

CAPE COD MUNICIPAL HEALTH GROUP

Plan design changes under consideration for FY18

Bring CURRENT plans close to level of the current GIC "Benchmark plan".

To become effective 7/1/17

Proposed Plan Design Features

Deductible increase from \$250/\$750 to \$300/900

Outpatient surgery copay incs. From \$150 to \$250

Specialist copay incs. from \$35 to \$45

RX copay incs. from \$10/\$25/\$50 to \$10/\$30/\$65 Retail;
and from \$20/\$50/\$110 to \$25/\$75/\$165 Mail Order

Total Estimated Savings*

Carriers' expected savings

BCBS		HPHC	
PPO	HMO	PPO	HMO
-0.7%	-0.7%	-0.6%	-0.6%
-0.3%	-0.3%	-0.1%	-0.1%
-0.4%	-0.4%	-0.5%	-0.5%
-0.5%	-0.5%	-0.5%	-0.5%
-1.9%	-1.9%	-1.7%	-1.7%

****Savings derived from estimated claims decrements. Total Est. Savings is multiplicative of individual plan design feature claims decrements.***

** Savings were calculated from claims decrements and are multiplicative.*