

Q. What is changing with Bothwell's health insurance benefit?

- A. Bothwell is changing from four plans with Blue Cross Blue Shield-KC (HSA Plan, Premium Plan, Standard Plan and Cost Savings Plan) to two plans (Standard and Premium) with four tiers: Bothwell, Health Cooperative of Missouri and HealthLink / Freedom Select / First Health and Out of Network

Only health insurance coverage is changing. There are no changes in vision, dental, life or Aflac coverage, with the exception of rates for vision coverage are slightly increasing.

Q. Why is Bothwell making this change?

- A. If we had renewed insurance coverage with Blue Cross Blue Shield, there would have been significant increases in premiums. We elected to join the Health Cooperative of Missouri in order to provide equal or better insurance options for employees and keep premiums affordable.

Q. What is the Health Cooperative of Missouri?

Health Cooperative of Missouri is a network of local providers who came together to address a need for more accessible and affordable health care in Missouri. The network includes over 350 providers, hospitals and ambulatory Centers of Excellence.

Q. What are my two plan options?

- A. **Standard** or **Premium** plans that each has four tiers: **Bothwell, Health Cooperative of Missouri (HCM) or HealthLink / Freedom Select / First Health and Out of Network**
- a. The **Standard Bothwell** plan has **zero** deductible, **zero** coinsurance and **\$20/\$35 copay** for PCP/specialist visits, and greatly reduced prescription costs at the Employee Pharmacy.
 - b. The **Premium Bothwell** plan has **zero** deductible, **zero** coinsurance and **zero copay** for PCP/specialist visits and greatly reduced prescription costs at the Employee Pharmacy.
 - c. Each plan's second tier is with Health Cooperative of Missouri.
 - d. Each plan's third tier includes HealthLink (Midwest Network), Freedom Select (Kansas City Metro Network) and First Health (Global Network) or Out of Network.
 - e. Each plan's fourth tier is Out of Network.

Q. What services are covered at no cost in the Bothwell network?

- A. All services including physical therapy and imaging will be covered if you see a Bothwell practitioner or use a Bothwell facility. The Standard plan has minimal copays for PCP/Specialist visits.

Q. Who has to re-enroll in the new plans?

- A. Eligible employees whose status is 60 hours or more per pay period **must re-enroll** in a new plan.

Q. When is open enrollment?

- A. Nov. 7 through Nov. 28

Q. How do I enroll?

- A. Each eligible employee will receive a personalized email at their @brhc email **and** at their personal email that is on file with Human Resources.

Q. Will there be opportunities for me to ask questions about the new plans?

- A. Our insurance rep, Brendan Hurley, will be available to answer questions on the following days and times:

- Nov. 3, 7-8 am in the Chapel
- Nov. 3, 2:30-3:30 pm in the Chapel
- Nov. 17, 7-8 am in the Education Center Auditorium
- Nov. 17, 2-3 pm in the Education Center Auditorium

Classrooms in the Education Center will also be open, and help will be available for employees to sign up; dates are to be announced.

Q. When does the new plan take effect?

- A. Jan. 1, 2023

Q. Where can I see a list of providers in all the available networks?

- A. Visit <https://www.brhc.org/careers/additional-information/benefit-highlights/new-health-insurance-in-2023/> to see all plan information and available networks.

Q. What if my covered dependent doesn't live in the area?

- A. Covered dependents who don't live in the area can travel to visit a provider in the Bothwell or Health Cooperative of Missouri (HCM) networks or choose to visit a provider in the HealthLink / Freedom Select / First Health networks.

If a provider is available in the Bothwell or HCM networks and you or your dependent choose to see a provider outside those networks, the policyholder will be responsible for costs at that network's tier.

Q. If I have an HSA plan, can I still use it?

- A. Yes, you can still use the funds in your HSA plan; however, you will not be able to add funds to it with the new plan.

Q. Will the \$500 health care certificate still be a benefit in 2023?

- A. Because there is zero or minimal cost to employees in the Bothwell tier on either plan, there is no longer a need for the health care certificate. This benefit will expire May 31, 2023, and will not be reissued.

Q. Will I still be eligible for reduced premiums through the BRHC Wellness Plan (formerly Bothwell Rocks)?

- A. The Wellness Committee will continue to sponsor wellness programs and activities; however, completing activities will no longer be counted toward reduced premiums in 2023 due to the valuable features offered in the new insurance plan.

Q. What about Livongo?

- A. Livongo, a third-party health benefit that helps with managing diabetes and blood pressure, is ending Dec. 31, 2022. The Employee Pharmacy provides diabetic supplies to employees covered by the Bothwell insurance at minimal or no cost.

Q. Am I required to fill my 90-day supply of maintenance medications (blood pressure, cholesterol, etc.) at the Bothwell Employee Pharmacy?

- A. Yes

Q. How do my covered dependents who live out of the area get their prescriptions from the Employee Pharmacy?

- A. In this situation, employees should pick up prescriptions and arrange to get them to covered dependents to take advantage of cost savings.

Q. Will it cost more to get short-term medications (antibiotics, creams, etc.) at a retail pharmacy?

- A. Yes

Q. What are the benefits of using the Bothwell Employee Pharmacy?

- A. There are many benefits to using the Employee Pharmacy yet here are the most common:
- ALL diabetic medications and most testing supplies are \$0
 - Copays are 90 to 95% CHEAPER than other retail pharmacies
 - Delivery of medications to clinics
 - Specialty medications filled (no more mail-order!)
 - B.Well medication synchronization program
 - Night shift/weekend scheduled pickups

Q. What is the B.Well medication synchronization program?

- A. B.Well program is where the Employee Pharmacy groups/synchronizes all your medications up to fill at the same time. The ultimate goal is to fill every 90 days since that is the most bang for your buck. Additionally, by letting the Employee Pharmacy fill

with the B.Well program, they work ahead of your fill date so they can request refills in advance and make sure they have enough inventory to fill the prescription when due.

Q. Is it easy to transfer my prescriptions to the Employee Pharmacy?

- A. Employee Pharmacy staff makes the transferring process a hassle-free process. Call them at 660.827.9495 and they will take care of it for you. You will need to answer a few questions and provide some information, but it's easy and quick.

Q. I'm concerned about my privacy. Will my employer know what I take if I get my prescriptions filled at the Employee Pharmacy?

- A. The Bothwell Employee Pharmacy practices just like all retail pharmacies and is HIPAA compliant. Your information is safe and secure. The pharmacy uses a non-Meditech pharmacy software and does not report any patient information to Bothwell.

Q. Is the Employee Pharmacy notified when a prior authorization (PA) is approved for me?

- A. Patients and practitioners are the only ones notified of an approved prior authorization. Pharmacies are NOT notified. If you learn your PA is approved, please contact them at 660.827.9495.

Q. Can anyone besides an employee fill or pick up a prescription at the Employee Pharmacy?

- A. The Bothwell Employee Pharmacy can fill prescriptions for anyone on the Bothwell prescription plan, which includes husbands, wives, children and dependents of employees. They can even pick up their own medications; the employee doesn't have to be the one to pick up prescriptions.

Q. I have specialty medications. Can the Bothwell Employee Pharmacy also fill those?

- A. The Employee Pharmacy is classified as a specialty pharmacy with their insurance contract. They are able to fill and process your specialty medication and process through manufacturer coupons to save you money. Plus, in most cases, patients will meet their deductible and have \$0.00 copays after a few fills.

Q. Can I still pick up my prescriptions at a local pharmacy?

- A. Yes, however, it will be more expensive than using the Employee Pharmacy. Bothwell can purchase medicine at reduced prices and can pass those cost savings on to you.