

The Joint Insurance Committee
(A collaborative effort of the Boise District & the Boise Education Association)
February 10, 2015

IMPORTANT HEALTH PLAN UPDATES

The Joint Insurance Committee has an unusually high number of health plan updates/changes to communicate. Health care reform and medical advances are accelerating the rate of change. We have developed the following FAQ's and, at their end, we discuss a view of the changes in general.

PREMIUMS, CO-PAYS, AND DEDUCTIBLES

Will our premiums, co-pays, and deductibles cost more next year? The decision to raise premiums, co-pays, and deductibles is based on increased costs. We do have new costs. Breakthrough drugs are a new cost. Almost all drugs, in addition, are seeing price increases. We have new charges due to health care reform. For example, one fee is based on the number of lives covered in our medical plan. Because Boise Schools is dedicated to wellness, we have lower costs. Balancing costs and savings keeps the medical plan healthy. Compared to previous years, we are seeing more new costs. If premiums, co-pays, and deductibles need to rise, everyone's dedication to wellness means the increases will be that much less.

ENHANCED SPINE WELLNESS BENEFIT

Did you know Boise Schools has a special, reduced fee, program (the Enhanced Spine Wellness Benefit) for eligible candidates to help get early care for a painful back? Painful backs are the #1 reason people make appointments to see a doctor. The goal of Boise Schools' Enhanced Spine Wellness Benefit is to relieve pain, improve mobility and avoid surgery when possible. For more details, please see District website (employee benefits/wellness/Enhanced Spine Wellness Program). Questions: Contact Wellness Coordinator Isabel.snell@boiseschools.org (208) 854-4083

DRUG BREAKTHROUGHS

What are "specialty" drugs? How do they impact health care costs? Last summer our plan experienced a significant increase in costs due to drug breakthroughs, often described as "specialty" drugs. Hundreds of drug breakthroughs are expected soon, many costing \$1000's of dollars for **each dose** (whether a pill, a shot, or an intravenous treatment). Breakthroughs, past and present, increase health care costs at the same time as they bring improved health. The JIC is researching how other companies are managing rising pharmacy costs.

The Joint Insurance Committee has worked since 1985 on health-related matters for the District community. We would like you to know who we are. Please contact us with your questions.

Isabel Kurita, Wellness Coordinator	Brent Nye, Benefits Mngr*	Blas Telleria, Co-Chair, Dir. Human Resources
Maggie Martini, SLP retired*	Chris Pickford, Co-Chair, Benefits *	Carissa Wahl, Special Education *.
Stephanie Myers, BEA President	Jeffrey Roberts, Principal, Shadow Hills*	Kathy Yamamoto, BEA Exec. Dir.
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COVERING FAMILY MEMBERS FOR MEDICAL INSURANCE

Health care reform changes are complex.

Please contact benefits@boiseschools.org or 854-4074 for more details.

Can my spouse and children buy medical insurance on the Idaho health exchange (Your Health Idaho)? Yes, your family can purchase medical insurance on the exchange. No, unfortunately, your spouse and children do not qualify for a premium subsidy on the health exchange. The details are complex. Contact your insurance broker or benefits@boiseschools.org for details.

I was advised my family qualified for a subsidy on the Idaho health exchange. I signed them up for the subsidy. Now I understand that was not correct. What could happen? Current law provides for penalties administered through the IRS. Contact your tax adviser or the IRS for details.

Is there open enrollment each year for my spouse and children to join the District medical plan? Your eligible children can enroll for medical insurance each year. Your spouse cannot. Spouses can only join at times known as IRS-qualified events (your initial hire, marriage, job loss, etc.) Please contact benefits@boiseschools.org **Note:** District dental insurance through Willamette has open enrollment every spring for employees, spouses and their eligible children, as long as the entire family transfers to Willamette and uses the Willamette dentists.

COMMENTS

The Joint Insurance Committee is encouraged and cautious at the same time. We again this year have 90+ percent participation in the wellness screening. We have received hundreds of pages documenting additional wellness activities, completed above and beyond the screenings. Being healthy has had physical and financial rewards: stable premiums, -premium holidays, and improved quality of life. Wellness remains the foundation of our District approach to health.

Rising health care costs are a concern. The Joint Insurance Committee continues to focus on the balance of affordability and quality in health care. We are concerned with the complexities of health care and it is imperative to share the complexities with all of our health plan members.