

**Detroit Public Schools Community District
Medical and Pharmacy Benefit Plan Bids
Plan Year: 1/1/2019 through 12/31/2019**

Single Carrier Scenarios - Total Replacement of BCN HMO

Current Plans (2019 Costs):	Plan Design	Network	Pricing	1 Person	2 People	3+ People	Gross Monthly Premium	Gross Annual Premium	Annual Cost Difference
BCN Healthy Blue Living HMO /Core	Enhanced: \$500 Ded, 10% Coinsurance, \$6600 Out-of-Pocket Max Standard: \$2000 Ded, 20% Coinsurance, \$6600 Out-of-Pocket Max	BCN HMO - PCP Focus Network	Employees	1,451	608	809		2,868	
		BCN HMO - PCP Focus Network	Monthly Rates	\$ 471.61	\$ 1,009.47	\$ 1,260.86	\$ 2,318,100	\$ 27,817,195	
BCN Healthy Blue Living HMO /Core Plus	Enhanced: \$0 Ded, 0% Coinsurance, \$6600 Out-of-Pocket Max Standard: \$500 Ded, 0% Coinsurance, \$6600 Out-of-Pocket Max	BCN HMO - PCP Focus Network	Employees	741	248	372		1,361	
		BCN HMO - PCP Focus Network	Monthly Rates	\$ 599.98	\$ 1,278.15	\$ 1,596.38	\$ 1,355,420	\$ 16,265,037	
BCN Healthy Blue Living HMO /Premium	Enhanced: \$500 Ded, 10% Coinsurance, \$6600 Out-of-Pocket Max Standard: \$2000 Ded, 20% Coinsurance, \$6600 Out-of-Pocket Max	BCN HMO - Full Local Network	Employees	106	35	11		152	
		BCN HMO - Full Local Network	Monthly Rates	\$ 704.95	\$ 1,498.99	\$ 1,872.17	\$ 147,783	\$ 1,773,399	
			Total Employees	2,298	891	1,192		4,381	
			Total Premium:				\$ 3,821,303	\$ 45,855,631	n/a

Plan Options for Consideration (2019 costs): Single Carrier - Total Replacement of BCN HMO

Carrier/Plan	Plan Design	Network	Pricing	1 Person	2 People	3+ People	Gross Monthly Premium	Gross Annual Premium	Annual Cost Difference
Option 1									<i>vs. BCN 2019</i>
HAP HMO	In Network Only: \$500 Ded, 10% Coinsurance, \$6600 Out-of-Pocket Max	HAP HMO - Full Local Network	Assumes current core enrollment	1,451	608	809		2,868	
				\$ 492.56	\$ 1,054.32	\$ 1,316.87	\$ 2,421,079	\$ 29,052,947	
HAP HMO	In Network Only \$0 Ded, 0% Coinsurance, \$6600 Out-of-Pocket Max	HAP HMO - Full Local Network	Assumes current core plus and premium enrollment	847	283	383		1,513	
				\$ 656.82	\$ 1,399.25	\$ 1,747.63	\$ 1,621,657	\$ 19,459,879	
			Total Employees	2,298	891	1,192		4,381	
			Total Premium:				\$ 4,042,736	\$ 48,512,826	\$ 2,657,196
Option 2									
Total Health Care (THC) HMO Basic \$500	In Network Only: \$500 Ded, 0% Coinsurance, \$2000 Out-of-Pocket Max	THC - Full Local Network	Assumes current core enrollment	1,451	608	809		2,868	
				\$ 448.82	\$ 935.11	\$ 1,189.59	\$ 2,182,163	\$ 26,185,956	
Total Health Care (THC) HMO Basic \$250	In Network Only: \$0 Ded*, 0% Coinsurance, \$3000 Out-of-Pocket Max *Copays apply for designated services	THC - Full Local Network	Assumes current core plus and premium enrollment	847	283	383		1,513	
				\$ 491.63	\$ 1,024.31	\$ 1,303.06	\$ 1,205,362	\$ 14,464,348	
			Total Employees	2,298	891	1,192		4,381	
			Total Premium:				\$ 3,387,525	\$ 40,650,304	\$ (5,205,327)
Total Health Care (THC) HMO Basic \$1000	In Network Only: \$1000 Ded, 0% Coinsurance, \$2000 Out-of-Pocket Max	THC - Full Local Network	Assumes 100% of employees enrolled	2,298	891	1,192		4,381	
				\$ 435.40	\$ 907.16	\$ 1,154.03	\$ 3,184,433	\$ 38,213,190	\$ (7,642,441)
Total Health Care (THC) Point-of-Service	In-Network (THC): \$2500 Ded, 20% Coinsurance, \$6550 Out-of-Pocket Max In-Network (COFINITY): \$5000 Ded, 20% Coinsurance, \$6550 Out-of-Pocket Max	THC - Full Local Network Cofinity National PPO Network	Assumes 100% of employees enrolled	2,298	891	1,192		4,381	
				\$ 538.27	\$ 1,121.49	\$ 1,426.69	\$ 3,936,807	\$ 47,241,678	\$ 1,386,048
Option 3									
MESSA (BCBSM) PPO \$500	In Network: \$500 Ded, 10% Coinsurance, \$4500 Out-of-Pocket Max Out-of-Network: Higher cost sharing applies	BCBSM - National PPO Network	Assumes 100% of employees enrolled	2,298	891	1,192		4,381	
				\$ 535.09	\$ 1,202.08	\$ 1,495.56	\$ 4,083,398	\$ 49,000,771	\$ 3,145,141
MESSA (BCBSM) HSA PPO \$2000	In Network: \$2000 Ded, 20% Coinsurance, \$5000 Out-of-Pocket Max Out-of-Network: Higher cost sharing applies	BCBSM - National PPO Network	Assumes 100% of employees enrolled	2,298	891	1,192		4,381	
				\$ 441.73	\$ 992.03	\$ 1,234.16	\$ 3,370,113	\$ 40,441,356	\$ (5,414,275)
MESSA (BCBSM) PPO \$1000	In Network: \$1000 Ded, 10% Coinsurance, \$4000 Out-of-Pocket Max Out-of-Network: Higher cost sharing applies	BCBSM - National PPO Network	Assumes 100% of employees enrolled	2,298	891	1,192		4,381	
				\$ 528.45	\$ 1,187.16	\$ 1,476.98	\$ 4,032,698	\$ 48,392,374	\$ 2,536,743
MESSA (BCBSM) PPO \$300	In Network: \$300 Ded, 0% Coinsurance, \$2300 Out-of-Pocket Max Out-of-Network: Higher cost sharing applies	BCBSM - National PPO Network	Assumes 100% of employees enrolled	2,298	891	1,192		4,381	
				\$ 637.90	\$ 1,433.53	\$ 1,783.58	\$ 4,869,197	\$ 58,430,361	\$ 12,574,731
MESSA (BCBSM) PPO \$375	In Network: \$375 Ded, 20% Coinsurance, Out-of-Pocket Max not specified Out-of-Network: Higher cost sharing applies	BCBSM - National PPO Network	Assumes 100% of employees enrolled	2,298	891	1,192		4,381	
				\$ 406.24	\$ 912.16	\$ 1,134.76	\$ 3,098,908	\$ 37,186,896	\$ (8,668,735)
MESSA (BCBSM) PPO \$500	In Network: \$500 Ded, 20% Coinsurance, \$4500 Out-of-Pocket Max Out-of-Network: Higher cost sharing applies	BCBSM - National PPO Network	Assumes 100% of employees enrolled	2,298	891	1,192		4,381	
				\$ 517.61	\$ 1,162.74	\$ 1,446.61	\$ 3,949,828	\$ 47,397,939	\$ 1,542,308
MESSA (BCBSM) PPO \$500	In Network: \$500 Ded, 0% Coinsurance, \$3500 Out-of-Pocket Max Out-of-Network: Higher cost sharing applies	BCBSM - National PPO Network	Assumes 100% of employees enrolled	2,298	891	1,192		4,381	
				\$ 580.92	\$ 1,305.19	\$ 1,623.87	\$ 4,433,531	\$ 53,202,378	\$ 7,346,747
MESSA (BCBSM) PPO \$500	In Network: \$500 Ded, 0% Coinsurance, \$4500 Out-of-Pocket Max Out-of-Network: Higher cost sharing applies	BCBSM - National PPO Network	Assumes 100% of employees enrolled	2,298	891	1,192		4,381	
				\$ 604.43	\$ 1,358.09	\$ 1,689.70	\$ 4,613,161	\$ 55,357,929	\$ 9,502,298

BCN HBL HMO employee counts for current plans are based on Actual May 2018 BCN Enrollment.
Employee counts for plan options are based on stated assumptions. Actual enrollment cannot be predicted.

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Coexisting Scenarios - Plans to Coexist with BCN HMO

Current Plans (2019 Costs):	Plan Design	Network	Pricing	1 Person	2 People	3+ People	Gross Monthly Premium	Gross Annual Premium	Annual Cost Difference
BCN Healthy Blue Living HMO /Core	Enhanced: \$500 Ded, 10% Coinsurance, \$6600 Out-of-Pocket Max Standard: \$2000 Ded, 20% Coinsurance, \$6600 Out-of-Pocket Max	BCN HMO - PCP Focus Network	Employees Monthly Rates	1,451 \$ 471.61	608 \$ 1,009.47	809 \$ 1,260.86	\$ 2,318,100	\$ 27,817,195	
BCN Healthy Blue Living HMO /Core Plus	Enhanced: \$0 Ded, 0% Coinsurance, \$6600 Out-of-Pocket Max Standard: \$500 Ded, 0% Coinsurance, \$6600 Out-of-Pocket Max	BCN HMO - PCP Focus Network	Employees Monthly Rates	741 \$ 599.98	248 \$ 1,278.15	372 \$ 1,596.38	\$ 1,355,420	\$ 16,265,037	
BCN Healthy Blue Living HMO /Premium	Enhanced: \$500 Ded, 10% Coinsurance, \$6600 Out-of-Pocket Max Standard: \$2000 Ded, 20% Coinsurance, \$6600 Out-of-Pocket Max	BCN HMO - Full Local Network	Employees Monthly Rates	106 \$ 704.95	35 \$ 1,498.99	11 \$ 1,872.17	\$ 147,783	\$ 1,773,399	
			Total Employees Total Premium:	2,298	891	1,192	\$ 3,821,303	\$ 45,855,631	n/a

Plan Options for Consideration (2019 costs): Single Carrier - Total Replacement of BCN HMO

Carrier/Plan	Plan Design	Network	Pricing	1 Person	2 People	3+ People	Gross Monthly Premium	Gross Annual Premium	Annual Cost Difference
<i>vs. BCN 2019</i>									
Option 2									
Total Health Care (THC) HMO Basic \$500	In Network Only: \$500 Ded, 0% Coinsurance, \$2000 Out-of-Pocket Max	THC - Full Local Network	Assumes 100% of employees enrolled	2,298 \$ 448.82	891 \$ 935.11	1,192 \$ 1,189.59	\$ 3,282,563	\$ 39,390,752	\$ (6,464,879)
Total Health Care (THC) HMO Basic \$250	In Network Only: \$0 Ded*, 0% Coinsurance, \$3000 Out-of-Pocket Max *Copays apply for designated services	THC - Full Local Network	Assumes 100% of employees enrolled	2,298 \$ 491.63	891 \$ 1,024.31	1,192 \$ 1,303.06	\$ 3,595,673	\$ 43,148,082	\$ (2,707,549)
Total Health Care (THC) HMO Basic \$1000	In Network Only: \$1000 Ded, 0% Coinsurance, \$2000 Out-of-Pocket Max	THC - Full Local Network	Assumes 100% of employees enrolled	2,298 \$ 435.40	891 \$ 907.16	1,192 \$ 1,154.03	\$ 3,184,433	\$ 38,213,190	\$ (7,642,441)
Total Health Care (THC) Point-of-Service	In-Network (THC): \$2500 Ded, 20% Coinsurance, \$6550 Out-of-Pocket Max In-Network (COFINITY): \$5000 Ded, 20% Coinsurance, \$6550 Out-of-Pocket Max	THC - Full Local Network Cofinity National PPO Network	Assumes 100% of employees enrolled	2,298 \$ 538.27	891 \$ 1,121.49	1,192 \$ 1,426.69	\$ 3,936,807	\$ 47,241,678	\$ 1,386,048
Option 3									
MESSA (BCBSM)	MESSA will not coexist with BCN HMO		n/a	n/a	n/a	n/a	n/a	n/a	n/a
Option 4									
HAP HMO	In Network Only: \$1200 Ded, 20% Coinsurance, \$6600 Out-of-Pocket Max	HAP HMO - Full Local Network	Assumes 100% of employees enrolled	2,298 \$ 419.00	891 \$ 896.86	1,192 \$ 1,120.21	\$ 3,097,255	\$ 37,167,055	\$ (8,688,576)
Option 5									
BCN Healthy Blue Living HMO / Economy	Enhanced: \$1500 Ded, 20% Coinsurance, \$6600 Out-of-Pocket Max Standard: \$4000 Ded, 30% Coinsurance, \$6600 Out-of-Pocket Max	BCN HMO - PCP Focus Network	Assumes 100% of employees enrolled	2,298 \$ 424.37	891 \$ 886.95	1,192 \$ 1,107.63	\$ 3,085,770	\$ 37,029,236	\$ (8,826,395)
Option 6									
BCBSM PPO 500	In-Network: \$500 Ded, 20% Coinsurance, \$6600 Out-of-Pocket Max Out-of-Network: Higher cost sharing applies	BCBSM - National PPO Network	Assumes 100% of employees enrolled	2,298 \$ 681.80	891 \$ 1,636.38	1,192 \$ 2,045.46	\$ 5,462,979	\$ 65,555,752	\$ 19,700,121

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