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Public Hearing Notice – 579

2019 Employee Health Insurance

June 8, 2018

In compliance with the Denver Revised Municipal Code (the “DRMC”) of the City and County of Denver (the “City”), section 18-2, subsection (a), part (3), the Office of Human Resources hereby gives notice that a public hearing will be conducted on June 21, 2018 regarding the proposed health insurance plans for the 2019 plan year beginning on January 1, 2019.

The City’s Employee Health Insurance Committee (the “committee”), established by DRMC section 18-181, is responsible for advising the Career Service Board and the Office of Human Resources regarding any recommended changes to the employee medical, life, dental and long-term disability insurance benefit programs. Eligible employees are those defined in DRMC section 18-171.

For the 2019 plan year, the committee recommends the following:

1. The City should continue to partner with Kaiser Permanente, UnitedHealthCare, and Denver Health Medical Plan as the City’s three contracted medical insurance providers.
 - a. The City should continue to provide employees with the same choice of providers and options to pay for services, so will continue to offer one high deductible health plan (HDHP) and one deductible HMO (DHMO) per health insurance provider, for a total of six medical plans.
 - i. Change Denver Health Medical Plan member prescription copays and network tier definitions and each network’s deductibles and coinsurance.
 - ii. No change to Kaiser Permanente and UnitedHealthCare.
 - b. For Civilian and Sheriff employees, the City should subsidize the monthly premiums as follows (also summarized in the pages proceeding this posting):
 - i. For enrollees in the HDHP plans, the City should pay monthly: 94.5% of the employee only premium, 87% of the employee plus spouse premium, 89.5% of the employee plus child(ren) premium and 84.5% of the family premium.
 - ii. For enrollees in the DHMO plans, the City should pay monthly: 84% of the employee only premium, 76.5% of the employee plus spouse premium, 79% of the employee plus child(ren) premium and 74% of the family premium.
2. Health Savings Accounts (HSA) - For Civilian and Sheriff employees, the committee recommends no change to the Health Savings Account (HSA) contribution offered to employees enrolled in the High Deductible Health Plan (HDHP).
3. Wellness Incentive –

- a. For eligible DHMO civilian and sheriff participants who complete the established requirements of the wellness program administered by the Office of Human Resources prior to the program deadline of November 30, 2018, the City will provide a \$50 per month premium reduction in 2019.
 - b. For eligible HDHP civilian and sheriff participants who complete the established requirements of the wellness program, administered by the Office of Human Resources, prior to the program deadline of November 30, 2018, the City will provide an annual contribution of \$600 in 2019.
4. Dental – the Committee recommends the City continue to partner with Delta Dental and recommends no changes to the plans or premiums offered to eligible employees.

The committee recommends no changes to the carriers, premiums or plan designs for vision, disability or life insurance for 2019.

A Career Service Board Hearing regarding Public Hearing Notice 579 is scheduled for **Thursday, June 21, 2018**. The public hearing starts **at 9:00 a.m.** in the Webb Building, Room 4.G.2, 4th floor, at 201 W. Colfax Ave, Denver CO 80202.

If anyone wishes to be heard by the Board on this item, please contact George Branchaud at (720) 913-5650 or at george.branchaud@denvergov.org no later than 12:00 p.m. on Monday, June 18, 2018 to get on the agenda. You are encouraged to submit written comments regarding the subject matter of your testimony at this time so the Board has adequate time to consider your input. This notice was published on June 8, 2017.

Denver Health Medical Plan - HDHP

	Denver Health 2018				Denver Health 2019			
	Denver Health and High Point		Cofinity Network		<i>Denver Health Only</i>		High point/ Cofinity Network	
	Single	Family	Single	Family	Single	Family	Single	Family
Preventive Visit	No cost to member				No cost to member			
Deductible	\$1,350	\$2,700	\$1,350	\$2,700	\$1,350	\$2,700	\$2,500	\$4,000
Coinsurance	10%	10%	20%	20%	10%	10%	20%	20%
Out-of-Pocket Max	\$2,700	\$5,400	\$2,700	\$5,400	\$2,700	\$5,400	\$5,000	\$8,000
Prescription Drugs	After Deductible:		After Deductible:		After Deductible:		After Deductible:	
Discount	n/a		n/a		\$8 copay		\$16 copay	
Tier 1	\$10 copay		\$20 copay		\$10 copay		\$20 copay	
Tier 2	\$15 copay		\$40 copay		\$15 copay		\$30 copay	
Tier 3	\$30 copay		\$60 copay		\$30 copay		\$60 copay	
Tier 4	n/a		n/a		\$35 copay		\$70 copay	
Tier 5	n/a		n/a		\$40 copay		\$80 copay	

Denver Health Medical Plan - DHMO

	2018 DHMO		2019 DHMO	
	Denver Health or Highpoint	Cofinity Only	<i>Denver Health Only</i>	<i>Cofinity and Highpoint</i>
Preventive	Free	Free	Free	Free
Deductible	\$500 single/\$1500 family	\$750 single/\$1750 family	\$500 single/\$1500 family	\$750 single/\$1750 family
Coinsurance	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Out-of-Pocket Max (OPM)	\$3,000 single/\$6,000 family	\$3,000 single/\$6,000 family	\$3,000 single/\$6,000 family	\$3,000 single/\$6,000 family
Prescription Drugs	Discount		Discount	
Discount	n/a		n/a	
Tier 1	\$10 copay		\$10 copay	
Tier 2	\$15 copay		\$15 copay	
Tier 3	\$30 copay		\$30 copay	
Tier 4	n/a		\$35 copay	
Tier 5	n/a		\$40 copay	

HDHP – Monthly Rates

	Tier	2018 City Share	2018 Employee Cost/month	Increase needed by Insurer	2019 City Share	2019 Employee Cost/month
Kaiser HDHP	Employee Only	95%	\$21.97	5.45%	94.5%	\$25.48
	Employee + Spouse	87.5%	\$120.82	5.45%	87%	\$132.50
	Employee + Children	90%	\$87.87	5.45%	89.5%	\$97.29
	Family	85%	\$210.85	5.45%	84.5%	\$229.75
UHC HDHP	Employee Only	95%	\$34.21	5.65%	94.5%	\$39.76
	Employee + Spouse	87.5%	\$188.18	5.65%	87%	\$206.76
	Employee + Children	90%	\$136.86	5.65%	89.5%	\$151.82
	Family	85%	\$328.44	5.65%	84.5%	\$358.57
DHMP HDHP	Employee Only	95%	\$25.96	7.73%	94.5%	\$30.77
	Employee + Spouse	87.5%	\$142.80	7.73%	87%	\$160.00
	Employee + Children	90%	\$103.86	7.73%	89.5%	\$117.48
	Family	85%	\$249.26	7.73%	84.5%	\$277.48

DHMO – Monthly Rates

	Tier	2018 City Share	2018 Employee Cost/month	Increase needed by Insurer	2019 City Share	2019 Employee Cost/month
Kaiser DHMO	Employee Only	85%	\$81.70	5.37%	84%	\$91.83
	Employee + Spouse	77.5%	\$269.62	5.37%	76.5%	\$296.72
	Employee + Children	80%	\$217.87	5.37%	79%	\$241.05
	Family	75%	\$435.75	5.37%	74%	\$477.51
UHC Navigate	Employee Only	85%	\$107.47	5.65%	84%	\$121.11
	Employee + Spouse	77.5%	\$354.66	5.65%	76.5%	\$391.35
	Employee + Children	80%	\$286.60	5.65%	79%	\$317.93
	Family	75%	\$573.29	5.65%	74%	\$629.90
DHMP DHMO	Employee Only	85%	\$104.07	7.73%	84%	\$119.59
	Employee + Spouse	77.5%	\$343.42	7.73%	76.5%	\$386.42
	Employee + Children	80%	\$277.51	7.73%	79%	\$313.91
	Family	75%	\$573.29	7.73%	74%	\$621.85