




Rock County Health Insurance Plan

Employee Health Insurance Meetings



Board Decision for 2020 Health Insurance

- ▶ Board appointed insurance committee met throughout April, May and June to review data and insurance options for 2020
 - ▶ Committee recommended move to Dual Choice Point of Service Plan, with Dean Health Plan and MercyCare Health Plan
 - ▶ On July 11, the Board accepted the recommendation for Dual Choice Point of Service Plan, with Dean and Mercy
- 


Dual Choice Point of Service (POS) Plan Design

Benefit	Dean / Mercy
Deductible	In Network: \$500 / \$1,500 Out of Network: \$750 / \$2,250
Coinsurance	In Network: 90% Out of Network: 65%
Deductible and Coinsurance Limit	In Network: \$1,500 / \$3,000 Out of Network: \$2,250 / \$4,300
Preventative Care	In Network: Covered at 100% Out of Network: Deductible, then 65% Coinsurance
Primary Care / Specialty Care Office Visit	In Network: \$15 Copay Out of Network: Deductible, then 65% Coinsurance
Urgent Care	In Network: \$30 Copay Out of Network: \$30 Copay
Emergency Room	In Network: \$300 Copay* Out of Network: \$300 Copay* *ER Copay waived if admitted to the hospital
Inpatient / Outpatient Hospitalization	In Network: Deductible, then 90% Coinsurance Out of Network: Deductible, then 65% Coinsurance
Prescription Drugs	\$10/\$25/\$50/\$150



Telemedicine for 2020

- ▶ Rock County currently uses My Ideal Doctor as the Telehealth option for employees and their families.
- ▶ Rock County will maintain a relationship with My Ideal Doctor for 2020
- ▶ MyIdeal Doctor visits will still be no cost to Employees and their families
- ▶ Contact My Ideal Doctor via phone or video visit
- ▶ Dean/Mercy both offer Virtual Visits. Copays associated with those.



Rock County Healthy Employee Incentive Program for 2020

- ▶ Requirements to receive the 10% premium incentive:
 - ▶ Both Employee and Spouse have their annual physical
 - ▶ Doctor will need to complete/sign a form
 - ▶ Employee Only will need to complete 4 of the following
 - ▶ Complete Tobacco Cessation Program
 - ▶ Currently not using tobacco, nicotine, or electronic vaping products
 - ▶ Attend the Rock County Health Fair (will be in October in 2020, in conjunction with Open Enrollment)
 - ▶ Get your Flu Shot
 - ▶ Participate in Rock County Lunch and Learns
 - ▶ Participate in Rock County Wellness Committee Activities
 - ▶ Complete Online Health/Wellness Videos



Open Enrollment Information

- ▶ Open Enrollment runs from October 7th to November 14th
- ▶ All Benefit Eligible Employees will need to complete a health insurance designation form.
 - ▶ Dean Employee Application, Mercy Employee Application, Waiver Form
- ▶ Completed Forms need to be turned into HR Department NO LATER than Thursday, November 14th.

MERCYCARE HEALTH PLANS (MCHP) IN-NETWORK

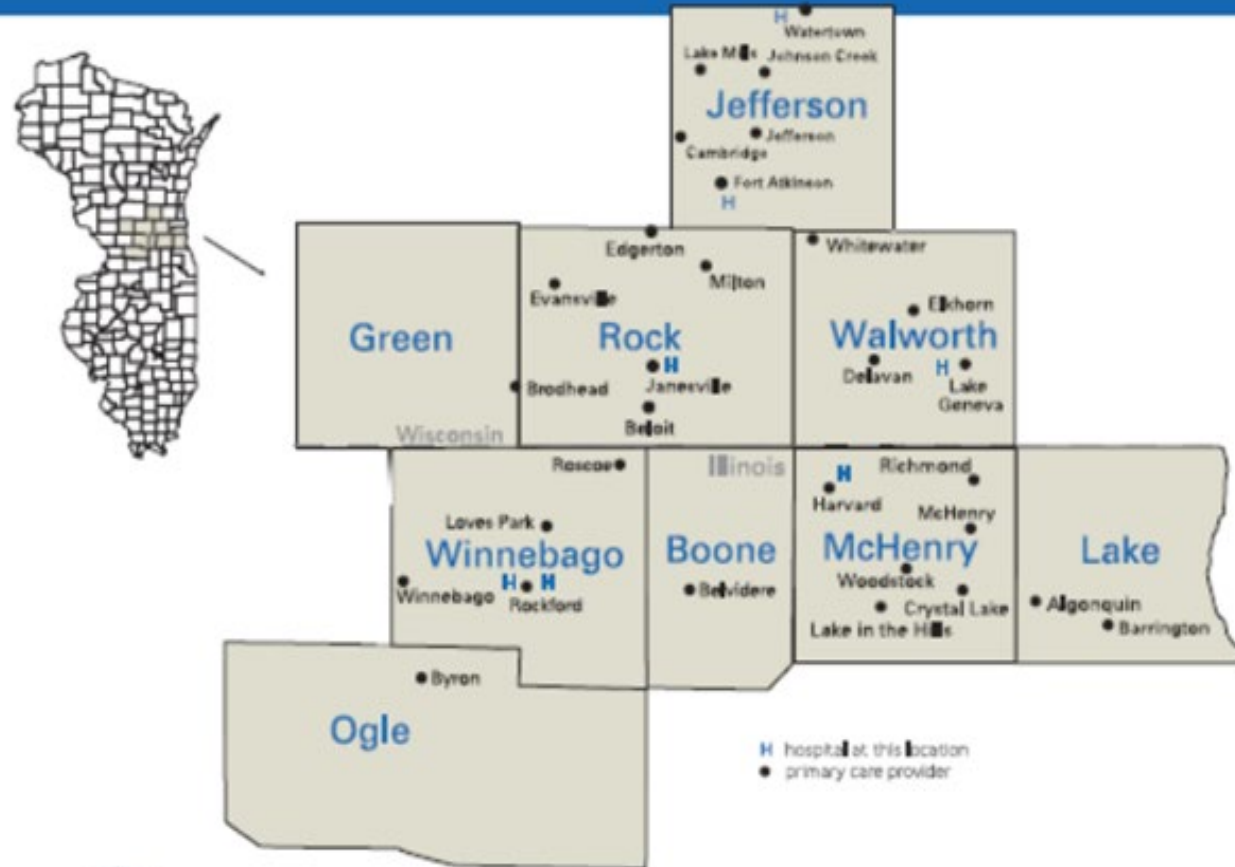
We are here for you. Care close to home.

- **7 hospitals, located in:** Janesville, Walworth, Harvard IL, 2 in Rockford, IL. Contracted Watertown and Fort Atkinson
- **125+ specialties**
- **85+ locations** 13 in Rock County
- **800+ Physicians**
- **Physicians in Rock County:**
 - 29 Primary Care, Family Practice and OB-GYN physicians
 - 112 Specialists
 - 7 Pediatricians
- **All practices are open** and accepting patients

MCHP

- Open access network- No referral needed from MCHP to see a specialist In-Network
- University of Wisconsin Healthcare (UWHC) is our exclusive referral network- When services are not available with Mercyhealth
 - Your PCP or specialist must send MCHP a referral for approval prior to service. After review, a letter of approval or denial will be mailed to the member and the requesting provider
- If you use UWHC **with** an approved referral, it will be considered In Network
- If you use UWHC **without** a referral, it will be considered Out of Network
- Services rendered at UWHC **without** a referral will not incur balanced billing, however they will be paid at an Out of Network benefit.

IN-NETWORK PROVIDER AREA



ROCK COUNTY LOCATIONS

ROCK COUNTY

Mercyhealth Beloit	(608) 363-5500
Mercyhealth East	(608) 756-7100
Mercyhealth Edgerton	(608) 884-9431
Mercyhealth Evansville	(608) 882-5613
Mercyhealth Hospital and Trauma Center–Janesville*	(608) 756-6000
Mercyhealth Mall Clinic	(608) 741-2430
Mercyhealth Milton	(608) 868-5800
Mercyhealth North	(608) 314-3600
Mercyhealth South	(608) 755-7960
Mercyhealth Sports Medicine and Rehabilitation–East	(608) 756-7107
Mercyhealth Sports Medicine and Rehabilitation–Janesville	(608) 754-6000
Mercyhealth West	(608) 756-6800
Mercyhealth Women’s Center– Janesville	(608) 756-6890

MCHP PHARMACY COVERAGE

- Local Mercyhealth Pharmacies
- Network: Nationwide coverage with access to over 60,000 pharmacies
- Specialty Pharmacy Program
- Maintenance Rx Discount
 - Mail order- 90 day supply for 2 copays
 - Can be sent to you via mail or you can pick up at a Mercy Clinic Pharmacy
- [Formulary \(list of covered drugs\)](#)

ROCK COUNTY EMPLOYEES ONLY WEBPAGE

WWW.MercyCarehealthPlans.com

Navigate to the “Interactive Center” and click on “Rock County Employees”



■ **Once there you will see:**

Welcome to MercyCare Health Plans. We look forward to serving you!

Access Your Benefits:

[Find a Doctor in your Network](#). Once on this page, select your plan "Rock County Employees" and then select "practitioner or facility/ clinic"

[Formulary](#)

[Plan Documents \(SOB, SBC, Certificate of Coverage and Rx Rider\)](#). Once on the site enter your group number

[MyChart](#). You will need to create an account if you have not already established one

IN QUICKER

SKIP  WAITING ROOM

GO TO MercyInQuicker.org

Hold your place in line at a Mercyhealth emergency room or Urgent care. It's easy to use, right from your home.

[Click here to access our InQuicker Online Scheduling](#)

STAY HEALTHY BENEFIT



Stay Healthy benefit

- Stay Healthy Form: \$100 Reimbursement per family member 18 years or older/\$200 per family for healthy living activity.

****This is completely separate from the Rock County Wellness Benefit offered by your employer****

MYCHART



You don't have Mercyhealth MyChart yet? Why wait?

Sign up now to view all insurance claims through MyChart.

MercyCare members can now do the following through MyChart:

- Look up insurance coverage details
- Learn more about your benefits
- View your claims status and payment information
- Request a new MercyCare ID card
- Change your primary care physician
- Email your health plan representative
- Update your information, such as change of address
- Manage health information online
- Review health histories and test results
- Schedule and cancel appointments
- Request prescription refills
- Send a message to your health care provider
- Pay bills

How to get started:

Do it all securely online at home or on your smartphone with the Mercyhealth MyChart app.

Sign up today at any Mercyhealth clinic or visit MyChart.MercyHealthSystem.org.

CONTACT INFO

There are many ways for you to reach us.

Customer service

- (800) 895-2421/Monday-Friday, 8 am-4:30 pm
- A dedicated line for Rock County employees will be accessible thru the phone prompts when you call, to address your claims and coverage needs

MercyCare Health Line

- 24/7, 365 days a year: (608) 758-5770 or (888) 756-6060
 - FREE health information
 - FREE referral service to over 800 medical professionals
 - FREE information and registration for health education classes and seminars

Questions?

Meet a Health Plan with a **Personal Touch**

Rock County



We're a different kind of health care model that combines hospitals, providers and coverage to offer better care for you.



**SSM Health
Dean Medical Group**
Founded more than a century ago



Dean Health Plan
Established in 1983

Convenient Access Right In Your Backyard

You can rest assured that wherever you are in **southern Wisconsin**, our trusted doctors, hospitals and clinics are right in your neighborhood.



36

Years
Insuring
Wisconsin



32

Hospitals
Statewide



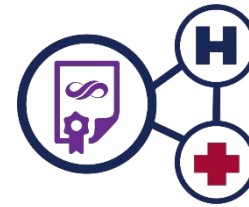
179

Clinics in
Wisconsin



1,197

Pharmacies



1

Integrated
Health Plan

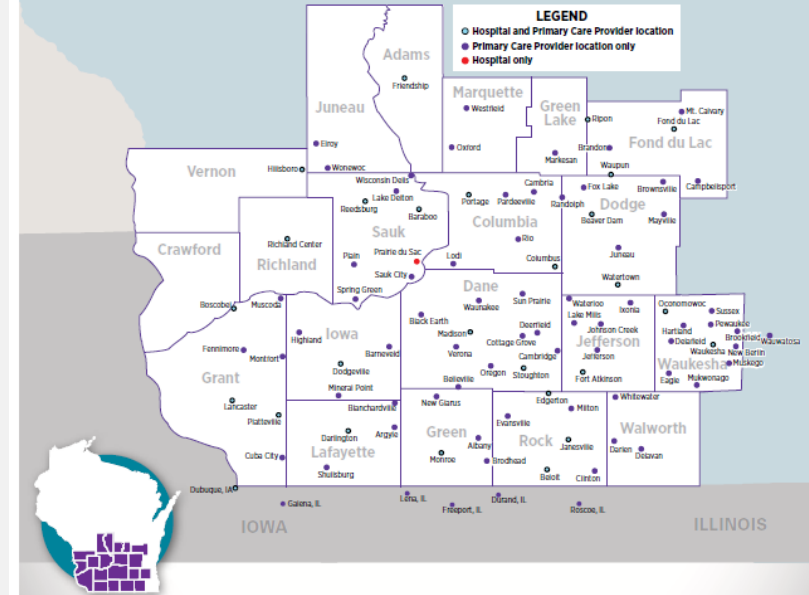
Dean In-Network Service Area

Take advantage of one of the largest provider networks in southern Wisconsin

- **2,400+ Providers**
- **180+ Primary Care Clinic Locations**
- **600+ Specialty Care Clinics** with services like women's health, pediatric medicine, heart and vascular health, orthopedic medicine and much more
- ***Same Day appointments available***

DEAN HEALTH PLAN NETWORK

Looking for a provider?



Go to deancare.com/doctors

Dean Health Plan offers a current and comprehensive listing of physicians, specialists, pharmacies and more at deancare.com. Important contact information such as phone numbers and locations are listed on our website. Find a listing of our plan hospitals and primary care locations on the reverse side of this sheet.

Dean Health Plan is a Qualified Health Plan issuer in the Health Insurance Marketplace.

Dean In-Network Hospitals & Clinics in Rock County

Dean Health Plan gives you access to high-quality care and an exceptional patient experience at:

- **JANESVILLE**
 - SSM Health Dean Medical Group
- **BELOIT**
 - Beloit Clinic
 - Beloit Area Community Health Center
 - West Side Medical Center
- **EDGERTON**
 - SSM Health Dean Medical Group
- **EVANSVILLE**
 - SSM Health Dean Medical Group
- **MILTON**
 - Edgerton Hospital – Milton Clinic
- **CLINTON**
 - Clinton Clinic

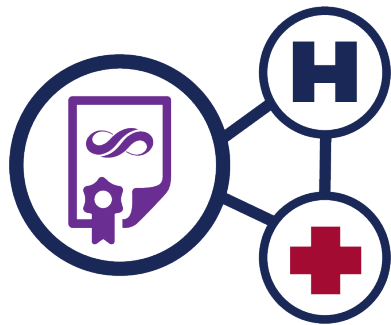


Plus, an additional 21 hospitals are in your network throughout southern Wisconsin

Dean POS Network Benefits

Point of Service (POS) Highlights

- Offers the benefits of an In-Network, with the option to see Out-of-Network providers
- When you receive care from a **Dean** network provider, you will enjoy lower out-of-pocket costs than when going out-of-network



In-Network Care

- High-quality Health Care
- Wellness and Preventive Programs
- Lower Out-of-Pocket Costs
- Paperless When Using Dean Network Providers

Understanding Prior Authorization

Certain Medical Services or Visits Require Prior Authorization by Dean Health Plan

Each plan is different, we recommend you:

- Check if a prior authorization is required for any services outside a normal office visit
- Refer to the “Prior Authorization” section of your Member Certificate
- Contact our Customer Care Center if you are unsure if a service requires prior authorization
- Understand it is your responsibility to ensure the authorization is in place prior to receiving services

SERVICES NEEDING APPROVAL (Prior Authorization)

Dean Health Plan wants to make sure you get the right care at the right time. That's why we have a prior authorization system in place.*

If you see an out-of-network provider, you are responsible for obtaining a prior authorization.

The list below shows the most common services that require prior authorization, but it is not comprehensive.

Services:

- Biofeedback
- Clinical trials
- Cochlear implants
- Communication devices
- Dental services required to treat accidental injury to teeth
- Durable medical equipment (DME) greater than \$500, unless otherwise stated
- Elective hospital inpatient admissions and services
- Habilitative services
- Hearing aids
- Home health care
- Non-emergency ambulance transport
- Oral surgery - approved surgical
- Certain outpatient behavioral health services (e.g., partial hospital or outpatient programs)
- Outpatient hospital or ambulatory surgical care at an ambulatory surgical center or a provider's office
- Outpatient physical, speech and hearing therapy
- Certain outpatient radiology (e.g., CT scans)
- Pain management
- Post discharge, follow-up outpatient services following exhaustion of benefits

Your Rewards Your Choice

Dean Health Plan will reward you up to **\$150** for your healthy lifestyle. It's one of the many reasons Living Healthy has its rewards!

This is completely separate from the Rock County Wellness Benefit offered by your employer



Featuring

- Health Assessment
- Interactive Resource
- Health Coaching
- Complex Case Management
- Deals from Dean
- Quit for Life

Visit deancare.com/livinghealthy

LIVING HEALTHY REWARDS

Your Rewards. Your Choice.



Earn up to **\$150** in rewards!

Dean Health Plan will reward you up to **\$150*** for your healthy lifestyle. It's one of the many reasons Living Healthy has its rewards!

Here's how it works:



Choose the healthy activities you want to complete



Points

500

Each completed activity is worth reward points (example: 500 points = \$50)



Earn up to 1,500 points for a maximum of \$150 per calendar year (before December 31)



Rewards come in the form of gift card(s) of your choice to of many national retailers, restaurants and other popular merchants

** Check with your plan administrator for reward offerings specific to your plan. Only Dean Health Plan members, ages 18 and older, are eligible for Living Healthy Rewards. Your employer may be required to report health plan issued incentives as taxable income. Dean Health Plan may be required to report incentive payment information to your employer. Your health information is protected by federal law and will not be shared with your employer.

Language Assistance: ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-877-337-2410 (TTY: 711).

Spanish - ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-337-2410 (TTY: 711).

Hmong - LUS CEEV: Yog los koj hais lus Hmoob, cov kev pab twog lus, muaj kev pab dawb rau koj. Hursu-1-877-337-2410 (TTY: 711).

Non-Discrimination Statement: Dean Health Plan / Previa360 Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Kickoff Activity	Points
Online Health Assessment* You must complete this activity before you can redeem your reward	500
Well-Being Activities	
Annual preventive office visit	225
Learn about Virtual Visits	100
SSM Health Listens Survey	75
Annual dental visit	75
Annual flu visit	75
Immunizations	50
Active MyChart account	50
Submit Advance Directive forms to your physician	50
Complete five mindfulness classes	50
Watch the Dean 101 videos	25
Living Healthy Portal Activities	
My Health Assistant goal Complete one My Health Assistant goal per calendar quarter and earn 100 wellness points. You may earn a maximum of 400 wellness points a year by completing four goals per calendar year.	100
Health topic self-assessment Complete a self-assessment once a month and earn 20 wellness points. You may earn a maximum of 240 wellness points per calendar year.	20
Health Tracker Earn two wellness points every time you use a Health Tracker, up to 15 times a month. You may earn a maximum of 360 wellness points per calendar year.	2 per tracker
Community-Related Activities	
Participate in a Run/Walk event	100
Purchase a produce share from a CSA or participate in a local Community Garden	75
Annual state park pass	50
Volunteer your time	50

* Covered adult children (ages 18 and older) can earn up to \$100 per year for completing health activities; however, they are not required to complete the Health Assessment.

All rewards MUST be redeemed before December 31, 2019.

Dean In-Network Pharmacy

- [Formulary \(list of covered drugs\)](#)
- **Specialty Pharmacy Program**
- **NEW Preventive Rx (\$0)**

Visit deancare.com/pharmacy



Locate a pharmacy near you from a wide selection of convenient locations.



Mail-Order Pharmacy

Get up to a three-month supply –
with **free** shipping!
No Costco membership needed.



SSM Health Pharmacies

Our staff is available to answer
your questions and fill your
prescriptions.

PRIMARY CARE ACCESS FOR NEW AND EXISTING PATIENTS WHEN AND WHERE THEY NEED IT!



FAMILY, INTERNAL, AND
PEDIATRIC MEDICINE
FACE-TO-FACE



VIRTUAL VISITS



MY CHART



URGENT CARE



MULTIPLE PRIMARY CARE LOCATIONS
CLOSE-TO-HOME AND WORK



SAME-DAY
APPOINTMENTS



DEAN ON CALL-24 HOUR
MEDICAL HELPLINE
(FOR DEAN HEALTH PLAN
MEMBERS)



DIRECT-TO- EMPLOYER

Contacts for Rock County

Customer service

- (800) 279-1301
 - Monday - Thursday: 7:30 am - 5 pm
 - Friday: 8 am - 4:30 pm

In Person

- Janesville East: 3200 East Racine St., Janesville WI 53546

Website

- deancare.com/rockcounty

Dean on Call - 24 Hour Nurse Hotline

- 24/7, 365 days a year: (800) 576-8773
 - Talk with an experienced registered nurse from SSM Health
 - Get help figuring out where to go for care
 - Get answers to your health-related questions or concerns

THANK YOU!
QUESTIONS?



deancare.com/rockcounty