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Public Hearing Notice – 622

2021 Employee Health Insurance

July 23, 2020

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 August 20, 2020 regarding the proposed health insurance plans for the 2021 plan year beginning on January 1, 2021.

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 2021 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 offer employees the same choice of providers along with two plan options for each provider to pay for services in 2021, for a total of 6 medical plan options in 2021. We should continue to offer one high deductible health plan (HDHP) through all three providers. We should also continue to offer the two deductible HMO (DHMO) plans through Kaiser Permanente and UnitedHealthcare. For Denver Health Medical Plan, we should replace its DHMO option with a new HMO plan. The medical plans will have the **following modifications, as well:**
 - i. Modify Denver Health 2021 plan network to include only Denver Health facilities and providers for both HDHP and HMO options.
 - ii. Narrowing of Rx network for UnitedHealthcare HDHP and DHMO options, with Walgreens as the sole anchor pharmacy.
2. Health Savings Accounts (HSA) - For Civilian and Sheriff employees, the committee recommends the City shall continue to provide a monthly contribution of \$2 for every \$1 the employee contributes to their HSA to an annual maximum of \$300 for employees with individual HDHP coverage and \$900 for those with family HDHP coverage. (No change from 2020)
3. Wellness Incentive –
 - a. For eligible DHMO/HMO civilian participants who complete the established requirements of the wellness program administered by the Office of Human Resources prior to the program deadline—extended to December 31, 2020—the City will provide a \$50 per month premium reduction in 2021.

- b. For eligible HDHP civilian participants who complete the established requirements of the wellness program, administered by the Office of Human Resources, prior to the program deadline—extended to December 31, 2020—the City will provide an annual contribution of \$600 in 2021.

The committee recommends no changes to the carriers, premiums or plan designs for Dental, vision, city-paid short-term or long-term disability for 2021.

A Career Service Board Hearing regarding Public Hearing Notice 622 is scheduled for **Thursday, August 20, 2020**. The public hearing starts at 9:00 AM and will be conducted through a provided conference call number and available digital link through public notice of the agenda, released no later than two days prior to the scheduled meeting.

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, August 17, 2020 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 July 23, 2020.

Denver Health's HMO Plan

	2020 DHMO	2021 HMO
Network	Denver Health, High Point and <u>Cofinity</u>	<i>Denver Health Only</i>
Preventive	\$0	\$0
Primary Care visit	\$25	\$25 (1 st 3 visits free)
Specialist office visit	\$50	\$40
Deductible	\$500 single/\$1500 family	\$0 single/\$0 family
Coinsurance	20% after deductible	No coinsurance, copay only
Urgent Care	\$75	\$50
Out-of-Pocket Max (OPM)	\$3,000 single/\$6,000 family	\$3,000 single/\$6,000 family
Prescriptions		
Discount	\$10 copay	\$10 copay
Tier 1, 2, 3	\$12, \$35, \$45 copay	\$12, \$35, \$45 copay
Tier 4	\$55 copay	\$65 copay
Tier 5	\$65 copay	\$100 copay

DHMO/HMO – Monthly Rates

	Tier	2020 City Share	2020 Employee Cost/month	2021 City Share	2021 Employee Cost/month
Kaiser DHMO	Employee Only	84%	\$97.36	84%	\$97.36
	Employee + Spouse	76.5%	\$314.61	76.5%	\$314.61
	Employee + Children	79%	\$255.58	79%	\$255.58
	Family	74%	\$506.30	74%	\$506.30
UHC DHMO	Employee Only	84%	\$114.32	84%	\$118.08
	Employee + Spouse	76.5%	\$369.41	76.5%	\$381.54
	Employee + Children	79%	\$300.10	79%	\$309.96
	Family	74%	\$594.58	74%	\$614.01
DHMP HMO	Employee Only	84%	\$127.06	84%	\$97.94
	Employee + Spouse	76.5%	\$410.57	76.5%	\$316.46
	Employee + Children	79%	\$333.54	79%	\$257.08
	Family	74%	\$660.73	74%	\$509.27

HDHP – Monthly Rates

	Tier	2020 City Share	2020 Employee Cost/month	2021 City Share	2021 Employee Cost/month
Kaiser HDHP	Employee Only	94.5%	\$27.03	94.5%	\$28.06
	Employee + Spouse	87%	\$140.54	87%	\$145.89
	Employee + Children	89.5%	\$103.20	89.5%	\$107.12
	Family	84.5%	\$243.70	84.5%	\$252.97
UHC HDHP	Employee Only	94.5%	\$41.30	94.5%	\$39.13
	Employee + Spouse	87%	\$214.70	87%	\$203.47
	Employee + Children	89.5%	\$157.65	89.5%	\$149.40
	Family	84.5%	\$372.34	84.5%	\$352.88
DHMP HDHP	Employee Only	94.5%	\$32.69	94.5%	\$27.20
	Employee + Spouse	87%	\$170.00	87%	\$141.45
	Employee + Children	89.5%	\$124.83	89.5%	\$103.86
	Family	84.5%	\$294.83	84.5%	\$245.31