



**OFFICE OF THE CAO**

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September 23, 2022

To: City of Shreveport employees, retirees, and family members:

On September 9, 2022 I sent out a letter and attachments concerning the proposed changes approved by the Health Care Trust Fund Board (HCTFB) at their meeting held September 7, 2022, including:

1. A BlueCross BlueShield of Louisiana (BCBS) Group Medicare Blue Advantage Plan will be optional for retirees that are Medicare Primary (have Parts A and B). This plan will have lower costs for the member (\$50 per month), better benefits (most at a \$0 copay except \$50 for Emergency Room), and several additional benefits such as Dental, Vision, Hearing and a Flex Card. Educational meetings will be held with eligible members to review this plan in more detail prior to their enrolling. Additionally, if after 3 months, the member is dissatisfied with this option, they can change to one of the other BlueCross BlueShield plans offered by the City.
2. Two prescription savings plans including:
  - a. A Federal Retiree Drug Subsidy program which will reimburse the City for pharmacy claims incurred for members that are Medicare Primary.
  - b. Save On Specialty which will allow the City to collect the maximum Manufacturer's coupon for certain specialty medications and the member to receive these medications for free.
3. Increased Employee and Retiree contributions by 5% for Medical Plans except for the Group Medicare Advantage Plan noted in 1 above. While the City's costs have been increasing every year for health care, the employees and retirees have not incurred an increase since 2020.
4. Chose The Standard as the ancillary benefit provider for better pricing and products. Dental and Vision are staying with BCBS and there is a small increase on Vision.
5. Implement Total Benefit Solutions as our benefit administration system which will allow for all benefits to be enrolled on one system via self, **phone**, or in person with a benefit counselor.

One change that did not get approval at the meeting was a 3-Tiered Network for the BCBS Medical Plans. These tiered plans would save the City (and constituents) approximately \$700,000 and would allow patients who receive care at any major health system in our area to see little to no increase in cost for services as demonstrated in the plan details following.

# BCBS Plan Design

2022		
Benefits	In-Network	Out-of-Network
<b>\$750 Deductible Plan</b>		
Individual Deductible	\$750	\$1,500
Family Deductible	\$1,500	\$3,000
Out of Pocket Single	\$4,000	\$8,000
Out of Pocket Family	\$8,000	\$16,000
Primary Care Copay	\$30	60%
Urgent Care / Specialist Copay	\$60	60%
Coinsurance	75%	60%
Inpatient	75%	60%
ER	\$350	\$350
Pharmacy		
Retail	\$100 Brand Only Deductible then \$10/\$30/\$50/\$100	
Mail	\$100 Brand Only Deductible then \$25/\$75/\$125/\$100	

Proposed Plans for 2023		
Tier 1 Blue Connect	Tier 2 PPO	Tier 3 PPO
Ochsner, LSU, Christus	Adds Willis Knighton	Out of Network
\$500	\$750	\$1,500
\$1,000	\$1,500	\$3,000
\$4,000		\$8,000
\$8,000		\$16,000
\$25	\$30	50%
\$50	\$60	50%
75%	75%	50%
75%	75%	50%
\$350	\$450	\$450
Pharmacy		
\$100 Brand Only Deductible then \$10/\$30/\$50/\$100		
\$100 Brand Only Deductible then \$25/\$75/\$125/\$100		

Benefits	In-Network	Out-of-Network
<b>\$2,000 Deductible Plan</b>		
Individual Deductible	\$2,000	\$4,000
Family Deductible	\$4,000	\$8,000
Out of Pocket Single	\$6,000	\$12,000
Out of Pocket Family	\$12,000	\$24,000
Primary Care Copay	\$30	50%
Urgent Care / Specialist Copay	\$75	50%
Coinsurance	75%	50%
Inpatient	75%	50%
ER	75%	75%
Pharmacy		
Retail	\$10/\$50/\$70/\$100	
Mail	\$25/\$125/\$175/\$100	

Tier 1 Blue Connect	Tier 2 PPO	Tier 3 PPO
Ochsner, LSU, Christus	Adds Willis Knighton	Out of Network
\$1,250	\$2,000	\$4,000
\$2,500	\$4,000	\$8,000
\$6,000		\$12,000
\$12,000		\$24,000
\$20	\$30	50%
\$60	\$75	50%
75%	75%	50%
75%	75%	50%
75%	75%	\$75% (Tier 2 Ded Applies, Not Tier 3)
Pharmacy		
\$10/\$50/\$70/\$100		
\$25/\$125/\$175/\$100		

Provided at the Health Care Trust Fund Board Meeting, September 7, 2022

The plans would have allowed patients the option to stay with their current provider at no increase from the 2022 cost but would improve the Tier 1 options by decreasing patient costs with thousands of local providers, including Ochsner LSU Health Shreveport, CHRISTUS, and many independent providers. Since these plans were not passed, the HCTFB will review other options at its September 30, 2022 meeting including increasing Deductibles and Out of Pocket Maximums on these plans to achieve the \$700,000 savings.

Once the final plans have been finalized, educational meetings and materials will be provided. We are currently aiming to have the enrollment late October and early November.

Best regards,

A handwritten signature in blue ink that reads "Henry L. Whitehorn Sr." The signature is fluid and cursive, with the first name being the most prominent.

Henry L. Whitehorn Sr.  
Chief Administrative Officer