

Texas Employees Group Benefits Program
 Evaluation of Benefit Change Examples on FY 2011 Costs

Physician Office Visit Copayment Change; Retain PCP Referral.

Current HealthSelect: \$20 PCP/\$30 specialist

Increase all primary care physician office visit copays by \$5	0.5%
Increase all specialist copays:	
by \$10	1.1%
by \$20	2.2%

HealthSelect Deductible Change.

Current HS-in net/HS-out net/HS-out area: \$0/\$500/\$200

\$100/\$750/\$300	1.0%
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HealthSelect Coinsurance Stop Loss Change.

Current HS-in net/HS-out net/HS-out area: \$1,000/\$3,000/\$1,000.

\$1500/\$4500/\$3000	0.7%
\$2000/\$7000/\$3000	1.3%
\$3000/\$7000/\$3000	2.0%

Inpatient Copayment Change.

Current HealthSelect and HMO: \$100 per day/5 day maximum.

\$150 per day/5 day max	0.1%
\$150 per day/7 day max	0.2%

Outpatient Facility Copayment Change.

Current HS/HMO: \$100/\$100

\$150/\$150	0.4%
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Emergency Room Copayment Change.

Current HealthSelect/HMO: \$100/\$100

\$150/\$150	0.2%
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Prescription Drug Copayment Change.

Current \$10/\$25/\$40 retail, 3x mail for all, \$5/\$10/\$15 retail maintenance fee, \$50 deductible at retail and mail.

\$10/\$35/\$60, \$50 deductible	2.1%
\$15/\$35/\$60, \$100 deductible	3.1%

Move all Specialty Drugs to 3rd Tier. 0.1%