



## **2021 Open Enrollment Q&A**

**Q: When is Open Enrollment?**

**A:** Open Enrollment Event takes place February 23 – March 12, 2021 at 5:00PM CST

**Q: When will my new plan coverage begin?**

**A:** Changes are effective April 1, 2021

**Q: Do I need to do anything if I just want my plan to carry over for 2021?**

**A:** Yes – Active enrollment is required for all employees. Please make elections in Workday. The Workday Instruction Guide is included in the resource materials.

**Q: Where can I find information about the 2021 plan changes and options?**

**A:** The best resources for comparing plan changes and options are in the Benefits Library.

- New this year – a Video Slideshow is available in lieu of in person benefit presentations due to COVID-19.
- 2021 Schedules of Benefits and Summaries are available in the Benefit Library.

**Q: What is different about the plan options for 2021?**

**A:** The HDHP (High Deductible Health Plan) and Active Advantage plans will offer a 3-Tier plan network, which is a blend of a POS (Point of Service) and HMO (Health Maintenance Organization) options.

**A:** The Indemnity plan will only be offered as a HDHP option. Indemnity offers flexibility to see any licensed provider with one benefit level, but at a higher premium cost. Primarily for members who reside outside of Security Health Plan's service area.  
*\*Usual, Customary, and Reasonable fees apply.*

**A:** There is a NEW SimplyOne HDHP HMO plan option. This plan is a new narrow network plan with one benefit level featuring MCHS providers. Beaver Dam employees can choose this plan, but need to be aware of the provider network and their location.

**Q: How does coverage work for the new 3-Tier plan structure?**

• **MCHS 3-Tier Network**

**A:** Tier 1 has the lowest out of pocket cost when seeing primarily MCHS providers.

**A:** Tier 2 is a slightly higher out of pocket cost for services received from all other Security Health Plan in-network contracted providers.

**A:** Tier 3 is a wrap network with the highest out of pocket cost for seeing providers who do not hold a contract with Security Health Plan.

*\*Usual, Customary, and Reasonable fees apply.*

- **Beaver Dam employees 3-Tier Network**

**A:** Tier 1 has the lowest out of pocket cost when seeing primarily MCHS and UW Health providers contracted through The Alliance.

**A:** Tier 2 is a slightly higher out of pocket cost for services received from the rest of The Alliance network providers (including Dean)

**A:** Tier 3 is a wrap network with the highest out of pocket cost for seeing providers who do not hold a contract with Security Health Plan.

*\*Usual, Customary, and Reasonable fees apply.*

*\*Usual, Customary, and Reasonable (UCR) fees apply for Indemnity and Tier 3 services received with out of network providers. UCR is the amount paid for a medical service in a geographic area based on what providers in the area usually charge for the same or similar medical service. SHP pays according to UCR and non-contracted providers can legally bill members above UCR if they do not accept discounts.*

**Q: How would I know if an out of network provider accepts discounts or if I have to pay additional expenses due to Usual, Customary, and Reasonable fees?**

**A:** The best way to avoid surprise costs is to verify if your provider is in network by using the online Find a Doctor tool on Security Health Plan's website or to call Security Health Plan Customer Service.

- Find A Doctor: <https://www.securityhealth.org/#provider>
- SHP Customer Service: 877-509-1952/ 715-221-6702 M-F 7:00AM-5:30PM

Some out of network providers do accept discounts through a Wrap network – see next question.

**Q: What is a Wrap network?**

**A:** When a provider does not have a contract agreement with Security Health Plan, they utilize a wrap network for our out-of-network claims repricing. The wrap network holds contracts with multiple different provider networks. Once out of network claims are received they will be priced through the Wrap Network, if there is a discount, this savings will be passed along to the member. If the out of network provider does not accept a discount, the member may be liable for amounts beyond their plan out of pocket (UCR).

**Q: What if a service or specialist I need is not available in the Tier 1 provider network? Will I have to pay a higher out of pocket cost to go to Tier 2 or Tier 3?**

**A:** If services are not available with an in network Tier 1 provider, you can work with your provider and Security Health Plan to obtain a prior authorization. Security Health Plan will review your request and if it's confirmed that services are not available in the Tier 1 network you would be approved to see a Tier 2 or Tier 3 (out of network) provider at the Tier 1 level of benefits.

Medical claims received under the approved prior authorization will be processed at your in-network Tier 1 level of benefits. Any additional services or follow up appointments with Tier 2 or Tier 3 providers would also require prior authorization in order to process at Tier 1. Approval is based on medical need and availability of network providers.

**Q: Do the out of pocket expenses on a 3-Tier plan cross-satisfy each Tier?**

**A:** Tier 2 & 3 out of pocket expenses apply toward Tier 1. However, Tier 1 out of pocket expenses are not applied toward Tier 2 or 3.

**Q: Is it true there is a \$0 dollar employee premium plan this year?**

**A:** Yes! There is a new SimplyOne HDHP HMO plan option available with one level of benefits designed for utilizing MCHS providers, with some specialty exceptions. MCHS pays the full premium on behalf of the employee! This is an excellent option for employees who see MCHS providers, or would like to switch their care to MCHS.

**Q: Does SimplyOne HDHP HMO plan have any out of network coverage? What if I am traveling out of area and need to see a medical provider?**

**A:** There is no out of network coverage, except for urgent/emergent - care that is needed sooner than a routine doctor's visit, such as an accident, infection concern, or severe pain impairing function.

- Follow-up care services need to be performed by an affiliated provider and would require prior authorization out of network, unless the health condition is becoming significantly worse.
- When in the SHP Service Area, you must utilize in-network urgent care facilities.
- Member is responsible for notifying Security Health Plan as soon as possible when receiving this care.

**Q: If I choose the SimplyOne HDHP HMO plan, what happens if a service or specialist I need is not available with a MCHS provider?**

**A:** If services are not available with an in-network provider you will need to work with your provider and Security Health Plan to obtain a prior authorization. Security Health Plan will review your request and if it's confirmed that services are not available in network you would be approved to see the out of network provider.

Medical claims received under the approved prior authorization will be processed at your in-network level of benefits. If possible, follow up services should be received from an in-network provider. Any additional services or follow up appointments would also require prior authorization and approval is based on medical need and availability of network providers.

**Q: Why was the HMO plan eliminated?**

**A:** The new Active Advantage 3 Tier POS plan is available for employees who do not want a HDHP plan. This plan gives employees more flexibility by allowing them to not only see providers in Tier 1, but allows them options to see other providers. While the premiums may be different, the Tier 1 option has lower deductibles, coinsurance and out-of-pocket maximums, than Tiers 2 and/or Tier 3.

**Q: If I choose a High Deductible Health Plan, what is a HSA (health savings account) and how do I set one up?**

**A:** For applicable instructions go to

<https://www.marshfieldclinic.org/mCareers/Documents/HSA%2021661-002.pdf>

**Q: Where can I find information about the health insurance premiums?**

**A:** There are Premium Rate Sheets available in the Benefits Library.

**Q: Will I get a new ID card?**

**A:** Yes – please watch for a new ID card in the mail at your home address and discard old ID cards. The envelope will have the following message on it: “Urgent; Important Information Enclosed”.