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CORRESPONDENCE MEMORANDUM

- **DATE:** July 31, 2014
- TO: Group Insurance Board
- **FROM:** Tara Pray, Manager, Alternate Health Plans Mary Statz, Director, Health Benefits & Insurance Plans Bureau
- **SUBJECT:** High Deductible Health Plan/Health Savings Accounts Communication and Education Update

This memo is for informational purposes only. No Board action is required.

Department of Employee Trust Funds (ETF) staff have launched a communication and education plan that centers on the new High Deductible Health Plan (HDHP) and Health Savings Account (HSA) option for the 2015 plan year.

The first major communications piece, which targets state employees, is an "e-learning module" that provides a very brief, high-level introduction to the concepts of HDHP and HSA, along with a glossary of terms.

The piece we developed is a very user-friendly, online – and on-demand – presentation produced using Articulate Software. Information is presented in a logical way that enables the member to easily and quickly navigate the information presented in order to understand the topic presented.

In July we presented this module to internal staff, the State Payroll Council, and a Division of Insurance Services (DIS) workgroup focused on member communication and education. It has received very positive feedback overall, and we have made revisions based on excellent suggestions offered by these groups. The module was recently released to all ETF staff and will be distributed to all state agency employers soon.

Reviewed and approved by Lisa Ellinger, Administrator, Division of Insurance Services

Lisa Mingir Electronically signed: 08/12/2014

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We are developing a second module that will provide more detailed information, including:

- the differences between the current Uniform Benefits and the HDHP Uniform Benefits;
- specific information about HSAs; and
- deductible amounts, out-of-pocket limits, employer contribution amounts, and employee premium amounts

This module is expected to be released in mid-September, along with the It's Your Choice enrollment materials.

Because e-learning is a new communication "tool" for ETF, we will provide a brief presentation to the Board at this meeting. We are excited to share a glimpse into the future of our strategic communications and education and welcome your feedback.

Staff will be at the Board meeting to answer any questions.