

# Proposed City and County of Denver 2013 Health Plan Changes

The following is a summary of changes from the 2012 to the 2013 plan year for any Career Service or Sheriff employee enrolled in the City and County of Denver's group health plans.

- New this year:
1. Addition of a Denver Health Medical Plan *Deductible HMO*
  2. Various copay *reductions* for the Denver Health HMO plan
  2. Structure change to the in-patient Hospital copay for the Kaiser and United HMO plans
  3. Emergency Room copay change for the Kaiser and United HMO plans

## 2013 CCD Medical Updates

	Kaiser Permanente Plans			United Health Care Plans			Denver Health Medical Plans				<b>New! Deductible HMO</b>
	2012 HMO	2013 HMO	Deductible HMO (no change 2012-13)	2012 HMO	2013 HMO	Navigate (no change 2012-13)	HMO 2012 <sup>2</sup>		HMO 2013 <sup>2</sup>		
Deductible	\$0	\$0	\$500/1500	\$0	\$0	\$500/1500	\$0		\$0		\$500/1500
Out-of-pocket max (EE/Family)	\$2000/4000	<b>\$3000/5000</b>	\$2500/5000	\$2000/4500	<b>\$3000/6000</b>	\$2500/5000	none		none		\$2500/5000
Employee Coinsurance	none	none	20%	none	none	20%	none		none		20%
Primary Care Office Visit	\$30	\$30	\$30*	\$35	\$35	\$25*	\$35		<b>\$25</b>		\$25
Specialist Visit	\$50	\$50	\$50*	\$60	\$60	\$50*	\$50		<b>\$40</b>		\$50
Prescriptions	\$15/30	<b>\$20/40/60</b>	\$20/40/60	\$15/45/60	<b>\$20/40/60</b>	\$15/45/60	DH \$4/10/15/30	Non-DH Pharmacy \$8/20/30/60	DH \$4/10/15/30	Non-DH Pharmacy \$8/20/30/60	\$15/45/60
Inpatient Hospital	\$1,000	<b>\$500/day up to \$2500</b>	20% after deductible	\$1,000	<b>\$500/day up to \$2500</b>	\$150 + deductible + coinsurance	\$1,000		<b>\$500</b>		\$150 + deductible + coinsurance
Outpatient Hospital	\$250	<b>\$350</b>	20% after deductible	\$350	\$350	\$75 + deductible + coinsurance	\$350		<b>\$200</b>		\$75 + deductible + coinsurance
ER	\$200	<b>\$300</b>	\$200	\$200	<b>\$300</b>	\$300	\$300		<b>\$150</b>		\$300
Urgent Care	\$100	\$100	\$75	\$100	\$100	\$75	\$100		<b>\$50/100</b>		\$75

\*For the Kaiser DHMO, United Navigate and DHMP Deductible HMO plans, procedures performed during visit are subject to deductible and coinsurance in addition to the copay

<sup>2</sup> Denver Health has two levels for prescriptions. If members fill their prescription at Denver Health they pay \$8 for certain maintenance medications and \$15/\$25/\$45 for generic, brand and non-formulary, respectively. They will pay \$25/\$45/\$65 for generic, brand and non-formulary, respectively outside of Denver Health, at a participating pharmacy. Denver Health also has two Urgent care copays, \$50 if care is obtained in-network and \$100 if care is not.

**Denotes a change in 2013**

## 2012-2013 CSA Monthly Medical Premium Compare

	2012 Contributions and Rates				2013 Contributions and Rates				Change 2012 to 2013			
	% City Cont	Monthly Total	City Monthly Cost	Employee Monthly Cost	% City Cont	Monthly Total	City Monthly Cost	Employee Monthly Cost	Total % Change	City Monthly \$ Change	Employee Monthly \$ Change	
<b>KAISER</b>												
Employee	85%	\$454.04	\$385.93	\$68.11	<b>80%</b>	\$470.51	\$376.41	\$94.10	3.6%	-\$9.53	\$26.00	
Ee + spouse	77.5%	\$998.88	\$774.13	\$224.75	<b>72.5%</b>	\$1,027.92	\$745.24	\$282.68	2.9%	-\$28.89	\$57.93	
Ee + child	80%	\$908.08	\$726.46	\$181.62	<b>75%</b>	\$935.02	\$701.27	\$233.76	3.0%	-\$25.20	\$52.14	
Family	75%	\$1,452.92	\$1,089.69	\$363.23	<b>70%</b>	\$1,492.43	\$1,044.70	\$447.73	2.7%	-\$44.99	\$84.50	
<b>KAISER DEDUCTIBLE HMO</b>												
Employee	95%	\$347.24	\$329.88	\$17.36	95%	\$385.72	\$366.43	\$19.29	11.1%	\$36.56	\$1.92	
Ee + spouse	87.5%	\$763.92	\$668.43	\$95.49	87.5%	\$841.37	\$736.20	\$105.17	10.1%	\$67.77	\$9.68	
Ee + child	90%	\$694.48	\$625.03	\$69.45	90%	\$765.43	\$688.89	\$76.54	10.2%	\$63.85	\$7.10	
Family	85%	\$1,111.16	\$944.49	\$166.67	85%	\$1,221.09	\$1,037.93	\$183.16	9.9%	\$93.44	\$16.49	
<b>United Healthcare HMO</b>												
Employee	85%	\$717.70	\$610.05	\$107.66	<b>80%</b>	\$710.57	\$568.46	\$142.11	-1.0%	-\$41.59	\$34.46	
Ee + spouse	77.5%	\$1,578.96	\$1,223.69	\$355.27	<b>72.5%</b>	\$1,556.08	\$1,128.16	\$427.92	-1.4%	-\$95.54	\$72.66	
Ee + child	80%	\$1,435.44	\$1,148.35	\$287.09	<b>75%</b>	\$1,415.19	\$1,061.39	\$353.80	-1.4%	-\$86.96	\$66.71	
Family	75%	\$2,297.03	\$1,722.77	\$574.26	<b>70%</b>	\$2,261.03	\$1,582.72	\$678.31	-1.6%	-\$140.05	\$104.05	
<b>United Healthcare Navigate</b>												
Employee	95%	\$576.59	\$547.76	\$28.83	95%	\$582.59	\$553.46	\$29.13	1.0%	\$5.70	\$0.30	
Ee + spouse	87.5%	\$1,268.51	\$1,109.95	\$158.56	87.5%	\$1,274.51	\$1,115.20	\$159.31	0.5%	\$5.25	\$0.75	
Ee + child	90%	\$1,153.21	\$1,037.89	\$115.32	90%	\$1,159.21	\$1,043.29	\$115.92	0.5%	\$5.40	\$0.60	
Family	85%	\$1,845.40	\$1,568.59	\$276.81	85%	\$1,851.40	\$1,573.69	\$277.71	0.3%	\$5.10	\$0.90	
<b>DENVER HEALTH DHMO</b>												
Employee	Not offered in 2012				<b>New! DENVER HEALTH DHMO</b>				Not Offered in 2012			
Ee + spouse	Not offered in 2012				95%	\$444.22	\$422.01	\$22.21	Not Offered in 2012			
Ee + child	Not offered in 2012				87.5%	\$919.37	\$804.45	\$114.92	Not Offered in 2012			
Family	Not offered in 2012				90%	\$714.31	\$642.88	\$71.43	Not Offered in 2012			
<b>DENVER HEALTH HMO</b>												
Employee	85%	\$513.27	\$436.28	\$76.99	<b>80%</b>	\$521.73	\$417.38	\$104.35	1.65%	-\$18.90	\$27.36	
Ee + spouse	77.5%	\$1,065.68	\$825.90	\$239.78	<b>72.5%</b>	\$1,080.91	\$783.66	\$297.25	1.43%	-\$42.24	\$57.47	
Ee + child	80%	\$827.27	\$661.82	\$165.45	<b>75%</b>	\$839.57	\$629.68	\$209.89	1.49%	-\$32.14	\$44.44	
Family	75%	\$1,476.20	\$1,107.15	\$369.05	<b>70%</b>	\$1,496.46	\$1,047.52	\$448.94	1.37%	-\$59.63	\$79.89	

## 2012-2013 CSA Monthly Dental Premium Compare

	2012 Rates				2013 Rates				2012-2013			
	% City Cont	Monthly Total	City Monthly Cost	Employee Monthly Cost	% City Cont	Monthly Total	City Monthly Cost	Employee Monthly Cost	City % Change	City Monthly \$ Change	Employee Monthly \$ Change	
<b>EPO</b>												
Employee	80.7%	\$27.92	\$22.53	\$5.39	80.7%	\$31.27	\$25.24	\$6.03	12.00%	\$2.70	\$0.65	
Ee + spouse	73.6%	\$61.98	\$45.60	\$16.38	73.6%	\$69.42	\$51.07	\$18.35	12.00%	\$5.47	\$1.97	
Ee + child	75.9%	\$55.84	\$42.41	\$13.43	75.9%	\$62.54	\$47.50	\$15.04	12.00%	\$5.09	\$1.61	
Family	71.2%	\$99.40	\$70.77	\$28.63	71.2%	\$111.32	\$79.26	\$32.06	11.99%	\$8.49	\$3.43	
<b>PPO Low</b>												
Employee	85%	\$26.51	\$22.53	\$3.98	85%	\$29.69	\$25.24	\$4.45	12.00%	\$2.70	\$0.48	
Ee + spouse	77.5%	\$58.84	\$45.60	\$13.24	77.5%	\$65.90	\$51.07	\$14.83	12.00%	\$5.47	\$1.59	
Ee + child	80%	\$53.01	\$42.41	\$10.60	80%	\$59.37	\$47.50	\$11.87	12.00%	\$5.09	\$1.27	
Family	75%	\$94.36	\$70.77	\$23.59	75%	\$105.68	\$79.26	\$26.42	12.00%	\$8.49	\$2.83	
<b>PPO High</b>												
Employee	63.8%	\$35.34	\$22.53	\$12.81	63.8%	\$39.58	\$25.24	\$14.34	12.00%	\$2.70	\$1.54	
Ee + spouse	58.1%	\$78.46	\$45.60	\$32.86	58.1%	\$87.87	\$51.07	\$36.80	11.99%	\$5.47	\$3.94	
Ee + child	60.0%	\$70.68	\$42.41	\$28.27	60.0%	\$79.16	\$47.50	\$31.66	12.00%	\$5.09	\$3.39	
Family	56.2%	\$125.82	\$70.77	\$55.05	56.2%	\$140.91	\$79.26	\$61.65	11.99%	\$8.49	\$6.60	

## 2012-2013 CSA Monthly Vision Premium Compare