

Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291

AGENDA DATE: May 8, 2020

ITEM NUMBER: Item 16

SUBJECT: Receive Report on Anthem Blue Cross Proposed Plan Design Changes to Anthem Blue Cross Self-Funded Plans to Cover COVID-19 Treatment Without Cost to Members and Approve Staff Recommendation to Not Accept the Change at This Time and Direct Staff to Return With Additional Information and Cost Projections. (A)

REQUEST(S): That the Board receive report on the option to have the Anthem Blue Cross Self-Funded Plans cover COVID-19 treatment and approve staff recommendation not to accept the change at this time and direct staff to work with the consultant on the potential cost to the SJVIA and return to the Board with a recommendation.

DESCRIPTION:

Anthem Blue Cross is extending the no cost to members to include both testing and treatment effective April 1, 2020 through May 31, 2020. Since the SJVIA is self-funded for its Anthem plans, Anthem requires SJVIA to opt-in to the zero cost to member plan design changes. This is not a mandate required by any legislation. The Kaiser plan is fully-insured and has implemented the zero cost to members for treatment. The additional cost to the SJVIA is limited to the covered members' out-of-pocket maximum. However, staff recommends that the Board *not* opt-in to the zero cost to member plan design changes at this time but direct staff and the consultant to return with a projection of actual cost to the SJVIA should the change be made. This is difficult to project as of this date without additional information related to potential utilization.

AGENDA: San Joaquin Valley Insurance Authority

DATE: May 8, 2020

FISCAL IMPACT/FINANCING:

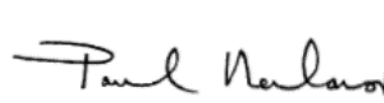
Cost is limited to the out-of-pocket maximum for each member. The out-of-pocket expense varies from plan to plan. The chart below shows the maximum out-of-pocket for each plan. Costs could be considerable higher if members utilize non-network providers.

SJVIA OOP Max.	In-Network Single/Family	Out-of-Network Single/Family
County of Fresno		
EPO	\$1,000/\$2,000	No Coverage
250	\$3,000/\$5,000	\$10,000/\$15,000
1000	\$4,000/\$8,000	\$10,000/\$20,000
1500	\$3,000/\$5,000	\$10,000/\$15,000
3000	\$3,000/\$6,000	\$5,000/\$10,000
County of Tulare		
0/500	\$2,000/\$4,000	\$5,000/\$10,000
500	\$3,000/\$6,000	\$10,000/\$20,000
750	\$3,500/\$7,000	\$10,000/\$20,000
2500	\$5,000/\$8,150	\$5,000/\$8,150

ADMINISTRATIVE SIGN-OFF:



Rhonda Sjostrom
SJVIA Manager



Paul Nerland
SJVIA Assistant Manager