

High Deductible Health Plan Initiative Update

Item 4 - Group Insurance Board

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Informational item only

No Board action is required.

Background

- February Board Meeting recommendation
- External stakeholder feedback
 - State employers
 - Local government employers
 - Health Plans
 - Optum Financial

State Employer Feedback

Member education

Evergreen HSA enrollment

Training Optum Financial Customer Service

Benefits Mentor's Usefulness

Local Employer Feedback

Local Employer Survey

- Distributed to program option P07/P17 (HDHP)
- Two-week turnaround time

58%
responded

- Confident explaining HDHP to employees
- Offer webinars to employees
- Currently Offer non-ETF HSA
- Do not offer more than one program option

Health Plan Feedback

Member Education

Offer HDHP in other books of business

HSA Offering outside of GHIP

Member Resources and Benefits Mentor support

Optum Feedback

Discouraged
evergreen
enrollment

Post
enrollment
audit

Re-
enrollment
default choice

Minimum
HSA member
funding

HSA
enrollment
requirement

Next Steps

- ETF is still considering HDHP-specific changes based on stakeholder input and may propose concepts in the future to improve the HDHP product.

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Questions?