



2023-24 Insurance
Committee Webinar



Medical and pharmacy

Medical plan changes overview

Moda continues to offer medical plans 1-7. No changes to the deductibles and copays/coinsurances.

Medical plan	Deductible		Out-of-pocket		Primary care		Specialist care		Alternative Care	
	Coordinated	Non-coordinated	Coordinated	Non-coordinated	Coordinated	Non-coordinated	Coordinated	Non-coordinated	Coordinated	Non-coordinated
Plan 1²	\$400	\$500	\$2,850	\$3,250	\$20 ¹	20%	\$40 ¹	20%	\$40 ¹	20%
Plan 2²	\$800	\$900	\$3,850	\$4,250	\$20 ¹	20%	\$40 ¹	20%	\$40 ¹	20%
Plan 3²	\$1,200	\$1,300	\$4,850	\$5,250	\$25 ¹	25%	\$50 ¹	25%	\$50 ¹	25%
Plan 4²	\$1,600	\$1,700	\$6,700	\$7,100	\$25 ¹	25%	\$50 ¹	25%	\$50 ¹	25%
Plan 5²	\$2,000	\$2,100	\$6,800	\$7,200	\$30 ¹	25%	\$50 ¹	25%	\$50 ¹	25%
Plan 6² HSA optional	\$1,600	\$1,700	\$6,400	\$6,750	15%	20%	15%	20%	15%	20%
Plan 7² HSA optional	\$2,000	\$2,100	\$6,500	\$6,750	20%	25%	20%	25%	20%	25%

High Deductible Health Plans overview (Plans 6 & 7)



High Deductible Health Plans (HDHPs) can be paired with a Health Savings Account (HSA)



Preventive services are covered in full; all other services are subject to the deductible and coinsurance



Pharmacy expenses are also subject to the deductible and coinsurance, with the exception of Value-Tier drugs



The family deductible applies when more than one person is enrolled on the plan. There is no individual deductible on a family plan.

Pharmacy benefits – no changes

	Medical Plans 1-5	Medical Plans 6-7	
Out-of-pocket maximum	Accrues towards out-of-pocket maximum	Accrues towards out-of-pocket maximum	
		Coordinated Care	Non-Coordinated Care
Value	\$4 per 31-day supply	\$4* per 31-day supply	\$4* per 31-day supply
Select generic	\$12 per 31-day supply	20%	25%
Preferred brand	25% up to \$75 per 31-day supply	20%	25%
Non-preferred brand **	50% up to \$175 per 31-day supply	20%	25%
Mail			
Value	\$8 per 90-day supply	\$8* per 90-day supply	\$8* per 90-day supply
Select generic	\$24 per 90-day supply	20%	25%
Preferred brand	25% up to \$150 per 90-day supply	20%	25%
Non-preferred brand **	50% up to \$450 per 90-day supply	20%	25%
Specialty***			
Generic	\$12 per 31-day supply or \$36 dollars when allowed 90-day supply	20%	25%
Preferred brand	25% up to 200\$ per 31-day supply	20%	25%
Non-preferred brand **	50% up to \$500 per 31-day supply	20%	25%

* Deductible waived

**A formulary exception must be approved for non-preferred brand prescription medication

***Allows 90-day fills for select specialty medications (2 times the copay)

Coordinated care – PCP 360 and better benefits



- Members have the option to participate in coordinated care or non-coordinated care
- To participate in coordinated care, members must choose and use a PCP 360 for primary care services
- A PCP 360 is a primary care provider who is part of a facility that has been certified by the Oregon Patient-Centered Primary Care program or other similar programs
 - This means that a PCP 360 has met certain quality standards
- Each covered family member can choose whether to participate in coordinated care and choose their own PCP 360



Coordinated care: PCP 360 and better benefits

When you sign up for a PCP 360 you pay less for your appointments and get coordinated care

You must choose a PCP 360 in your Member Dashboard and use the selected PCP 360 to receive the better benefits



A **lower** individual deductible



A **lower** individual out-of-pocket maximum



Lower copayments for office visits, specialist visits, and alternative care visits



A PCP who is responsible for making sure you get all the care you need

Coordinated care: Incentive care benefits

The coordinated care benefit includes an incentive care office visit. Members get a lower copay for office visits for chronic conditions such as asthma, heart conditions, cholesterol, high blood pressure and diabetes

Medical Plan	Incentive Care Office Visit	
	Coordinated	Non-Coordinated
Plan 1 ²	\$15 ¹	20%
Plan 2 ²	\$15 ¹	20%
Plan 3 ²	\$20 ¹	25%
Plan 4 ²	\$20 ¹	25%
Plan 5 ²	\$25 ¹	25%
Plan 6 ² HDHP	15%	20%
Plan 7 ² HDHP	20%	25%

¹ Deductible waived

² If enrolled in a Moda Health medical plan, each covered individual must choose a PCP 360 with Moda Health for that individual to receive the enhanced "coordinated" benefit under that plan when using a provider in the Connexus Network. If an individual has not chosen a PCP 360 with Moda Health, they will receive the "non-coordinated" benefit shown in the right column if using a provider in the Connexus Network.

How to find a PCP 360

- 1 To find a PCP 360, visit modahealth.com/OEGB
- 2 Click the Find Care link on the left side of the page
- 3 Use the Search by network option to select the Connexus Network

The screenshot shows the website interface for OEGB members. On the left sidebar, the 'Find Care' link is circled in yellow and labeled with a '2'. The main content area features a 'Find Care' modal window, also circled in yellow and labeled with a '3'. This modal has two search options: 'Search our provider directory' and 'Search as a member'. The 'Search as a member' option is selected, and within it, the 'Search by network' sub-option is highlighted with a yellow circle and labeled with a '3'. The 'Search by network' dropdown menu is open, showing a list of networks with 'Connexus' selected.

How to find a PCP 360 (Cont.)

- 4 Then, click PCP 360 from the 'Type' drop-down menu and look for a PCP 360
- 5 You will know a provider is a PCP 360 if you see the "360" graphic under their phone number

moda Find Care

Search for a provider

Welcome, guest | Search as a member

Type of search
Medical

Network
Connexus

Name of provider
Enter doctor name

Type
PCP 360

Specialty
- Any specialty -

- Any type -

- Alternative Care Provider
- Behavioral Health EOCCO
- Core Providers & Doctors
- Chemical Depend Facility
- Chemical Dependency
- Clinics & Medical Groups
- Dentist for Medical Plan
- Facilities & Hospitals
- Hospice & Home Care
- Lactation Counselor
- Medical Home Clinics & Medical Groups
- Medical Home Providers & Doctors
- Mental Health
- Mental Health Facility
- PCP on Moda Select
- PCP on Moda Select
- Supplies & Equipment
- Transportation
- Vision

Search

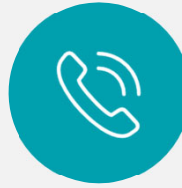
McKnight, Nicole L., Primary Care Provider

Distance: 1.3 mi
9047 SE Foster Rd
Portland, OR 97266
503-772-8751

360

How to choose a Moda Health PCP 360

- Each enrolled member can choose their own PCP 360
- The subscriber of the plan may also choose a PCP 360 for all covered members, including their spouse or domestic partner and dependents



Call a Moda 360 Health Navigator at **866-923-0409** or email them at oebbquestions@modahealth.com



Log in to your Member Dashboard to select a PCP 360 or instantly chat with a Moda 360 Health Navigator

Networks

- All Moda Health medical plans 1-7 will continue to use our Connexus Network
 - Referrals for specialists are not required for any of the Moda Health plans
- Members living outside of the Connexus service area will use Moda's national network, Aetna PPO® through Aetna Signature Administrators® except for members in Idaho and Alaska.
- New this year! Members in Idaho will continue to use the Connexus network but will now utilize the First Health network. Members in Alaska will also utilize the First Health Network.
- To search for an in-network provider OEGB members can:
 - Call a Moda 360 Health Navigator at **866-923-0409**.
 - Use Find Care and select your network.

OEGB members

- Plan materials
- Coordinated Care
- Moda 360
- Behavioral health
- Health Through Oral Wellness
- Additional Cost Tier
- Reference Price Program
- Pharmacy services
- Wellness resources

Find Care
Find a doctor, dentist, pharmacy or clinic

OEGB members, experience healthcare that revolves around you

Powered by **moda 360**

Moda Health and Delta Dental of Oregon are making it easier to choose and use the right plan for you and your family. Our health plans give you better benefit choices, better care and our largest network - Connexus. Plus, you get our Moda 360 team of Health Navigators to connect you with the care, resources and programs that will work best for you.

Search by network
Select the **network** of the plan you have or are interested in.

Network **?**
- Select -

Search by network

Don't have a network in mind? **Search as a guest.**

oebb

Members who live outside the service area

College students	Other members
<p>Dependents who live part-time outside of the Connexus Network service area (like college students) can still choose a PCP 360 for coordinated care and receive the better benefits.</p> <ul style="list-style-type: none"> • The employee must update the dependent’s address in myOEBC system • Dependents living outside of the Connexus service area will utilize Moda’s National network, Aetna PPO® network for in-network benefits away from home, except members living in Alaska and Idaho. • NEW! Members in Idaho will continue to use the Connexus network but will now utilize the First Health network. Members in Alaska will also utilize the First Health network. • When members are away and need primary care from a provider other than their designated PCP 360, they will receive benefits at the “Primary care office visits with a provider other than their chosen PCP 360” benefit level. 	<p>Members who live full-time outside of the Connexus Network service area are not eligible to participate in coordinated care. However, they do have access to Moda’s National network, Aetna PPO®, except for members living in Idaho and Alaska.</p> <p>Members in Idaho will continue to use the Connexus network but will now utilize the First Health network. Members in Alaska will also utilize the First Health network.</p> <p>Members can find an in-network provider by using Moda’s online provider directory, Find Care.</p>

Medical plan changes (effective 10/1/23)

NEW

- OEGB added the Virta Program
 - Virta is a provider-led treatment that can help reverse type 2 diabetes.
 - The program provides:
 - Continuous remote medical care
 - Nutritional therapy
 - Assists members in lowering their blood sugar
 - Reduce their medications
 - Assist the member with losing weight.
 - Eligible members will receive an invite for the program and will be no cost to the member.

NEW

- OEGB is expanding language services offerings to provide interpreter services for members when seeing their medical or dental providers. This includes in-person and virtual translation services

Medical plan changes (effective 7/1/23) Cont.

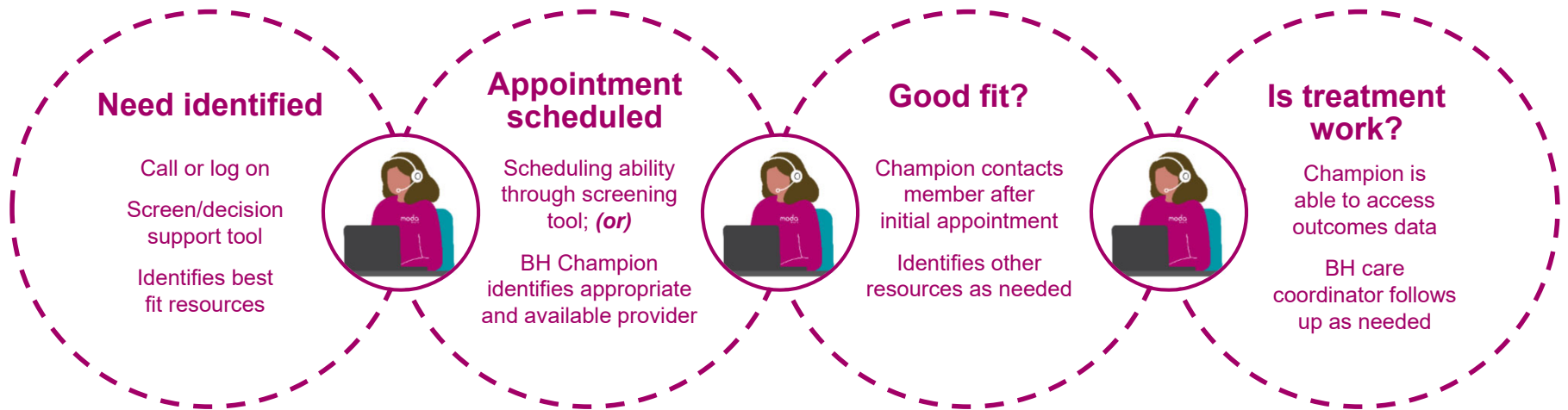


- Copay Max Plus is an industry-leading copay program that allows members to utilize the full benefit of manufacturer assistance to offset their costs at point-of-sale.
 - Looks for manufacturer assistance and applies it at the point-of-sale, if available.
 - Assistance will no longer accrue towards the deductible and out-of-pocket max.
 - Applies to more than 450 drugs
- Members can reach out a Health Navigator should they need any assistance or have any questions about these changes.

Behavioral Health 360

Behavioral Health 360 experience

- OEBC members have access to Moda's Behavioral Health (BH) 360 program that gives members a whole new way to access mental health support
- The program includes dedicated BH Champions to help members find the right mental health balance and support





- Moda has partnered with **Spring Health** to ensure all members and dependents have access to mental health resources. Members have access to telehealth services via phone, tablet, or computer that include:
 - Mental health therapy
 - Psychiatry
 - Care navigation
 - Digital cognitive behavioral therapy

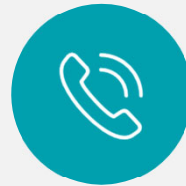
Find the right care for YOU!

Spring Health's diverse network helps us connect you with exactly the right provider for you.

- 30+ languages spoken
- Therapists that focus on the LGBTQIA+ community
- 18+ specialty and focus areas
- BIPOC therapists and prescribers
- Providers available for after-hour appointments



Behavioral Health 360



Call a Behavioral Health Champion at
833-212-5027 or email them at
bhchampions@modahealth.com

moda 

moda
HEALTH

- At Moda Health we understand that healthcare can be complicated. That's why we created Moda 360, a personalized program that puts members at the center of all your healthcare needs.
- With Moda 360, members can:
 - Live chat with a Health Navigator
 - Find specialized program matches
 - Timely personalized care reminders
 - And so much more, which is accessible through the easy-to-use Member Dashboard.

moda 




moda
HEALTH

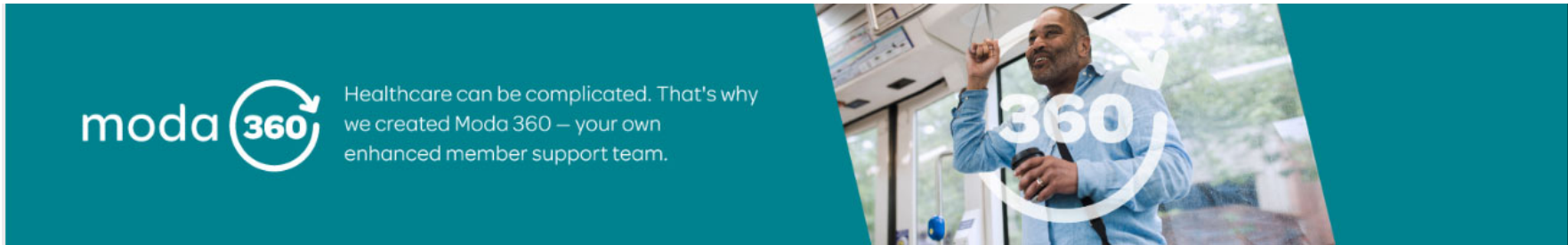
Moda 360 – Health Navigators



- Every time a member calls the Moda Health OEBC member phone number, members will be connected with a Moda 360 Health Navigator.
- The Health Navigator will not only answer member's questions, but they will also serve as a guide to connect members with the care, resources, and programs that work best for them and their families.
- They can help members with:
 - Assistance with appointment scheduling
 - Connecting members with care programs
 - Assistance with prior authorizations
 - Selecting a PCP 360
 - Claims and provider billing support
 - Closing gaps in care



New Moda 360 Member Dashboard



New Member Dashboard launched in January 2023

Enhanced, easy to use layout

Personalized to each member




Moda 360 Personalized Programs



Care Reminders Moda 360 programs

Moda 360 programs

Healthcare can be complicated. That's why we created Moda 360 -personalized programs to help you on your health journey.



- [Comprehensive Coordinated Care \(C3\)](#)
Your PCP 360 visits and in-network mental health visits are covered when you enroll. >
- [Text a doctor with CirrusMD](#)
Never be without a doctor. Text a medical doctor about non-emergency health concerns 24/7. >
- [Case management](#)
Navigate the healthcare system with our registered nurses or licensed clinical social workers. >

Additional resources

[View all programs](#) >



Moda 360 Programs



Moda 360 Programs

Filters

Program Status
Eligible ▼

Category
Mental Health/Behavioral Health ▼

Apply

[Clear filters](#)

Mental health support with Spring Health >

Spring Health provides counseling, psychiatry, and more via phone, tablet or computer.

Behavioral Health Champions >

Behavioral Health Champions get you the right care and make sure it's a good fit for you.

Addiction care with Hazelden Betty Ford >

Hazelden Betty Ford offers resources and care for substance use disorder.

Behavioral Health 360 Care Coordination >

A licensed care coordinator can help you understand and connect with treatment options.

Mobile therapy with Meru Health >

Meru Health provides effective treatment for stress and depression via your smart phone.

Moda 360 Programs



Mental health support with Spring Health

Through our partnership with Spring Health, we make sure you and your covered family members have the mental health care and support you need and deserve. With Spring Health, you can access a range of telehealth services, including mental health therapy, psychiatry, care navigation and digital cognitive behavioral therapy, from your phone, tablet or computer. A diverse network of passionate therapist and physicians are ready to help you feel your very best.

[Learn more and enroll](#)

Call health navigator: 866-923-0409

CirrusMD



- The CirrusMD app connects you with a doctor via text, 24/7 with no cost-sharing for members*
 - Members on a High Deductible Health Plan (Medical Plan 6 or 7) will be subject to the deductible with no member cost sharing after their deductible has been met.
- The app allows members to:
 - Ask urgent or general health questions
 - Message, share photos or video chat
- Provides convenience and flexibility, and is available in all 50 states
- Providers can also prescribe medications
- Can access through Member Dashboard or the CirrusMD website cirrusmd.com/modahealth



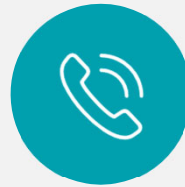


Moda's Pre-Diabetes Prevention Program (Pre-D)

- OEBC members have access to Moda's Pre-D program at no cost to the member.
- Members who engage in the Pre-D program can decrease their risk for chronic conditions such as heart disease, stroke and developing Type II Diabetes.
- The initial session includes:
 - An assessment
 - Creation of personal program goals
 - Referral to a nutritionist at no cost to the member
 - Personalized health coaching
- Pre-D is a yearlong program that follows Centers for Disease Control curriculum.
- Members who are eligible to participate in this program will receive a FitBit to help them track their weight and exercise.



Moda's Pre-Diabetes Prevention Program (Pre-D)



Call the Pre-D team at
833-212-5028 or email them at
predprogram@modahealth.com

Vision

Vision plan options – No changes

1. You may see any licensed ophthalmologist, optometrist or optician
2. Receive discounted rate from a Moda Health contracted provider just use Find Care, Moda Health's online provider directory
3. Benefits run on a plan year basis from Oct. 1 through Sept. 30
4. Benefit maximum benefits include vision exam and hardware

Vision plan options	Opal	Pearl	Quartz
Benefit maximum	\$600	\$400	\$250
	What members pay		
Eye examinations Frequency: Once per plan year	0%		
Lenses Frequency: Contacts or one pair of lenses per plan year	0%		
Frames Frequency: One pair per plan year for members under age 17; One pair per every two plan years for members age 17 and older	0%		

Delta Dental plans



Delta Dental plan changes

- There are no changes to the copays and coinsurances to the existing plan designs. We will continue to offer plans 1,5,6, the Exclusive PPO and the Exclusive PPO – incentive plan.
- Both Exclusive PPO plans do not include out-of-network benefit coverages
 - Members enrolled in either of these plans must see a Delta Dental PPO provider in order to receive benefits
- OEBC members have the Preventive First program. This means preventive services do not accrue towards the annual benefit maximum, leaving additional dollars to use for basic and major services.

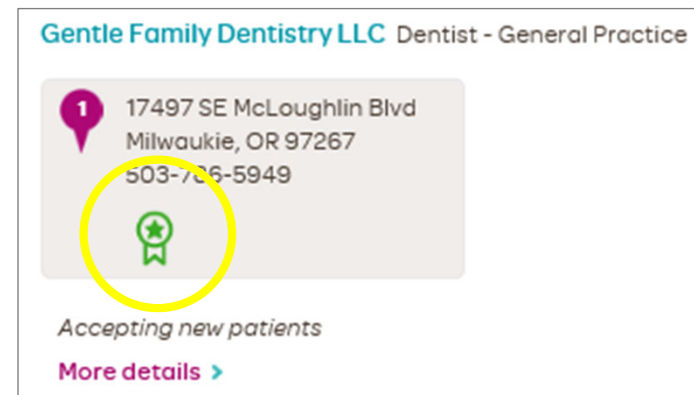
Delta Dental plan options

Plan options	Plan 1	Plan 5	Plan 6	Exclusive PPO – Incentive plan	Exclusive PPO Plan
Network	Delta Dental Premier			Delta Dental PPO	Delta Dental PPO
Deductible	\$50	\$50	\$50	\$50	\$50
Benefit maximum	\$2,200	\$1,700	\$1,200	\$2,300	\$1,500
In-network, members pay					
Preventive/diagnostic	30% - 0%	30% - 0%	0%	0%	0%
Restorative	30% - 0%	30% - 0%	20%	30%-0%	10%
Major restorative - crowns/onlays	30% - 0%	30%	50%	30% - 0%	20%
Prosthetic -implants	30% - 0%	50%	50%	30% - 0%	20%
Orthodontic (lifetime maximum - \$1,800)	20%	20%	N/A	20%	20%
Occlusal guards (night guards* and athletic mouth guards)	50%	50%	50%	50%	50%
Nitrous oxide	50%	50%	50%	50%	50%

Health through Oral Wellness[®] (HtOW)

- All OEBC members have access to the HtOW program
 - Patient-centered wellness program that helps members maintain better oral health through a risk assessment, education and additional evidence-based preventive care
- Providers participating in the program use an oral health assessment to find out the member's risk of tooth decay, gum disease and oral cancer
- Members may qualify for the following services depending on their risk score:
 - Additional cleanings
 - Fluoride treatment
 - Sealants
 - Periodontal maintenance
 - Nutritional counseling
- For more details on HtOW – please see our website: deltadentalor.com/oralwellness/members/

To see which providers are participating in HtOW, members can look for a green badge shown in Find Care



Moda Health Account Management team

Please feel free to email us at OEBB_Marketing@modahealth.com at any time with any questions, you may have.



Aleenna Rebitzke
Sr. Account Executive



Kirsten Klatt
Large Group Account Manager



Ryan Nunnery
Govt Programs Coordinator



Erica Hedberg
Director Govt Programs



Thank you



Delta Dental is a trademark of Delta Dental Plans Association