family gets a choice</b>	Each enrolled member can choose their own PCP 360 and whether or not they would like to participate in coordinated care
<b>Use your PCP 360 for all of your primary care needs</b>	No referrals required to see specialists
<b>Choose a PCP 360 at any time during the year</b>	Enhanced benefits are effective the first of the month in which you make the selection
<b>Premium is the same for coordinated care or non-coordinated care</b>	The premium for a plan does not change whether a member chooses coordinated or non-coordinated care

# How to choose a Moda Health PCP 360



Call Moda 360 Health Navigators  
866-923-0409



Log in to Member Dashboard

Each enrolled member can choose their own PCP 360

The subscriber of the plan may also choose a PCP 360 for all covered members, including their spouse and dependents, even if they are over the age 18

# High Deductible Health Plans 6 and 7 overview

- High Deductible Health Plans (HDHPs) can be paired with a Health Savings Account (HSA), but members are not required to contribute to an HSA to be enrolled in plans 6 and 7
- Preventive services are covered in full; all other services are subject to the deductible and coinsurance
  - This also includes any pharmacy expenses with the exception of value tier drugs
- Members covering one or more dependents must meet their family deductible first
- Deductible and coinsurance amounts both accrue towards the member's out-of-pocket maximum

# Incentive care benefits

The coordinated care benefit includes an incentive care office visit with a PCP 360 or specialist for chronic conditions such as asthma, heart conditions, cholesterol, high blood pressure and diabetes

Medical Plan	Incentive Care Office Visit	
	Coordinated	Non-Coordinated
Plan 1 <sup>2</sup>	\$15 <sup>1</sup>	20%
Plan 2 <sup>2</sup>	\$15 <sup>1</sup>	20%
Plan 3 <sup>2</sup>	\$20 <sup>1</sup>	25%
Plan 4 <sup>2</sup>	\$20 <sup>1</sup>	25%
Plan 5 <sup>2</sup>	\$25 <sup>1</sup>	25%
Plan 6 <sup>2</sup> HDHP	15%	20%
Plan 7 <sup>2</sup> HDHP	20%	25%

<sup>1</sup> Deductible waived

<sup>2</sup> If enrolled in a Moda Health medical plan, each covered individual must choose a PCP 360 with Moda Health for that individual to receive the enhanced “coordinated” benefit under that plan when using a provider in the Connexus Network. If an individual has not chosen a PCP 360 with Moda Health, they will receive the “non-coordinated” benefit shown in the right column if using a provider in the Connexus Network.

# Pharmacy benefits

	Medical Plans 1-5	Medical Plans 6-7	
<b>Out-of-pocket maximum</b>	<b>Accrues towards maximum cost-share</b>	<b>Accrues towards out-of-pocket max</b>	
		<b>Coordinated Care</b>	<b>Non-Coordinated Care</b>
<b>Value</b>	\$4 per 31-day supply	\$4* per 31-day supply	\$4* per 31-day supply
<b>Select generic</b>	\$12 per 31-day supply	20%	25%
<b>Preferred brand</b>	25% up to \$75 per 31-day supply	20%	25%
<b>Non-preferred brand **</b>	50% up to \$175 per 31-day supply	20%	25%
<b>Mail</b>			
<b>Value</b>	\$8 per 90-day supply	\$8* per 90-day supply	\$8* per 90-day supply
<b>Select generic</b>	\$24 per 90-day supply	20%	25%
<b>Preferred brand</b>	25% up to \$150 per 90-day supply	20%	25%
<b>Non-preferred brand **</b>	50% up to \$450 per 90-day supply	20%	25%
<b>Specialty***</b>			
<b>Generic</b>	\$12 per 31-day supply or \$36 dollars when allowed 90-day supply	20%	25%
<b>Preferred brand</b>	25% up to 200\$ per 31-day supply	20%	25%
<b>Non-preferred brand **</b>	50% up to \$500 per 31-day supply	20%	25%

\* Deductible waived

\*\*A formulary exception must be approved for non-preferred brand prescription medication

\*\*\*Allows 90-day fills for select specialty medications (2 times the copay)

# Pharmacy changes

- Moda Health will be changing our pharmacy benefits manager to Navitus Health Solutions
- All Moda Health Medical members will receive a new ID card with new information to share with their pharmacy
- Any members impacted by a formulary change will be notified by Aug. 1
- Members with a current pharmacy prior authorization on file will not need to seek out a new prior authorization

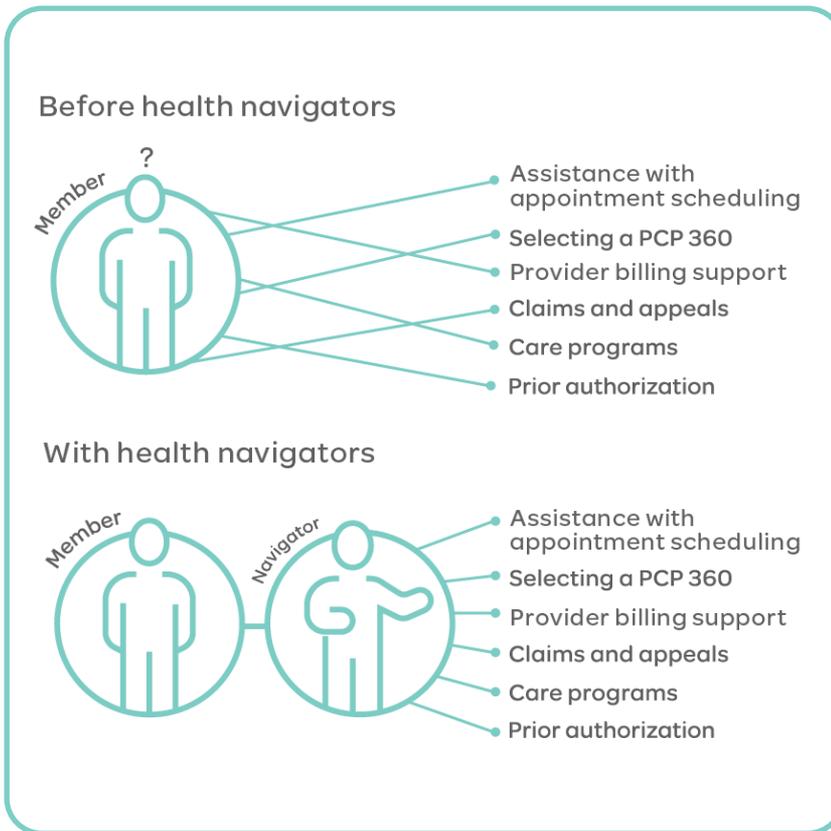
# Out-of-area coverage

College students	Other members
<p>Dependents who live <b>part-time</b> outside of the Connexus Network service area (like college students) can still choose a PCP 360 for coordinated care and receive enhanced benefits</p> <ul style="list-style-type: none"><li>• Members must update the dependent's address change in MyOEBB for access to our travel network for in-network benefits away from home</li><li>• Primary care outside of the Connexus Network service area, from someone other than their designated PCP 360, will be at the "not my chosen PCP 360" level</li></ul>	<p>Early retirees, COBRA members and dependents who live <b>full-time</b> outside of the Connexus Network service area are not eligible for the enhanced benefits associated with coordinated care.</p>

# Moda 360 program

Moda Health

# Moda 360 – Health Navigator team



- Take the member out of the middle
- Effortless experience for members
  - Make interactions easier
  - Anticipate future needs
  - Focusing on the quality of the experience

# Moda 360 program

- The Health Navigator will assist the member with any questions they may have, but will also serve as their guide to connect them with the care, resources and programs that best fit their needs
- They can help members with:
  - Assistance with appointment scheduling
  - Connecting members with care programs
  - Prior authorizations
  - Selecting a PCP 360
  - Claims and provider billing support
  - Closing gaps in care

# Moda 360 – CirrusMD



## Text a Doctor

- The CirrusMD app connects members with a doctor via text, 24/7 at no member cost-sharing. The app allows members to:
  - Ask urgent or general health questions
  - Message, share photos or video chats
- Provides member convenience and flexibility and is available in all 50 states
- Providers can also prescribe medications
- Can access through Member Dashboard or the CirrusMD [website](#)

# Moda 360 – Meru health



- A mobile therapy app that helps reduce stress, depression, anxiety and burnout with a 12-week treatment program
- The program offers:
  - Confidential access to a personal, remote therapist
  - Mindfulness and behavioral techniques that can be practiced anytime
  - Wearable biofeedback training to increase focus and manage stress
- Can access through Member Dashboard or the Meru Health [website](#)

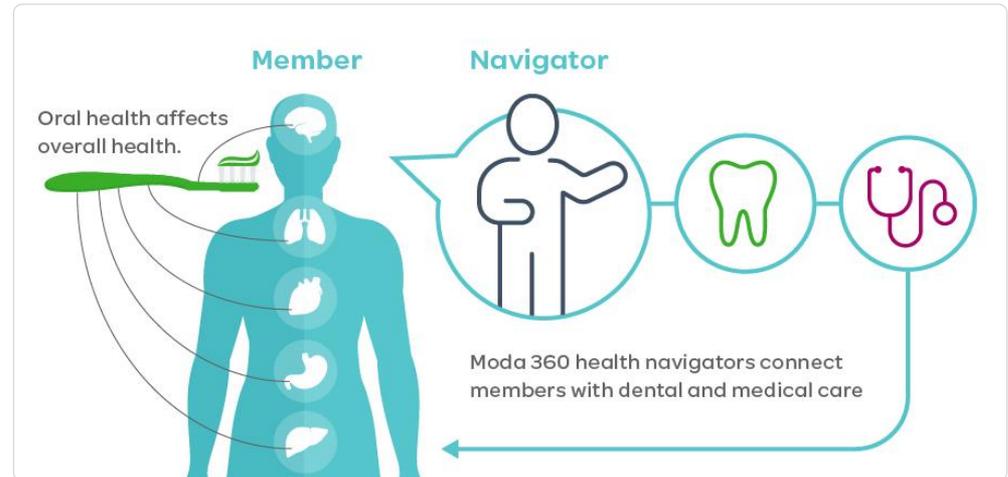
# Livongo – Diabetes management



- A program that combines the advanced technology of a smart glucose meter with coaching to support members with diabetes
- This is an invitation-only program – all eligible members who qualify for the program receive an invite
- The program includes:
  - A smart glucose meter
  - Unlimited testing strips
  - Anytime access to expert health coaches
  - Alerts to their providers, family members and coaches

# Moda 360 – dental integration

- Moda is adding dental integration to our Moda 360 program
- Available to members with both Moda Health medical and Delta Dental
- This means members with both a Moda Health medical and Delta Dental plan will be connected to a Moda 360 Health Navigator
- The Health Navigator can help members with:
  - Claims and provider billing support
  - Help find providers
  - Connections to providers participating in the Health through Oral Wellness<sup>®</sup> program
  - Connections to appropriate programs, tools and resources



# Other medical changes

- Disease management to treat pain is now covered at no cost-sharing for medical plans 1-5 (deductible applies to medical plans 6 and 7).
- Coordinated specialty programs for behavioral health will also now be covered at no cost-sharing for medical plans 1-5 (deductible applies to medical plans 6 and 7). These programs include:
  - Crisis and Transition Services (CATS)
  - Early Assessment and Support Alliance (EASA)
  - Assertive Community Treatment (ACT)
  - Intensive Outpatient Services and Supports (IOSS)
  - Intensive In-Home Behavioral Health Treatment (IIBHT)

# NEW injury prevention/ergonomic program

- Starting on 10/1/2021 the OEGB Wellness Advisors will roll out injury prevention and ergonomics resources as a part of a program designed for both workplaces and members.
- Purpose of these resources:
  - To provide workplaces and members with tools to help them better care for their musculoskeletal health (muscles, bones and joints)
- Included in the program:
  - Educational seminars, flyers, challenges, instructional videos
  - Train the Trainer: Series of movements and stretches to be taught to wellness champions at workplaces to empower them to teach and/or lead with fellow coworkers
  - Moda will give tip sheets to employers
  - Contact Wellness Advisors at [oebbwellnessadvisors@modahealth.com](mailto:oebbwellnessadvisors@modahealth.com)

# Vision

Moda Health

# Vision plan options – no changes

Vision plan options	Opal	Pearl	Quartz
<b>Benefit Maximum</b>	\$600	\$400	\$250
	<b>What members pay</b>		
<b>Eye examinations</b> Frequency: Once per plan year		0%	
<b>Lenses</b> Frequency: Contacts or one pair of lenses per plan year		0%	
<b>Frames</b> Frequency: One pair per plan year for members under age 17; One pair per every two plan years for members age 17 and older		0%	

# Vision – key things to remember



- 1 You may see any licensed ophthalmologist, optometrist or optician
- 2 Receive discounted rate from a Moda Health-contracted provider (use Find Care — Moda Health’s online provider directory)
- 3 Benefits run on a plan year basis (Oct. 1 – Sept. 30)
- 4 Benefit maximum includes exam and hardware

# Dental

Delta Dental

*Confidential*

# Delta Dental plans overview



- No plan design changes to existing plans 1,5,6 and the Exclusive PPO
- Delta Dental added a **\*NEW\*** Exclusive PPO Incentive Plan
- Both Exclusive PPO plans do not include out-of-network benefit coverages
  - Members enrolled in either of these plans must see a Delta Dental PPO provider in order to receive benefits

# Dental plan options

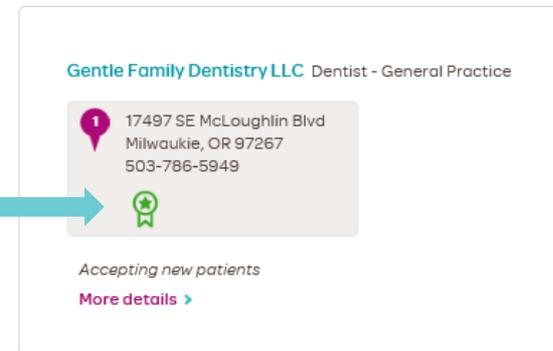
Plan options	Plan 1	Plan 5	Plan 6	Exclusive PPO – Incentive plan	Exclusive PPO Plan
Network	Delta Dental Premier			Delta Dental PPO	Delta Dental PPO
Deductible	\$50	\$50	\$50	\$50	\$50
Benefit maximum	\$2,200	\$1,700	\$1,200	\$2,300	\$1,500
In-network, members pay					
Preventive/diagnostic	30% - 0%	30% - 0%	0%	0%	0%
Restorative	30% - 0%	30% - 0%	20%	30%-0%	10%
Major restorative - crowns/onlays	30% - 0%	30%	50%	30% - 0%	20%
Prosthodontic -implants	30% - 0%	50%	50%	30% - 0%	20%
Orthodontic (lifetime maximum - \$1,800)	20%	20%	N/A	20%	20%
Occlusal guards (night guards* and athletic mouth guards)	50%	50%	50%	50%	50%
Nitrous oxide	50%	50%	50%	50%	50%

# Delta Dental highlights

- The Delta Dental Premier Network (Plans 1, 5 and 6) is the largest dental network in Oregon and nationwide
  - Over 2,400 providers in Oregon and over 156,000 providers nationwide
- The Exclusive PPO plans use the Delta Dental PPO Network
  - Over 1,300 providers in Oregon and over 112,000 providers nationwide
  - Members must use a Delta Dental PPO provider, and there are no out-of-network benefits for this plan
- Evidence-based approach to dentistry with a focus on preventive care

# Health through Oral Wellness<sup>®</sup> (HtOW)

- All OEBC members have access to the HtOW program
  - Patient-centered wellness program that helps members maintain better oral health through a risk assessment, education and additional evidence-based preventive care
- Providers participating in the program use an oral health assessment to find out the member's risk of tooth decay, gum disease and oral cancer
- Members may qualify for the following services depending on their risk score:
  - Additional cleanings
  - Fluoride treatment
  - Sealants
  - Periodontal maintenance
  - Nutritional counseling
- To see which providers are participating in HtOW, members can look for a green badge shown in Find Care
- For more details on HtOW – please see our website:  
[deltadentalor.com/oralwellness/members/](https://deltadentalor.com/oralwellness/members/)



# Member resources

Moda Health/Delta Dental

# modahealth.com/oebb

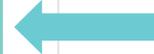
Want to learn more about your wellness resources or behavioral health?



Choosing your PCP 360? You'll need to log in to your Member Dashboard and look for the PCP tab

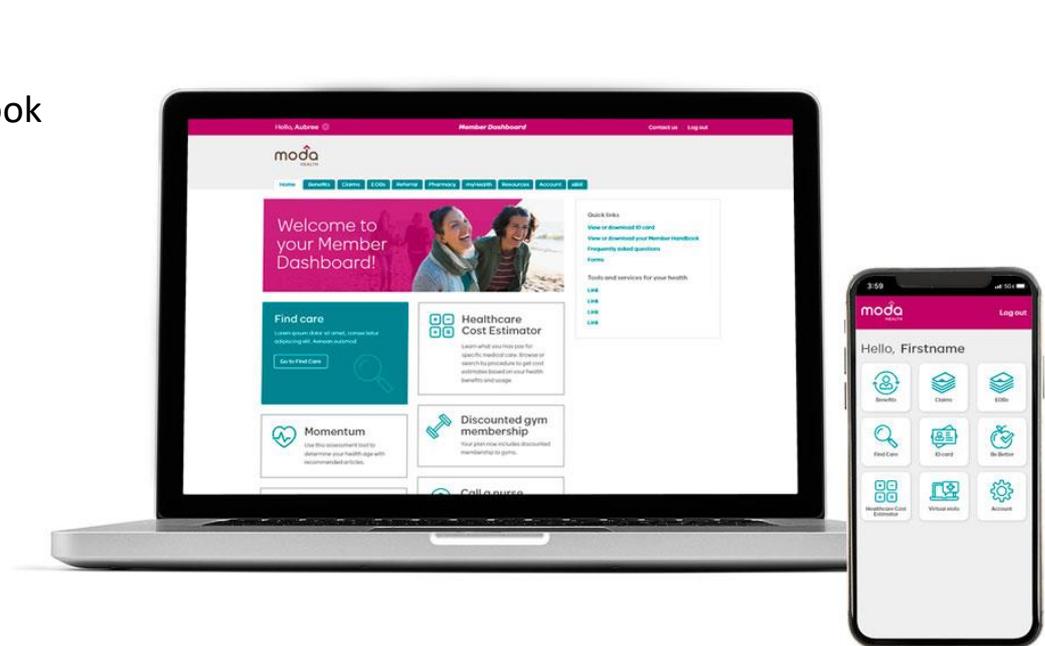


Want more details on Moda 360?



# Member Dashboard – your personal member website

- See your benefits and Member Handbook
- Choose a PCP 360
- Check claims and review electronic explanations of benefits (EOBs)
- Download your member ID card
- Access member care resources
  - Health coaching
  - Prescription Price Check
  - Healthcare Cost Estimator
- Access Moda 360 digital resources
  - Cirrus MD
  - Livongo
  - Meru Health
  - \*New\* Chat with a Moda 360 Health Navigator – coming this summer



# Find Care – Moda Health’s online provider directory

## Search for providers in your network

The screenshot shows the Moda Health website homepage. At the top, there is a navigation bar with the Moda Health logo, a 'Find Care' button, and a search bar. Below the navigation bar, there is a sidebar with various links such as 'OEBB members', 'Plan materials', 'Coordinated Care', 'Additional Cost Tier', 'Reference Price Program', 'Pharmacy services', 'Coaching and tools', and 'FAQs'. The main content area features a large banner with the text 'Welcome, OEBB members!' and a photo of a smiling woman. Below the banner, there is a paragraph of text: 'Moda Health and Delta Dental of Oregon are making it easier to choose the right plan for you and your family. Our new health plans give you better benefit choices and better care, and all come with our largest network – Connexus. We are excited to support you on your journey to better health.'

Click on Find Care on the Moda/OEBB homepage

## Search for a provider

The screenshot shows the 'Search for a provider' form. It includes a header with 'Welcome, guest | Search as a member'. The form has several sections: 'Type of search' (Medical), 'Network' (Connexus), 'Name of provider' (Enter doctor name), 'Type' (PCP 360), 'Specialty' (- Any specialty -), 'Location' (City, State, ZIP), and 'Distance' (10 miles). There is also a checkbox for 'Accepting new patients' and a 'Search' button.

### Bits, Laura K. Family Practice

1 Distance: 0.6 mi  
800 SW 13th Ave  
Portland, OR 97205  
503-221-0161

Accepting new patients

[More details >](#)

Network:

Providers may not be in all networks or a PCP at every location. See [details](#) for more information.

Connexus

2 Distance: 8.3 mi  
6640 SW Redwood Ln  
Portland, OR 97224  
503-620-7358

## Search for a provider

The screenshot shows the 'Search for a provider' form on the Delta Dental website. It includes a header with 'Welcome, guest | Search as a member'. The form has several sections: 'Type of search' (Dental), 'Network' (Delta Dental PPO), 'Name of provider', 'Specialty' (Dentist - General Practice), 'Location' (City, State, ZIP), and 'Distance' (10 miles). There is also a checkbox for 'Accepting new patients' and a 'Search' button.

### Peterson, Marvin A. Dentist - General Practice

4 Distance: 0.6 mi  
511 SW 10th Ave Ste 707  
Portland, OR 97205  
503-223-4411

Accepting new patients

[More details >](#)

Network:

Providers may not be in all networks or a PCP at every location. See [details](#) for more information.

Delta Dental PPO

# Moda Health account management team



**Aleenna Rebitzke**  
Account Executive



**Gordon Hoberg**  
Manager Govt  
Programs



**Caitlin Rojas**  
Govt Programs  
Service Coordinator



**Erica Hedberg**  
Director Govt  
Programs

Please feel free to email us at [OEBB\\_Marketing@modahealth.com](mailto:OEBB_Marketing@modahealth.com) if you would like to schedule a virtual or in-person meeting to discuss the changes for the 2021-2022 plan year or if you have any other questions.

**Thank you for watching!**  
*Moda Health*