

# OEBB 2020-21 Open Enrollment Presentation

Moda Health

# Medical and Pharmacy

Moda Health

# Plans and network options

- All Moda medical plans 1-7 will use the large Connexus network
  - Service area is statewide
  - Coordinated and non-coordinated-care options
- Retirees & COBRA members living outside of the Connexus service area use Moda's rental networks:
  - First Choice Health Network (FCH) for residents in Washington and Montana (excluding southwest Washington).
  - Endeavor Providence for residents of Alaska.
  - The Private HealthCare Systems (PHCS) is available to residents of all other states
- To search for in-network providers, you can use Moda's online provider directory Find Care or call Moda customer service

# Moda medical plan

Medical Plan	Deductible		Out-of-pocket		Primary care		Specialist care		Urgent care	
	Coordinated	Non-coordinated	Coordinated	Non-coordinated	Coordinated	Non-coordinated	Coordinated	Non-coordinated	Coordinated	Non-coordinated
<b>Plan 1<sup>2</sup></b>	\$400	\$500	\$2,850	\$3,250	\$20 <sup>1</sup>	20%	\$40 <sup>1</sup>	20%	\$40 <sup>1</sup>	20%
<b>Plan 2<sup>2</sup></b>	\$800	\$900	\$3,850	\$4,250	\$20 <sup>1</sup>	20%	\$40 <sup>1</sup>	20%	\$40 <sup>1</sup>	20%
<b>Plan 3<sup>2</sup></b>	\$1,200	\$1,300	\$4,850	\$5,250	\$25 <sup>1</sup>	25%	\$50 <sup>1</sup>	25%	\$50 <sup>1</sup>	25%
<b>Plan 4<sup>2</sup></b>	\$1,600	\$1,700	\$6,700	\$7,100	\$25 <sup>1</sup>	25%	\$50 <sup>1</sup>	25%	\$50 <sup>1</sup>	25%
<b>Plan 5<sup>2</sup></b>	\$2,000	\$2,100	\$6,800	\$7,200	\$30 <sup>1</sup>	25%	\$50 <sup>1</sup>	25%	\$50 <sup>1</sup>	25%
<b>Plan 6<sup>2</sup> HSA Optional</b>	\$1,600 <sup>2</sup>	\$1,700 <sup>2</sup>	\$6,400 <sup>2</sup>	\$6,750 <sup>2</sup>	15%	20%	15%	20%	15%	20%
<b>Plan 7<sup>2</sup> HSA Optional</b>	\$2,000 <sup>2</sup>	\$2,100 <sup>2</sup>	\$6,500 <sup>2</sup>	\$6,750 <sup>2</sup>	20%	25%	20%	25%	20%	25%

<sup>1</sup> Deductible waived

<sup>2</sup> If enrolled in a Moda medical plan, each covered individual must choose a PCP 360 with Moda for that individual to receive the enhanced “coordinated” benefit under that plan when using a provider in the Connexus network. If an individual has not chosen a PCP 360 with Moda, they will receive the “non-coordinated” benefit shown in the right column if using a provider in the Connexus network

# How to participate in coordinated care and receive enhanced benefits

Choose a PCP 360 with Moda

A PCP 360 is a primary care provider who is willing to partner with you and provide high quality care with lower out-of-pocket costs

Each member of your family gets a choice

Each enrolled member can choose their own PCP 360 and whether or not they would like to participate in coordinated care

Use your PCP 360 for all of your primary care needs

No referrals required to see specialists

Choose a PCP 360 at any time during the year

Enhanced benefits are effective as of the first of the same month in which you make the selection

Premium is the same for coordinated care or non-coordinated care

Receive an enhanced benefit level when you choose coordinated care

# How to choose a Moda PCP 360



Call Moda Customer Service  
866-923-0409



Log in to your  
Member Dashboard

Each enrolled member can choose their own PCP 360

The subscriber of the plan may also choose a PCP 360 for all covered members, including their spouse and dependents, even if they are over the age 18

# Member Open Enrollment Process

## Existing Coordinated Care Members

- If you are already participating in coordinated care and have already selected a PCP 360, you will stay on the coordinated care benefit level and do not have to re-select a PCP 360.
- If you are on coordinated care and are changing Moda plans, you will also stay on the coordinated care benefit level and do not have to re-select a PCP 360.

## Existing Non-Coordinated Care Members

- If you are an existing member who would like to participate in coordinated care, you can login to your member dashboard or call customer service to choose a PCP 360 at any time.

## New Members

- If you are a new member enrolling in a Moda plan, you will want to wait until you receive your welcome packet with your ID card to create your member dashboard to choose your PCP 360 by using the link you see here at <https://www.modahealth.com/memberdashboard> or call customer service.

# High deductible health plans 6 and 7 overview

- High Deductible Health Plans (HDHPs) can be paired with a Health Savings Account (HSA), but members are not required to contribute to an HSA to be enrolled in plans 6 and 7
- Preventive services covered in full; all other services are subject to the deductible and coinsurance
  - This also includes any pharmacy expenses with the exception of any value-tier drugs
- Members covering one or more dependents must meet their family deductible first
- Deductible and coinsurance both accrue towards the member's out-of-pocket maximum



# Incentive care benefits

- Members on coordinated care with chronic conditions such as asthma, heart conditions, cholesterol, high blood pressure and diabetes have an incentive care office visit benefit

Medical Plan	Incentive Care Office Visit	
	Coordinated	Non-Coordinated
Plan 1 <sup>2</sup>	\$15 <sup>1</sup>	20%
Plan 2 <sup>2</sup>	\$15 <sup>1</sup>	20%
Plan 3 <sup>2</sup>	\$20 <sup>1</sup>	25%
Plan 4 <sup>2</sup>	\$20 <sup>1</sup>	25%
Plan 5 <sup>2</sup>	\$25 <sup>1</sup>	25%
Plan 6 <sup>2</sup> HDHP	15%	20%
Plan 7 <sup>2</sup> HDHP	20%	25%

<sup>1</sup> Deductible waived

<sup>2</sup> If enrolled in a Moda medical plan, each covered individual must choose a PCP 360 with Moda for that individual to receive the enhanced “coordinated” benefit under that plan when using a provider in the Connexus network. If an individual has not chosen a PCP 360 with Moda, they will receive the “non-coordinated” benefit shown in the right column if using a provider in the Connexus network

# Pharmacy benefits

	Medical Plans 1-5	Medical Plans 6-7	
<b>Out-of-pocket maximum</b>	Accrues towards maximum cost share	Accrues towards out of pocket max	
		Coordinated care	Non-Coordinated care
Value	\$4 per 31-day supply	\$4* per 31-day supply	\$4* per 31-day supply
Select generic	\$12 per 31-day supply	20%	25%
Preferred Brand	25% up to \$75 per 31-day supply	20%	25%
Non-preferred brand**	50% up to \$175 per 31-day supply	20%	25%
<b>Mail</b>			
Value	\$8 per 90-day supply	\$8* per 90-day supply	\$8* per 90-day supply
Select generic	\$24 per 90-day supply	20%	25%
Preferred Brand	25% up to \$150 per 90-day supply	20%	25%
Non-preferred brand**	50% up to \$450 per 90-day supply	20%	25%
<b>Specialty</b>			
Preferred brand	25% up to \$200 per 31-day supply	20%	25%
Non-preferred brand**	50% up to \$500 per 31-day supply	20%	25%

\* Deductible waived

\*\* A formulary exception must be approved for non-preferred brand prescription medication

# Out-of-area coverage

## College students

Dependents who live **part-time** outside of the Connexus Network service area (like college students) can still choose a PCP 360 for coordinated care and receive enhanced benefits

- Members must update the dependent's address in myOEBB for access to our travel network for in-network benefits away from home
- Primary care outside of the Connexus Network service area, from someone other than their designated PCP 360, will be at the "not my chosen PCP 360" level

## Other members

Early retirees, COBRA members and dependents who live **full-time** outside of the Connexus Network service area are not eligible for coordinated care and enhanced benefits

# Moda 360

**New!**

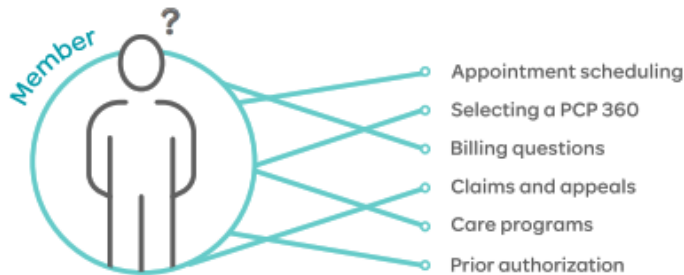
An enhanced member support team known as Moda 360

- You will be connected with a Moda 360 health navigator when calling the Moda Health OEBC customer service number
- The navigator will assist you with any questions you may have, but will also serve as your guide to connect you with the care, resources and programs that best fit you and your family's needs
- This benefit will be available on all Moda medical plans 1 through 7 for both coordinated care and non-coordinated care benefit levels starting October 1, 2020

# Moda 360

- Moda 360 is a dedicated team of navigators who help identify, coordinate and connect resources available to you and your family:
  - Personalized support for chronic conditions
  - Coordination with the member's PCP
  - Telemedicine expansion
  - Behavioral health

## Current state



## Moda360



# Moda 360 – telemedicine expansion



- New Telemedicine App

- Allows members the ability to text/chat with a provider at no cost-sharing:
  - You have the ability convert your text to a call, video and even upload photos
  - Providers can also prescribe medication
- Provides member convenience and flexibility
- Provides access 24 hours a day, 7 days a week
  - Accessible in all 50 states



# Moda 360 – behavioral health



Cognitive behavioral therapy delivered remotely



Clinical team of providers – therapists, psychiatrists



Digital application for metabolic tracking – nutrition, activity, calories



Exercise and reminders for care



Moda 360 navigators support data exchange and care management between the member and PCP 360

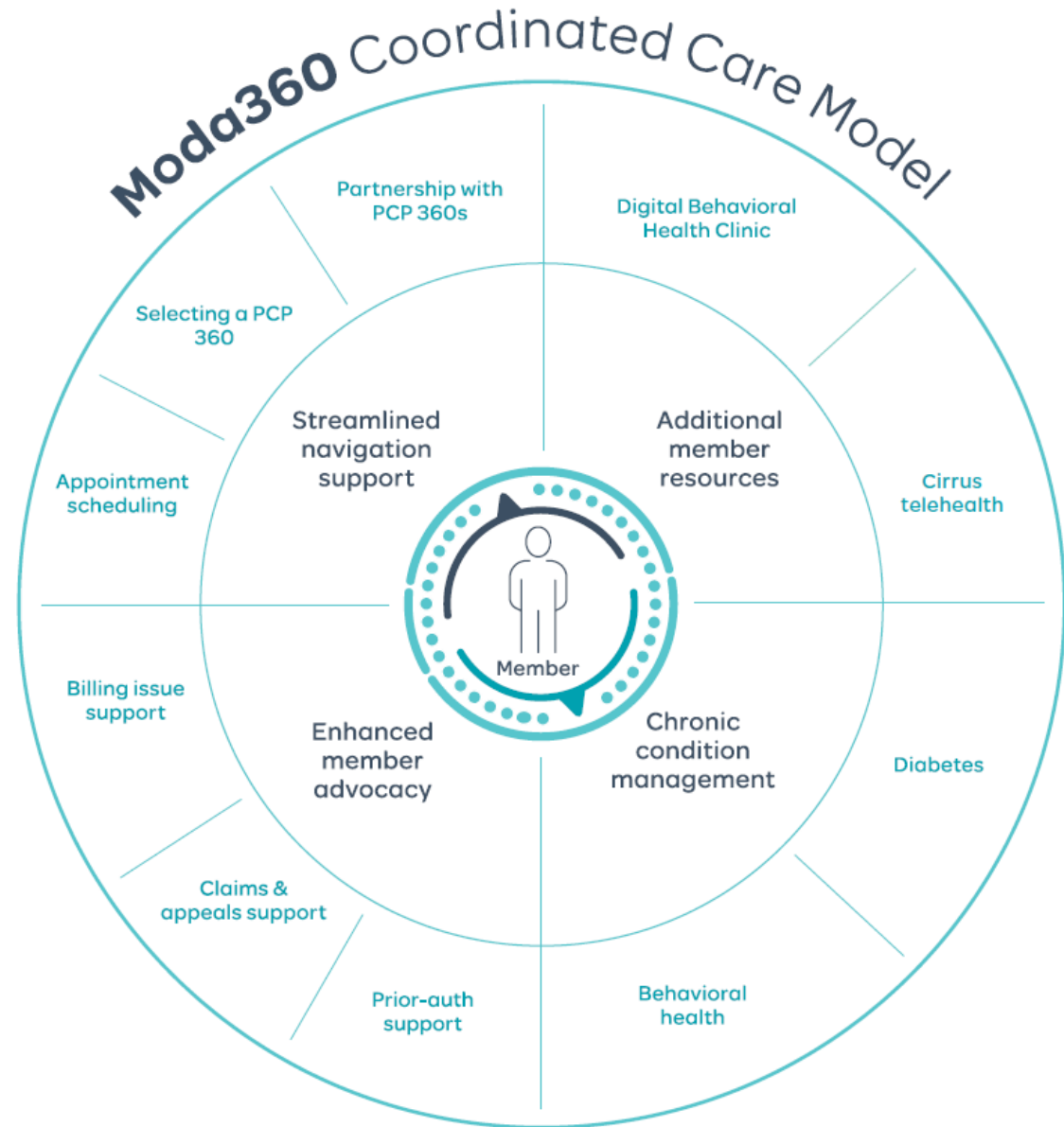
# Diabetes support



- A personalized approach to diabetes management
- Digital app-based solutions that provide support for diabetic members
- These solutions are to support member-specific diabetes management for better overall health



# Moda 360



# Other medical changes

- **Prior Authorization Changes (eviCore)**
  - Initial waiver visits are increasing from 6 to 12 visits for physical therapy, speech therapy and occupational therapy
  - Prior authorizations will no longer be required for acupuncture and spinal manipulation. These services will now be limited to 12 combined visits per plan year.
- **Specialty Lite Program**
  - Allows 90-day fills for select specialty medications
  - Cost-sharing will match the current mail-order benefit of 2 times the copay/coinsurance

# Vision

Moda Health

# Vision plan options – no changes

Vision Plan Options	Opal	Pearl	Quartz
Benefit Maximum	\$600	\$400	\$250
<b>What members pay</b>			
Eye examinations Frequency: Once per plan year	0%		
Lenses Frequency: Contacts or one pair of lenses per plan year	0%		
Frames Frequency: One pair per plan year for members under age 17; One pair per every two plan years for members age 17 and older	0%		

# Vision – key things to remember

- 1 You may see any licensed ophthalmologist, optometrist or optician
- 2 Receive discounted rate from a Moda-contracted provider (use Find Care — Moda's online provider directory)
- 3 Benefits run on a plan year basis (Oct. 1 – Sept. 30)
- 4 Benefit maximum includes exam and hardware

# Dental

Delta Dental

# Delta Dental plans overview

- No plan changes
- We continue to offer Plans 1, 5, 6 and the Exclusive PPO
- Exclusive PPO
  - \$1,500 constant plan
  - Uses Delta Dental **PPO Network**
  - No out-of-network benefits; you must use a PPO provider on this plan
- Members on plans 1 or 5 incentive level will not decrease and will remain the same for the 2020-21 PY if they were unable to see a dental provider for the 2019-20 plan year

# Dental plan options

Plan Options	Plan 1 (incentive)	Plan 5 (incentive)	Plan 6	Exclusive PPO
Network	Delta Dental Premier			Delta Dental PPO
Deductible	\$50	\$50	\$50	\$50
Benefit Maximum	\$2,200	\$1,700	\$1,200	\$1,500
In-network, members pay				
Preventive/diagnostic	30% - 0%	30% - 0%	0%	0%
Restorative	30% - 0%	30% - 0%	20%	10%
Major Restorative - Crowns/onlays	30% - 0%	30%	50%	20%
Prosthetic -Implants	30% - 0% 30% - 0%	50% 50%	50% 50%	20% 20%
Orthodontic (Lifetime maximum - \$1,800)	20%	20%	N/A	20%
Occlusal guards (night guards* and athletic mouth guards)	50%	50%	50%	50%
Nitrous Oxide	50%	50%	50%	50%



# Delta Dental Networks

- The Delta Dental Premier Network (Plans 1, 5 and 6) is the largest dental network in Oregon and nationwide
  - Over 2,400 providers in Oregon & over 156,000 providers nationwide
- The Exclusive PPO plan uses the Delta Dental PPO Network
  - Over 1,300 providers in Oregon and over 112,000 providers nationwide
  - You must use a Delta Dental PPO provider and there is no out-of-network benefits for this plan

# Health through Oral Wellness<sup>®</sup> (HtOW)

- All OEGB members have access to the HtOW program
  - A patient-centered wellness program that helps you maintain better oral health through a risk assessment, education and additional evidence-based preventive care
- Providers participating in the program use an oral health assessment to find out your risk of tooth decay, gum disease and oral cancer
- You may qualify for the following services depending on your risk score:
  - Additional cleanings
  - Fluoride treatment
  - Sealants
  - Periodontal maintenance
  - Nutritional counseling
- To see which providers are participating in HtOW, there is a green badge shown in Find Care
- For more details on HtOW – please see our website:  
[deltadentalor.com/oralwellness/members/](https://deltadentalor.com/oralwellness/members/)

Gentle Family Dentistry LLC Dentist - General Practice

 17497 SE McLoughlin Blvd  
Milwaukie, OR 97267  
503-786-5949



Accepting new patients

[More details >](#)

# Member Resources

Moda Health/Delta Dental

# modahealth.com/oebb

Want to learn more about health coaching?



Choosing your PCP 360? You'll need to log in to your Member Dashboard account and follow the instructions



**moda** HEALTH

Oregon Contact us OEBB site

OEBB members

Plan materials

Medical home

Additional Cost Tier

Reference Price Program

Pharmacy services

Coaching and tools

FAQs

**Find Care**  
Find a doctor, dentist, pharmacy or clinic

**mymoda**

USERNAME

PASSWORD

Forgot your password

Forgot your user name

Create an account

Click here to watch the myModa video learning series!

**Welcome, OEBB members!**

oebb

Moda Health and Delta Dental of Oregon are making it easier to choose the right plan for you and your family. Our new health plans give you better benefit choices and better care, and all come with our largest network – Connexus. We are excited to support you on your journey to better health.

**Get enhanced benefits**

All of our integrated plans come with a coordinated care and non-coordinated care option. If you choose coordinated care, you will receive a number of enhanced benefits such as:

- Personalized care managed by a PCP 360
- Lower individual deductible
- Lower individual out-of-pocket maximum
- Lower out-of-pocket costs for office visits, specialists and alternative care

**NEW HEALTH PLANS**

**Learn more**

**Coordinated care (PCP 360)**

With **coordinated care**, you will pick a PCP 360. A PCP 360 delivers full-circle care, coordinating your care with other providers, as needed. They are high quality primary care providers who are willing to partner with you and be accountable for your health.

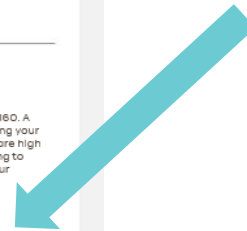
[Find a PCP 360](#)

**Coverage wherever you go**

Plus, our statewide Connexus Network of contracted providers and hospitals offers a broad selection of providers to make sure you stay covered wherever you go.

[Search all in-network \(Connexus\) Providers](#)

Looking for a PCP 360?

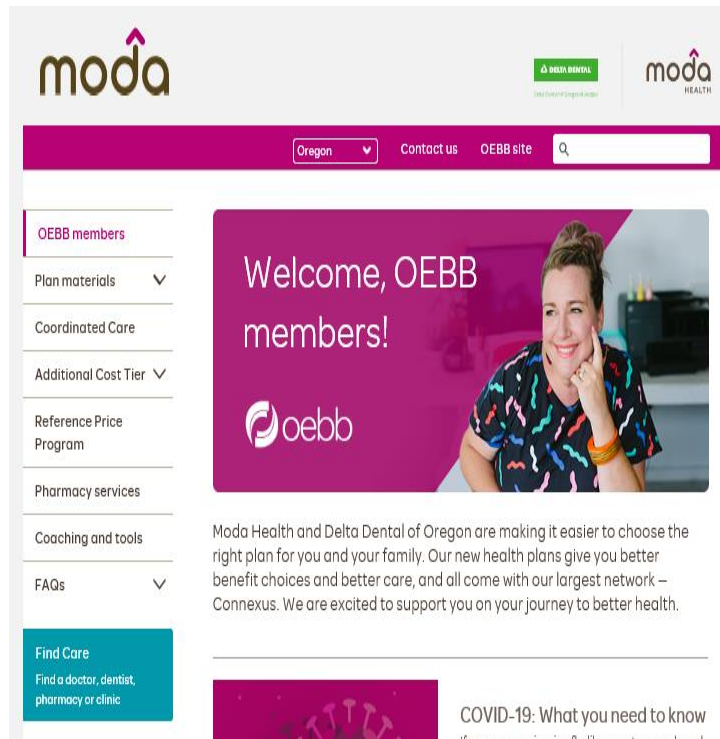


# Member Dashboard (myModa) – your personal website

- See your benefits & Member Handbook
- Choose a PCP 360
- Check claims and review electronic explanations of benefits (EOB)s
- Download your member ID card
- Healthcare Cost Estimator tool
- Access member care resources
  - Health coaching
  - Prescription Price Check
  - Healthcare Cost Estimator

# Find Care – Moda’s online provider directory

- Search for providers in your network



Click on Find Care on the Moda/OEBB homepage



## Search for a provider

**Bitts, Laura K.** Family Practice

- 1 Distance: 0.6 mi  
800 SW 13th Ave  
Portland, OR 97205  
503-221-0161
- 2 Distance: 8.3 mi  
6640 SW Redwood Ln  
Portland, OR 97224  
503-620-7358

Accepting new patients  
[More details >](#)

**Network:**  
Providers may not be in all networks or a PCP at every location for more information.

Connexus

PCP 360 badge icon

**Peterson, Marvin A.** Dentist - General Practice

- 4 Distance: 0.6 mi  
511 SW 10th Ave Ste 707  
Portland, OR 97205  
503-223-4411

Accepting new patients  
[More details >](#)

**Network:**  
Providers may not be in all networks or a PCP at every location. See [details](#) for more information.

Delta Dental PPO

# Moda Customer Service

Available Monday through Friday from 7:30  
a.m. to 5:30 p.m Pacific time.

Medical/Vision  
866-923-0409

Pharmacy  
866-923-0411

Dental  
866-923-0410

Or email Moda at  
[OEBBquestions@modahealth.com](mailto:OEBBquestions@modahealth.com)