

Overview of Key Benefit Differences and Premium Impact of 2017 EHB Benchmark Options
 Excluding pediatric dental and vision and habilitative services (see slides for additional background)
 May 6, 2015 Meeting



	Small Group Plans			State Employee Plans			Federal Employee Plans		
	PacificSource ¹	Health Net	United	PEBB Statewide	PEBB Choice	Kaiser	BCBS Standard	BCBS Basic	GEHA
Home health	√	o	o	-	-	o	-	-	-
Acupuncture	NC	o	++	++	++	++	++	++	++
Spinal manipulation	NC	o	++	++	++	++	++	++	++
Abortion (elective)	√	o	o*	o	o	o	--	--	--
Infertility	NC	o	o	++	++	++	++	++	++
Bariatric Surgery	NC	o	o	++	++	++	++	++	++
TMJ	NC	++	++	++	++	++	++	++	++
Accidental Dental	√	o	o	o	o	--	o	o	o
Hospitalization for dental procedures	√	o	--	o	o	o	o	o	o
Private duty nursing	NC	++	o	o	o	o	o	o	o
Outpatient rehabilitation	√	+	o	+	+	o	+	+	+
Skilled nursing facility	√	+	o	+	+	+	+	+	-
Biofeedback	√	--	+	+	+	--	--	--	--
Cochlear implants	√	--	o	o	o	o	o	o	o
Hearing aids - adults	NC	o	++	++	++	++	++	++	++
Hearing aids - kids	√	o	o	+	+	o	o	o	+
Genetic testing	NC	++	++	++	++	++	++	++	++
Weight loss programs	NC	++	o	++	++	++	o*	o*	o*
Routine hearing exams - adults	NC	o	++	++	++	++	o	o	o
Routine hearing exams - kids	√	--	o	o	o	o	o	o	o
Growth hormone therapy	√	--	--	o	o	o	o*	o*	o
Estimated silver plan per member per month premium difference from baseline	\$0.00	\$1.00 - \$2.00	\$2.00 - \$3.00	\$6.50 - \$8.50	\$6.50 - \$8.50	\$1.50 - \$2.50	\$5.00 - \$6.50	\$4.50 - \$6.00	\$5.00 - \$6.50
Difference as percent of silver premium (assuming pmpm of \$420)	0.0%	0.2% - 0.5%	0.5% - 0.7%	1.5% - 2.0%	1.5% - 2.0%	0.4% - 0.6%	1.2% - 1.5%	1.1% - 1.4%	1.2% - 1.5%

¹ Baseline plan

Covered in baseline	√
Not covered in baseline	NC
Covered in plan but not baseline	++
Richer coverage than baseline	+
Similar to baseline	o
Less rich coverage than baseline	-
Not covered in plan	--
Unclear if covered, assumption noted	*