



# Healthcare BENEFITS 101

An overview of a complex system

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# Why offer health insurance?

Compete for talent

Protect employees

Some group health plans costs are less per member than individual health plans

Wages are not the only factor in employee job decisions

Healthy employees = happy and productive employees

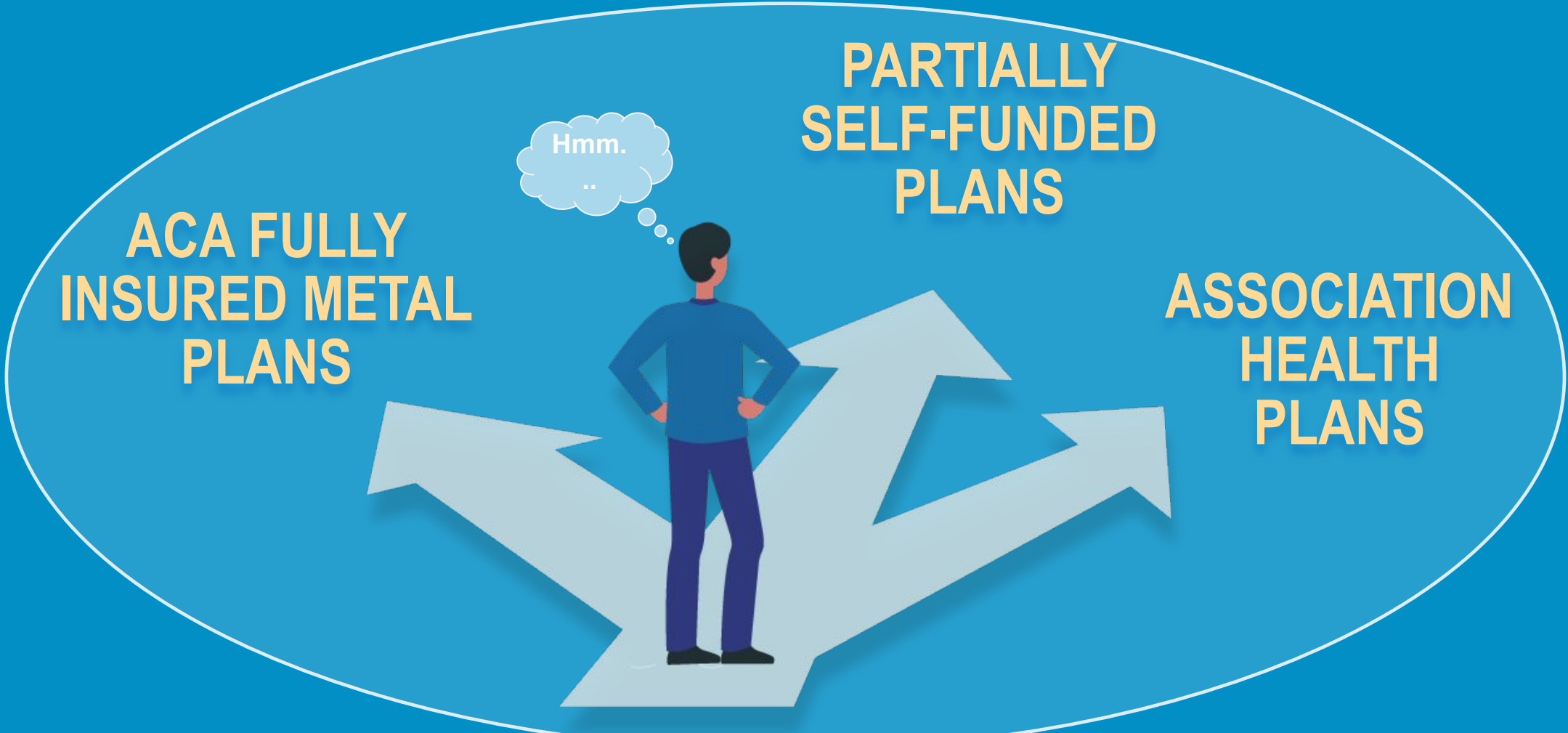


# Is My Company Eligible For a Group Health Plan?

Companies with 1 or more common law employees enrolling are eligible to purchase a Group Health Plan.



# Common Types of Small Group Health Plans



## Traditional Copay Plans



- Offers copays for commonly used services.
- Deductible typically applies to inpatient and outpatient services.
- Member cost share applies to the member's out-of-pocket expenses.

## Consumer Driven High Deductible Health Plans



- Most services are subject to the deductible, before the health insurance pays out.
- Preventative services are covered at 100%.
- Commonly paired with a Health Savings Account.



High Deductible  
Health Plan

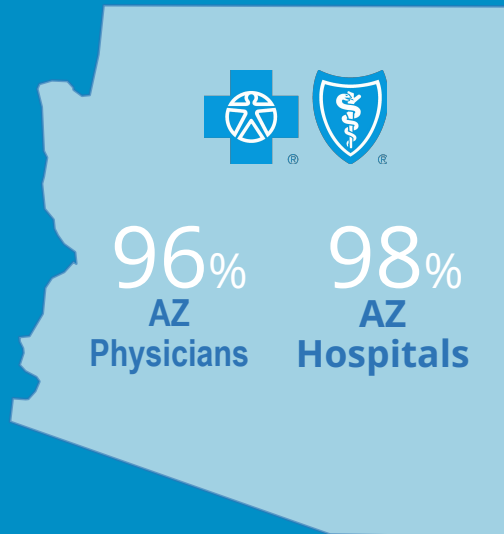


Health Savings  
Account

## Advantages of a Health Saving Account

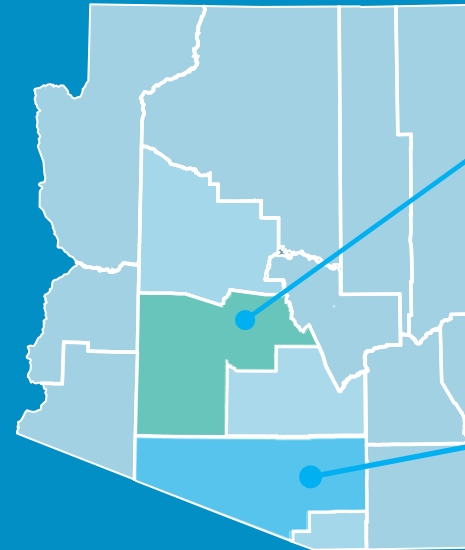
- ✓ Contributions are tax deductible.
- ✓ Interest earned is withdrawn tax free.
- ✓ Employers can contribute to an employees H.S.A.
- ✓ Funds can be used to pay for qualified medical expenses, such as medical deductibles, dental care, contact lens, glasses, hearing aids, etc.
- ✓ If an employee leaves their employer, they keep the funds in their H.S.A account.

## Broad Network



- Lots of providers, specialists and facilities to choose from.
- May be a little higher in price.
- Greater choices

## Narrow Network



**Alliance**  
11.5%  
DISCOUNT  
1200+  
Physicians  
20+ Hospitals

**PimaConn  
ect**  
13%  
DISCOUNT  
240+ Physicians  
5+ Hospitals

- Fewer providers to choose from.
- Pricing is typically 10-15% lower than the big broad network option.
- County or region specific

Be sure to check the company's provider directory to make sure your provider is “In-network”



Consider enhancing your benefits offering



Dental



Accident and Critical  
Illness



Life and  
Disability



EAP



Vision



You must have at least 70% of eligible employees enroll in your group health plan. (Eligible waivers are not factored into the calculation).

Employers are usually required to contribute at least 50% “Employee Only” premium.

- Exception: Participation requirements can be waived during the Small Group Open Enrollment timeframe from Nov. 15-Dec 15 for a 1/1 effective date.

Discrimination is not permitted, and employers should be clear on who’s eligible for coverage.

COBRA and mini COBRA laws apply in the state of Arizona.

Did you  
Know...

**1 in 5 U.S. adults' lives with  
a mental illness<sup>1</sup>.**

<sup>1</sup> National Institute of Mental Health via the National Survey on Drug Use and Health and the Substance Abuse and Mental Health Services Administration



MHFA is one of the critical ways Blue Cross Blue Shield of Arizona helps Arizonans connect with care and resources that reduce the impact of mental illness.

Participation in MHFA training promotes mental health, cultivates resiliency, and saves lives.

When someone is having a medical emergency, we administer first aid and call 911. What should we do when someone is suicidal, anxious, or depressed? How can we tell if they need help—and then offer it to them?

**SEE THE SIGNS AND SAVE LIVES WITH MENTAL HEALTH FIRST AID** With **Mental Health First Aid (MHFA) training**, you'll learn the signs of a mental health crisis, so you can help a person in immediate need of help—and even save lives.

- Recognize risk factors and warning signs for mental health concerns
- Respond effectively to people in crisis and non-crisis situations
- Know where to turn for help

# Logistics

First Aiders start with a 2-hour, self-paced online course, and then participate in a 6.5-hour instructor-led virtual class

BCBSAZ is making this training available for only what the cost of access to the MHFA platform is: \$23.95 per participant (typical cost is \$170 per person)

Participation is limited to 30 per class with a minimum of 12

Upon completion participants receive a 3-year certificate

Available to both mid-market and large groups

# Foundation Health Focus Areas



FOUNDATION FOR  
**COMMUNITY & HEALTH**  
ADVANCEMENT

**Mobilize. Uplift. Advance.**

Making communities **healthier**, together

## MENTAL HEALTH

Anxiety, depression,  
and suicide are on the rise



## HEALTH EQUITY

Social determinants of health  
affect health equity



## SUBSTANCE USE DISORDER

Misuse and overdose  
affect every community



## CHRONIC HEALTH CONDITIONS

Diabetes alone affects  
1 in 9 Arizonans





# 2021 YTD Highlights: Community



FOUNDATION FOR  
**COMMUNITY & HEALTH**  
ADVANCEMENT

## STAFFING THE STATE-OPERATED VACCINE CLINICS

3  
months



491K  
doses of hope



145K  
BCBSAZ volunteer hours

15K+  
shifts

## MASK DISTRIBUTION



112K  
cloth face masks  
distributed

## FINANCIAL SUPPORT TO HARD-HIT COMMUNITIES



\$25K  
to protect kids  
from COVID-  
related trauma



\$30K  
to support  
tribal  
communities



\$50K  
to expand the  
Arizona Together  
Relief Fund



\$50K  
to help support  
Arizona small  
businesses

# Flagship Focus: Mental Health



FOUNDATION FOR  
**COMMUNITY & HEALTH**  
ADVANCEMENT

Commit  
**\$5M** over **3 years**  
to Mental Health



Allocate up to  
**\$2M** in **2022**



Address multiple issues through  
**applied research** and **grants**

- Access – provider shortage, telehealth, etc.
- Suicide prevention
- Youth mental health
- Intersection of mental health and substance use disorder
- COVID-19 effect



THANK YOU

QUESTIONS?