

OEBB 2020-21 Plan Year Renewal Highlights

The Oregon Educators Benefit Board strives every year to ensure high quality, affordable medical, dental and vision plan offerings – with an emphasis on coordinated care – are available for our members and participating entities. We are pleased to share the highlights of the 2020-21 OEBB renewal with you.

Our 2020-21 Renewal

Renewal rate changes for OEBB plans met two important cost goals:

Weighted Average	2020 – 21 Projected Change in PEPM Costs	
	Before Changes in Taxes	After Changes in Taxes
OEBB Premium Total combined medical, dental, and vision	+2.65%	+1.58%

- 1) Oregon Legislature's cost growth cap – OEBB's aggregate costs for medical, dental and vision plans combined should not increase by more than 3.4% over current costs. This test applies to premium costs *excluding* the impact of increases or decreases in state or federal premium tax changes. OEBB met the required test and aggregate premiums are expected to increase by 2.65% before applying the change in federal premium taxes. Because the ACA premium tax has been discontinued, the projected total change in aggregate OEBB premium is expected to be an increase of 1.58%.
- 2) OEBB's carriers strive to beat local trend averages – Coordinated care efforts and advanced plan management features in place with OEBB's carriers and approved by the board have resulted in favorable outcomes. OEBB medical, dental and vision plans have performed better than local plan trends of 7.9%¹, according to an annual survey of insured plan trends conducted by Willis Towers Watson. This good performance, as well as the reduction in insurance taxes, has resulted in favorable rate changes for OEBB plans for the 2020-21 Plan Year.

Moda Medical Plans	Rate Change (non-Select)	Rate Change (Select)
Moda Plan 1 (400 PPO)	2.4%	2.4%
Moda Plan 2 (800 PPO)	2.4%	2.4%
Moda Plan 3 (1,200 PPO)	2.4%	3.3%
Moda Plan 4 (1,600 PPO)	2.4%	5.1%
Moda Plan 5 (2,000 PPO)	2.4%	2.4%
Moda Plan 6 (1,600 HSA)	2.4%	9.4%
Moda Plan 7 (2,000 HSA)	2.4%	5.5%
Kaiser Medical Plans	Rate Change	
Kaiser Plan 1	-3.0%	
Kaiser Plan 2	-3.0%	
Kaiser Plan 3	-2.0%	

Dental Plans	Rate Change
Kaiser Dental	0.0%
Delta Dental	-0.2%
Willamette Dental	3.4%

Vision Plans	Rate Change
Kaiser	-0.8%
Moda	-1.5%
VSP	0.0%

Last year, OEGB agreed to mitigate current year rate increases for members previously enrolled in Summit/Synergy plans to help transition to the new Moda CCM plan rates. These “Select Rates” are being discontinued for the 2020-21 Plan Year, meaning the rates for each individual plan will be the same for all entities and members. In future years, the intention is to apply relatively uniform rates increases to all plans. For the 2020-21 Plan Year, 83% of OEGB subscribers will experience a rate change for the medical plan of 2.4% or lower. Twenty-five percent (25%) of OEGB subscribers will have a decrease in medical rates.

In addition to OEGB’s cost goals, OEGB plans emphasize coordinated care model features. Coordinated care means the member’s primary care physician works with specialists, hospitals and other providers in coordinated fashion to ensure optimal and efficient care for members. All the plan design changes implemented for the 2020-21 Plan Year focus on advancing preventive care and coordinated care principles.

Changes implemented for 2020-21

OEGB will continue to offer the same medical, dental and vision plans through Moda, Kaiser, Willamette Dental and VSP for the 2020-21 Plan Year. All deductible levels, copayments, coinsurance levels and out-of-pocket maximums will continue. The Board did review and approve some important changes and enhancements for the new plan year:

Medical/Pharmacy Plans

- Moda plans will see some exciting new changes with the implementation of a new member concierge service, Moda360. Moda360 provides OEGB members with specialized service navigators to provide extra assistance to get the care they need, find quality providers, resolve claims or billing issues, schedule appointments or find health care resources. Moda360 includes additional services such as expanded telemedicine, diabetes care programs and enhanced behavioral health services.

- Moda Real Time Benefit Check – a program that gives the cost and quality information on prescriptions straight to the doctor and pharmacist, to ensure members are receiving the right drug at the right cost
- No member cost sharing for select infused supportive oncology medications when provided in a home setting for Moda members
- Moda Specialty Lite – select specialty medications will now allow for 90-day supply
- Enhancements have been made to the approval process for therapies (physical therapy, speech therapy, occupational therapy and alternative care) to improve service for members on Moda plans
- For Kaiser Plan 3, there are now additional preventive drugs and services that will be covered before having to satisfy the deductible
- Double Coverage Surcharge – In response to a legislative requirement, OEGB will assess a \$5 monthly surcharge for each subscriber who elects to cover a dependent on their OEGB medical plan who is also covered as a subscriber under their own OEGB or Public Employees' Benefit Board (PEBB) medical plan.

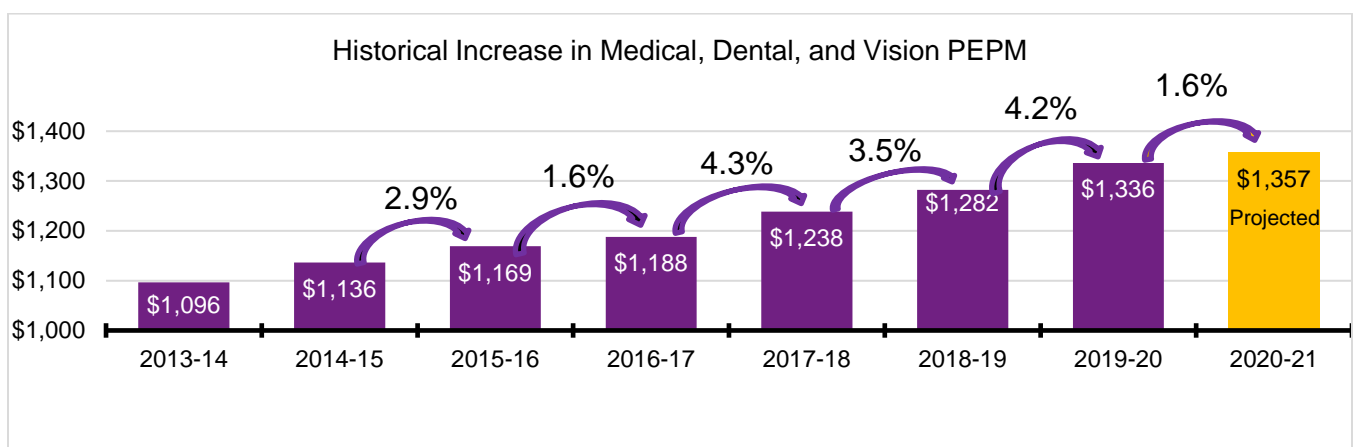
Dental Plans

The following changes will be included for the Moda (Delta Dental) plans:

- New program to assist dentists in identifying hypertension risks among members
- Coverage of additional services to prevent risk of cavities
- For the 2020-21 Plan Year, members on incentive plans (Delta Dental Plans 1 and 5) will maintain their current benefit level even if they were not able to have a preventive dental visit in the current year.

OEGB's History

We strive to keep our benefit plans affordable and stable while providing quality care to our members. We have managed our benefit costs to well below national trend throughout our history and we will continue to do so on behalf of our members.



¹ Average Medical/Pharmacy PPO trend among Oregon insurers for an October 1, 2020 renewal date