



# Maine Municipal Employees Health Trust

60 COMMUNITY DRIVE AUGUSTA, MAINE 04330-9486 (207) 621-2645 www.mmeht.org

## **Important Notice Health Trust Plan Benefit Changes Effective January 1, 2016**

To: Health Trust Health Plan Participants  
From: Diane Barnes, Chair, Board of Trustees  
Date: September 2015  
Re: 2016 Health Trust Plan Benefit Changes

The purpose of this notice is to inform all Health Trust health plan participants of some upcoming changes to the Health Trust health plans. These changes will be effective January 1, 2016.

At its strategic planning meeting in July, the Maine Municipal Employees Health Trust (MMEHT) Board of Trustees voted to make limited plan design changes to the Health Trust health plans. Several different plan design changes were discussed by the MMEHT Board during this meeting, including increases to emergency room copays, office visit copays, and prescription drug copays. All of these items were considered by the Board, in an effort to help reduce plan costs and prepare for the anticipated impacts of the Cadillac Tax that will most likely be imposed on the Health Trust as a result of the federal Affordable Care Act (ACA).

After careful consideration of each of the proposed plan design changes, and following extensive discussion, the Board voted to make changes only to the copays charged for specialist office visits, for seven of the Health Trust health plans. These changes are as outlined below.

|                 | <b>Primary Care Physician (PCP)</b> |                       | <b>Specialist - Includes Walk-In Clinics</b> |                              |                                     |
|-----------------|-------------------------------------|-----------------------|--|------------------------------|-------------------------------------|
|                 | <b>Current PCP Copay</b>            | <b>2016 PCP Copay</b> | <b>Current Specialist Copay</b>              | <b>2016 Specialist Copay</b> | <b>Increase in Specialist Copay</b> |
| <b>POS A</b>    | \$10                                | \$10 – no change      | \$10   | \$20                         | \$10                                |
| <b>POS C</b>    | \$15 *                              | \$15 * – no change    | \$15   | \$25                         | \$10                                |
| <b>POS 200</b>  | \$15 *                              | \$15 * – no change    | \$20   | \$30                         | \$10                                |
| <b>PPO 500</b>  | \$20 *                              | \$20 * – no change    | \$30   | \$35                         | \$5                                 |
| <b>PPO 1000</b> | \$20 *                              | \$20 * – no change    | \$30   | \$35                         | \$5                                 |
| <b>PPO 1500</b> | \$25 *                              | \$25 * – no change    | \$35   | \$40                         | \$5                                 |
| <b>PPO 2500</b> | \$25 *                              | \$25 * – no change    | \$35   | \$40                         | \$5                                 |

\* Copay is reduced if the member receives services from a Primary Care Physician who has been designated as a Provider of Distinction, as described on the next page.

Note: There will be no changes to the Companion Plan offered to retirees who are also covered by Medicare.

Actuarial estimates indicate that these changes could potentially save the Trust over \$300,000 in claims costs per year. Although this amount is a very small percentage of the total claims costs for the Health Trust health plans

(which exceed \$100 million in any given year), it is our hope that by making this change, we will begin to reduce the overall costs to the plans. This will not only help to keep costs down when considering future rate adjustments, but it may help to alleviate the burden placed upon the Health Trust starting in 2018, by the ACA's Cadillac Tax.

In addition to the copay change approved by the Board at its July meeting, we would also like to remind you of the change to the Health Trust's Providers of Distinction program that will take effect January 1, 2016. As you know, the Health Trust first began offering the Providers of Distinction program in 2012. Since that time, this program has provided financial incentives to Health Trust participants who voluntarily use preferred facilities (hospitals) or providers, by reducing or eliminating deductible expenses for services received at specified hospitals, and by reducing the office visit copay for Primary Care Physicians who meet certain quality criteria.

When the Health Trust announced its listing of preferred hospitals for 2015, it also provided notice of the termination of the incentive for using preferred hospitals, effective January 1, 2016. The Health Trust will, however, continue to provide incentives for participants who receive services from designated Primary Care Physicians. These incentives are available to participants in all of the Health Trust health plans, with the exception of the POS A and Retiree Group Companion plans.

A copy of the Health Trust's 2016 Providers of Distinction Program flyer is included in this newsletter.

Please do not hesitate to contact the Health Trust with questions regarding any of the Health Trust plans. The Health Trust Member Service Representatives are available to answer your calls Monday through Friday, from 8:00 a.m. to 4:30 p.m. They can be reached at 1-800-852-8300. You can also email your questions to: [HTService@memun.org](mailto:HTService@memun.org).

As a member of the Health Trust, you are part of a group self-insured plan that is committed to providing its employer groups and participants with superior customer service and quality benefit plans, and to using its strength in numbers to take full advantage of cost saving opportunities in the health care market, today and in the future. **The Board of Trustees appreciates your participation in the Trust.**

If you have any questions about the information contained in this notice, or if you would like additional information about any Health Trust program, please contact Stephen Gove, Director, Health Trust Services, or Anne Wright, Assistant Director, Health Trust Services, at 1-800-452-8786.

#### **Health Trust Board of Trustees**

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# Maine Municipal Employees Health Trust

60 COMMUNITY DRIVE AUGUSTA, MAINE 04330-9486 (207) 621-2645 [www.mmeht.org](http://www.mmeht.org)

## **Providers of Distinction Program for Primary Care Physicians (PCPs) Effective January 1, 2016**

**for POS C, POS 200, PPO 500, PPO 1000, PPO 1500 and PPO 2500 Plans**

Throughout calendar year 2016, the Health Trust will continue to provide financial incentives to participants who voluntarily use preferred Primary Care Physicians (PCPs), under the *MMEHT Providers of Distinction* program.

In an effort to make this program easier for our members to understand, we have developed the following Q&A. If you have questions regarding this program, please call Health Trust Member Services at 1-800-852-8300.

### **What are tiered networks?**

Tiered networks allow members to reduce their office visit copays by seeking care from Providers of Distinction – primary care doctors that have demonstrated the highest quality as determined by the Maine Health Management Coalition (MHMC).

### **Which MMEHT health plans use the tiered networks?**

All MMEHT health plans with the exception of the POS A plan and the Retiree Group Companion Plan use the tiered networks for the **Preferred PCP** designation.

### **What is the advantage to using a Preferred PCP?**

If your Primary Care Physician is designated as a Preferred PCP, your office visit copay will be reduced to \$10 per visit if you are enrolled in the POS C, POS 200, PPO 500, or PPO 1000 plan; or to \$15 if you are enrolled in the PPO 1500 or PPO 2500 plan.

### **How do I find out if my Primary Care Physician is a Preferred PCP?**

Log on to the Maine Health Management Coalition's website at [www.getbettermaine.org](http://www.getbettermaine.org), click on Search by Practice Name, choose either Adult Care or Pediatrics from the drop-down box, then enter the required information for your doctor. A doctor or practice will only be considered Preferred if they rate "Good", "Better", or "Best" in at least two categories, based on quality of care.

### **How can I find a Primary Care Physician who may qualify to be a Preferred PCP?**

First, log on to the Maine Health Management Coalition's website at [www.getbettermaine.org](http://www.getbettermaine.org), click on Search by Ratings & Location, then choose either Adult Care or Pediatrics from the drop-down box. This option will allow you to compare a number of doctors and practices around the state. You can also narrow your search down to a particular geographic area. A doctor or practice will be considered preferred if they rate "Good", "Better" or "Best" in at least two categories.

You will then need to log on to [www.anthem.com](http://www.anthem.com) to be sure that the provider you are considering participates in the Anthem network.

### **For how long is the *MMEHT Providers of Distinction* tier effective January 1, 2016 in place?**

The MMEHT Board of Trustees approved the use of the MMEHT Providers of Distinction PCP lists as noted on the Maine Health Management Coalition website, [www.getbettermaine.org](http://www.getbettermaine.org). MHMC ratings can change periodically throughout the year; they will notify physicians of any changes.

Please refer to the back of this flyer for more information on the  
2016 Providers of Distinction program.

# MMEHT PRIMARY CARE PHYSICIANS OF DISTINCTION

|  |  |                 |             |                 |             |                |             |                 |             |                |             |                 |             |
|--|--|-----------------|-------------|-----------------|-------------|----------------|-------------|-----------------|-------------|----------------|-------------|-----------------|-------------|
| <b>PCPs</b><br>Primary Care Physicians | <b>Preferred PCPs</b><br>Providers with at least two “Good”, “Better”, or “Best” ratings from the Maine Health Management Coalition website:<br><a href="http://www.getbettermaine.org">www.getbettermaine.org</a>   |                 |             |                 |             |                |             |                 |             |                |             |                 |             |
| <b>Incentives</b>                      | <b>★ Reduced Office Visit Copays</b><br><table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;"><b>POS C</b></td> <td style="width: 16.5%;"><b>\$10</b></td> <td style="width: 33%;"><b>PPO 1000</b></td> <td style="width: 16.5%;"><b>\$10</b></td> </tr> <tr> <td><b>POS 200</b></td> <td><b>\$10</b></td> <td><b>PPO 1500</b></td> <td><b>\$15</b></td> </tr> <tr> <td><b>PPO 500</b></td> <td><b>\$10</b></td> <td><b>PPO 2500</b></td> <td><b>\$15</b></td> </tr> </table> | <b>POS C</b>    | <b>\$10</b> | <b>PPO 1000</b> | <b>\$10</b> | <b>POS 200</b> | <b>\$10</b> | <b>PPO 1500</b> | <b>\$15</b> | <b>PPO 500</b> | <b>\$10</b> | <b>PPO 2500</b> | <b>\$15</b> |
| <b>POS C</b>                           | <b>\$10</b>  | <b>PPO 1000</b> | <b>\$10</b> |                 |             |                |             |                 |             |                |             |                 |             |
| <b>POS 200</b>                         | <b>\$10</b>  | <b>PPO 1500</b> | <b>\$15</b> |                 |             |                |             |                 |             |                |             |                 |             |
| <b>PPO 500</b>                         | <b>\$10</b>  | <b>PPO 2500</b> | <b>\$15</b> |                 |             |                |             |                 |             |                |             |                 |             |

The MMEHT Board of Trustees has adopted a listing of Primary Care Physicians (PCPs) as its preferred tier or MMEHT Providers of Distinction based on the Maine Health Management Coalition’s (MHMC) **quality** (effective care and safety) metrics as reported on the Coalition’s website ([www.getbettermaine.org](http://www.getbettermaine.org)). The Maine Health Management Coalition’s Pathways to Excellence (PTE) Steering Committee has developed a set of metrics to measure how effectively primary care practices manage their patients with chronic conditions and how pediatric practices manage their patients.

The Maine Health Management Coalition Foundation publishes quality data on Primary Care Physicians (PCPs). Doctors who treat adults voluntarily submit clinical information to Bridges to Excellence and/or the National Committee on Quality Assurance. These organizations in turn conduct assessments and generate rankings regarding the quality of the care being provided. The participating Primary Care Physicians may also submit information about the tools they use in maintaining and transferring medical information, and assisting their patients.

Bridges to Excellence and the National Committee on Quality Assurance are independent, non-profit organizations that publish information about how well doctors and their staffs across the U.S. are doing at taking care of their patients. Once a ranking is given it remains valid for two to three years.

The Maine Health Management Coalition’s website, [www.getbettermaine.org](http://www.getbettermaine.org), is a link to the doctor ratings. A doctor or practice will be considered preferred if they rate “Good”, “Better” or “Best” in at least two categories. Categories include effective, safe and satisfactory care. If a doctor is not rated, receives a low score, or does not report, that doctor will not be considered preferred.

## NOTES

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**Member Service Representatives**  
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E-mail: [HTservice@memun.org](mailto:HTservice@memun.org)