Proposed Benefit Changes for 2024/25 Plan Year

Allowing Coverage for Humira Biosimilars

-1.7% Impact to Rates

For informational purposes only. Change has already occurred. No action required.

Why is this important.

- Our #2 costing medication.
- 122 scripts for only 10 individuals.
- Average monthly script cost is \$6,461.
- \$788,302 or 7% of our total drug spend.
- Biosimilar's are expected to be **60-80**% less expensive.
- If handled right, as they come to market, we could reduce overall drug spend by 3.5% if all switched.

Require Blue Distinction Centers for Major Medical Surgeries

-0.7% Impact to Rates

Why is this important?

- Surgeries from the Best Regional Surgeons
- Significantly Lower Complications
- Much Higher Chance of a Quality Outcome
- Savings for the Plan

What would this apply to?

- Transplants
- Hip & Knee Surgeries
- Cardiac Surgeries
- Spinal Surgeries

Adding Coverage for Bariatric Surgeries



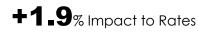
Why is this important?

- With properly managed eligibility, significant reductions in an individual's weight can lead to overall health and quality of life improvements.
- Base line health improvements can also result in lower claims costs.
- Studies show Gastric Sleeve and Lap Band surgery methods result in fewer readmissions and complications than other Bariatric Surgery methods.

Eligibility Criteria

- **Only** for Members and Spouses.
- **No Coverage** for Dependent Children.
- Individual Must Be Enrolled for Health Coverage through Employer for 2 Consecutive Years.
- **Only** available at BlueDistinction & BlueDistinction+ Providers.
 - Currently in Oklahoma, these are Bailey, Integris & Norman.
- Only for Lap Bands & Gastric Sleeves under the following procedure codes:
 - o Gastric Sleeve: 43775
 - Lap Band: 43770, 43771, 43772, 43773, 43774, 43886, 43887, 43888 & S2083
- Eligibility subject to Blue Cross's Medical Policy Criteria SUR 716.003 & SUR 716.006.
 http://tinyurl.com/39fr8nzy
- Coverage subject to Deductible & Co-Insurance.

Allowing Coverage for GLP-1 Medications



Why is this important?

- GLP-1's are the media hot topic.
- With strict eligibility criteria, adding coverage would be cost prohibitive.
- Additionally, a higher member cost share is necessary to protect the Plan. •

Eligibility Criteria

- Only for Members and Spouses.
- No Coverage for Dependent Children. •
- Individual Must Be Enrolled in Health Coverage through Employer for 2 Consecutive Years.
- Subject to a Clinical Prior Authorization (CPA) Process managed by Express Scripts.
- Individual **Must Meet** the following eligibility criteria:
 - Morbidly Obese
- BMI >40 kb/m2; or
- Morbidly Obese

- BMI >35 kg/m2 AND one or more of the following:
- Hypertension Stage 2 SYS >140 & DIA >90 & Uncontrolled.
 - >240 mg/dL & Uncontrolled.
- Dyslipidemia High • Coronary Heart Disease.
- . Obstructive Sleep Apnea.
- . Osteoarthritis in Weight Bearing Joints.
- Available for a \$250 Co-Pay for 30-Day Supply.
 - For Preferred Formulary Brands Medications **Only**.
 - No Coverage for Non-Preferred Brand Medications.
 - Would Not Apply to Plan Year Maximum-Out-Of-Pocket.

Plan Design Changes to Platinum Health Coverage

0% Impact to Rate

Why is this important?

- Re-Balances Suite of Plan Designs
- •
- Simplifies Rx Coverage Aligns with Competitor Plan Designs to Aid in Growth •

Suggested Changes

In-Network	Current	Proposed
Deductible - Individual	\$1,750	\$ 1,500
Deductible - Family Max	\$3,500	\$ 3,000
Max Out-of-Pocket - Individual	\$6,000	\$ 5,000
Max Out-of-Pocket - Family Max	\$12,000	\$ 10,000
Out-of-Network	Current	Proposed
Deductible - Individual	\$ 3,500	\$ 3,000
Deductible - Family Max	\$ 7,000	\$ 6,000
Max Out-of-Pocket - Individual	\$ 12,000	\$ 10,000
Max Out-of-Pocket - Family Max	\$ 24,000	\$ 20,000
Pharmacy	Current	Proposed
Preferred Brands	25 % up to \$ 80 Max	\$ 55
Non-Preferred Brands	40 % up to \$ 120 Max	\$ 70