



## **Questions and Answers on the 2010 Statewide Medical Plan**

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### **What medical plan will be available to all PEBB members for 2010?**

The Statewide Plan will be available for all PEBB-eligible employees and retirees. This plan will provide coverage statewide, nationwide and worldwide. The Kaiser Permanente HMO and the Providence Choice plans will also be available to members in the service areas of those plans.

### **How will the Statewide Plan differ from the current plan with Regence?**

The main difference is in who acts as the insurer – that is, who pays the difference if claims are higher than premiums, and who keeps the balance if claims are lower than premiums. Regence insures the current plan. Beginning plan year 2010, PEBB will self-insure the Statewide Plan. If claims are higher than premiums, PEBB reserves will cover the difference. If claims are lower than premiums, the balance stays in the reserves.

### **Who will administer the Statewide Plan?**

Providence Health Plans will administer the Statewide Plan for PEBB beginning Jan. 1, 2010. They will contract with a network of doctors, clinics, hospitals and other healthcare providers and will process claims. The network will provide worldwide access. They will administer the plan according to requirements of the contract with PEBB.

### **Does this mean my plan's coverage will change in 2010?**

No. It is the Board, not the insurance company or administrator, that determines what is covered and at what level in the healthcare plans. The Board has made no changes to the current design of the healthcare plans. [Review the current plan design](http://www.oregon.gov/DAS/PEBB/docs/SPD/subsections/MedicalDrugPlanComparisons.pdf) at [www.oregon.gov/DAS/PEBB/docs/SPD/subsections/MedicalDrugPlanComparisons.pdf](http://www.oregon.gov/DAS/PEBB/docs/SPD/subsections/MedicalDrugPlanComparisons.pdf).

### **Why did the Board choose Providence Health Plans to administer the Statewide Plan?**

Providence Health Plans offered the best overall solution for PEBB members in terms of cost, administrative capabilities and responsiveness to the Board's Vision for healthcare.

### **How will I know if my doctors and hospital are in network for the Statewide Plan?**

Analysis shows that, statewide, less than five percent of currently enrolled members would need to adjust providers in the current network proposed by Providence Health Plans. Providence Health Plans continues to refine the network and is conducting detailed analyses to identify and fill any gaps in access to preferred providers.

### **Will the network for the Statewide Plan be a Providence network?**

No, the network will not be a “Providence” network or a network of only Providence providers. It will be a preferred-provider network that meets requirements of the PEBB contract, including requirements on national and international coverage.

### **When will I be able to see who is in the network for the Statewide Plan?**

Members will be able to search the network online for preferred providers in the Statewide Plan before Open Enrollment in October.

### **What happens if I’m getting treatment outside the network of the Statewide Plan when the new plan year starts?**

You will have guidance during the transition to the new plan year, which begins Jan. 1, 2010. Case managers will consult with members who need care continuity for pregnancy, surgery and complex treatment of chronic conditions. Members may also ask for referrals from their current providers.

### **How will the Statewide Plan cover the cost of my care when I travel?**

The plan will cover care for you and covered dependents when you travel, whether you travel out of state or internationally. The plan administrator will process claims for care you receive as required by PEBB contract.

### **Will the choice of administrator affect coverage of reproductive health services?**

No. The Board has made no changes to the current plan design. All PEBB plans cover reproductive health services.