
MEMORANDUM

TO: Union Leaders, Department Heads, and Personnel Managers
FROM: Tina Wells, Acting Director of Health Benefits & Insurance
SUBJECT: City of Boston Health Benefit Changes and 2015 Annual Enrollment
DATE: March 10, 2015

This year the City is implementing changes to its non-Medicare Health Insurance Plans as determined by the new agreement with the Public Employee Committee. The most significant of these changes streamlines the number of health plan options from six to three. To make sure that employees and their families understand these changes, we will conduct a comprehensive communications campaign leading up to and during Annual Enrollment. This year's Annual Enrollment period runs from **Monday, April 13th through Friday, May 1st.**

We wish to notify you of the upcoming changes well ahead of time and before we release details to the larger participant population. We hope you will join us in supporting our efforts to lead a successful enrollment campaign while also encouraging participants to learn about their benefits and use them efficiently.

Benefit Changes

Effective July 1, 2015, the City will provide three health plans to active employees, non-Medicare retirees and their dependents:

- Blue Cross Blue Shield (BCBS) Blue Care Elect Preferred PPO
- Harvard Pilgrim HMO
- Neighborhood Health Plan HMO

Three of the current health plan options (Blue Choice POS, Harvard Pilgrim POS, and BMC Advantage HMO) will be discontinued. However, current provider networks will remain in place for the existing three plans and plan designs will remain essentially the same. There will be a few plan design changes, such as an increase to office visit copays (as negotiated during the most recent round of bargaining with the Public Employee Committee). We anticipate little disruption during the transition, as many participants will be able to keep their current plans and/or doctors. Even those few participants who use out-of-network providers will continue to have access to out-of-network coverage by enrolling in the PPO Plan.

Streamlining the City's health plan options will make it easier for us to address escalating health care costs and continue to offer a comprehensive, competitive benefit program for years to come. The simplified lineup also makes it easier for participants to compare choices and choose a plan that best fits their needs.

Annual Enrollment

This year's Annual Enrollment (April 13, 2015 – May 1, 2015) is "passive," which means participants do not need to take any action to have coverage in place as of July 1. Participants currently in a plan that will continue to be offered will be enrolled automatically in that plan; participants currently in a plan that will be discontinued will be enrolled automatically in the plan that most closely resembles their current health plan:

- Harvard Pilgrim POS and BMC Advantage HMO Plan participants will be enrolled in the Harvard Pilgrim HMO Plan
- Blue Cross Blue Shield Blue Choice POS participants will be enrolled in the BCBS Blue Care Elect Preferred PPO Plan

If participants want to change their health plan election, they must complete and submit a new enrollment form by the May 1st Annual Enrollment deadline.

Enrollment forms are available online at <http://www.cityofboston.gov/ohr/benefits/group.asp> or employees can visit (Boston City Hall, Room 807) or call (617-635-4570) the Health Benefits & Insurance Office.

Communications Campaign

We understand that participants will have questions about Annual Enrollment and how the upcoming changes will affect them. Over the coming weeks, we will conduct the communications campaign outlined below to inform participants how their benefits are changing and what actions they can take:

Element	When
Enrollment Announcement Postcard mailed to homes	Week of March 30
Enrollment Kit mailed to homes <ul style="list-style-type: none"> • Includes a Cover Letter, Benefit Planner, Newsletter (including details about Information Sessions & a FAQ page) 	Week of April 6
Enrollment Information meetings at various locations throughout the City	Weeks of April 6, 13, 20
Plan Comparison & Information will posted online, broadcast emails, flyers & posters, etc.	Weeks of April 6, 13, 20, 27
Enrollment Reminder Postcard mailed to homes	April 22

High-level support of this initiative is key and vital to the success of implementing a streamlined plan lineup. Your visible and vocal support during the transition is imperative. Attached is a set of talking points that you may find helpful in demonstrating your support.

Thank you in advance for your assistance in ensuring a smooth rollout of the new plan lineup. Please feel free to contact me directly if you have any questions about the process.

Sincerely,

Tina Wells

Acting Director, Health Benefits and Insurance

City of Boston

2015 Annual Enrollment Talking Points

- The City is implementing changes to its non-Medicare Health Insurance Plans as determined by the new agreement with the Public Employee Committee. The most significant of these changes streamlines the number of health plan options from six to three.
- Effective July 1, 2015, the three health plans currently provided by the City will continue to be provided:
 - Blue Cross Blue Shield (BCBS) Blue Care Elect Preferred PPO Plan
 - Harvard Pilgrim HMO
 - Neighborhood Health HMO Plan

Current provider networks will remain in place for these three plans, and plan designs will remain essentially the same with small changes including a \$5 increase to office visit copays.

- The other three current health plan options –Harvard Pilgrim POS Plan, BCBS Blue Choice POS Plan and the BMC Advantage HMO Plan – will be discontinued.
- If your plan **is not** going away, and you are satisfied with your coverage, **DO NOTHING**. You will be enrolled automatically in your same plan effective July 1st.
- If your plan **is** going away, and you do not take action, you will be placed in a plan that most closely resembles your old plan.
 - If you are in the Harvard Pilgrim POS Plan or BMC Advantage HMO Plan, you will be enrolled in the Harvard Pilgrim HMO Plan
 - If you are in the BCBS Blue Choice POS Plan, you will be enrolled in the BCBS Blue Care Elect Preferred PPO Plan
- Anyone can change his/her health plan election during the Annual Enrollment period which runs from Monday, April 13th through Friday, May 1st. You must complete and submit a new enrollment form by the Annual Enrollment deadline: Friday, May 1st.
- All members will receive a new ID by July 1, 2015
- Streamlining the City's health plan options will help keep costs down for the City and for you. The simplified lineup (as negotiated during the most recent round of bargaining with the Public Employee Committee) also makes it easier for you to compare choices and choose a plan that best fits your needs.
- This will be a non-event for most of us. Covered services and provider networks for the three plans offered will remain the same. You will most likely not have to change your doctors; however, if you are considering changing plans, you may want to put together a list of medications to see if they are covered by the new plan you are considering, and do the same with your doctors and/or other health providers.
- More information is coming soon. You will have a chance to ask questions and get answers in person by attending one of the **Enrollment Information Sessions which will be held at various locations throughout the City from April 6th – April 24th**, where a member of Health Benefits will take you through the plan changes and the enrollment process.