

# HealthyU

ISSUE 24, SEPTEMBER 2019

[kcemployeeclinic.com](http://kcemployeeclinic.com)

## OPEN ENROLLMENT RECAP - MAKING THE CHOICE THAT'S RIGHT FOR YOU

In the 2019 Open Enrollment period, employees of the City of Kansas City Missouri were presented the opportunity to choose their medical plan from among eight options, offered by Blue Cross and Blue Shield of Kansas City. The choices represented an array of programs and benefits, and included three HMOs (Health Maintenance Organization), three PPO (Preferred Provider Organization) plans, and two EPO (Exclusive Provider Organization) plans.

### What's Your Deciding Factor?

Low deductible? Out of pocket maximum? Access or loyalty to a given hospital or network of doctors? Bottom line cost? Each of the plans has merit and value and can represent "the right choice" based on your personal and family/dependents circumstance – which only you can decide.

While every individual's case and criteria for choosing is different, the following claim examples are designed to present a realistic overview of the expenses you might expect in relation to each of the plans.

### Claim Example 1:



### Individual/Complex

Cliff R. is an employee of the Water Department. He has had his annual preventative exam and sees a specialist for an ongoing condition two times per year. He's also had two visits to the ER, and one hospital stay of seven days. He takes six prescriptions. Three are generic, two are brand-name drugs. One is non-preferred. He's been taking these medications for the entire year.

*See the chart on page two to compare claim expenses.*

### Claim Example 2:



### Employee & Family

Jennifer G. works in Human Resources and is enrolled with family coverage. One of her family members takes several prescriptions monthly: two brand name and three generics. The same family member has had a hospital stay of four days. Another family member has had an urgent care visit where a generic medication was prescribed. Each family member has an annual preventative exam.

*See the chart on page two to compare claim expenses.*

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**Claim Example 3:**



**Plus One**

Stella M. is a firefighter and is enrolled with Employee + One coverage. Both Stella and her spouse have preventative exams. Stella has one generic maintenance medication that she takes each month and had one urgent care visit. Her spouse had a lengthy hospital stay and then a visit to the emergency room. After that hospital stay, Stella's spouse began taking two generic medications for the remaining five months of the year. He also had two hi-tech imaging scans in the same year.

**Claim Example 4:**



**Single**

Dennis C. is in the Public Works Department. Dennis is enrolled as an individual. He has no health issues. He's had one preventative exam, and one urgent care visit with a generic prescription.

The individuals and families portrayed and pictured are fictitious. The scenarios represented are realistic, and the dollar expenditures are accurate based on the criteria given. The scenarios take into account multiple factors, with realistic expenses assigned to each.

**This Employee Benefit is Like Having a Personal Pharmacist**

*Blue Cross and Blue Shield of Kansas City is offering a new benefit and cutting-edge tool that can result in significant savings at the pharmacy: Rx Savings Solutions.*

To begin, log in to MyBlueKC.com, click on "Plan Benefits," then "Pharmacy Plan Info," and then "Spend Less at the Pharmacy." From the Rx Savings Solutions page, you can see your savings opportunities, or use the search feature to view different medications. After registering, you'll receive emails and/or texts about opportunities to save on the medications you and your family already take – potentially saving you hundreds of dollars.

		HMO Blue-Care Premium	HMO Blue-Care Mid-Level	HMO Blue-Care Base	PPO Preferred-Care Blue Traditional	PPO Preferred-Care Blue BlueSaver Premium (HSA Eligible)	PPO BlueSelect Plus Bluesaver Base (HSA Eligible)	EPO KCMO Custom Plan St Luke's + Blue Select Plus	EPO BlueSelect Plus SPIRA CARE
Claim Example 1 Individual/Complex	Total Expenses	\$3,760.40	\$4,766.24	\$5,767.60	\$5,823.20	\$3,160.08	\$1,966.88	\$1,272.00	\$1,000
RANK Example 1		5	6	7	8	4	3	2	1
Claim Example 2: Employee with Family	Total Expenses	\$6,934.80	\$7,529.28	\$8,260.72	\$9,363.12	\$4,756.76	\$4,092.92	\$4,826.92	\$4,142.92
RANK Example 2		5	6	7	8	3	1	4	2
Claim Example 3: Plus One	Total Expenses	\$3,985.40	\$4,957.24	\$5,857.00	\$6,238.48	\$7,198.52	\$6,762.44	\$2,784.00	\$2,860.00
RANK Example 3		3	4	5	6	8	7	1	2
Claim Example 4: Single	Total Expenses	\$940.40	\$936.24	\$917.60	\$1,023.20	(\$442.92)	(\$636.12)	\$27	\$15.00
RANK Example 4		7	6	5	8	2	1	4	3

## SPIRA CARE: A NEW KIND OF HEALTH CARE – UNIQUE TO KANSAS CITY AND AVAILABLE NOW TO KCMO EMPLOYEES AND RETIREES

Three-and-a-half years ago, Blue Cross and Blue Shield of Kansas City set out to re-think health care. They hosted focus groups and conducted in-depth conversations with consumers about their likes, dislikes, preferences and frustrations. After considerable thought and planning, the concept of Spira Care took shape and was launched in 2017. Now, a Blue Select Plus Spira Care option is available to KCMO employees and retirees.

Spira Care integrates primary care and medical coverage, simplifying the healthcare experience to make it more personal and affordable. The facilities have an open, airy and comfortable design. Each features; multiple, well-staffed exam rooms, convenient services such as x-rays, lab work and “starter” supplies of common medications are offered on-site,\* for a small fee ranging anywhere from \$4.00 to \$15.00. Those who choose the Spira Care plan have access to five care centers across the metro area, with a sixth to be added this fall.

### Other innovative elements unique to Spira Primary Care Centers ...

Say for example a patient is newly diagnosed with heart disease, cancer or diabetes. Such a diagnosis can mean significant lifestyle

changes, in addition to packing an emotional wallop. A visit (or limited series of visits) to the on-site Spira Care Behavioral Health Consultant can have great benefit, advising and guiding the patient through this potentially traumatic period. (Note that the behavioral health consultant is not a psychiatrist.)

Another unique feature is the position of Care Guide Health Plan Consultants, providing member support for both benefits and care plan support. The Care Guide team includes both registered nurses and benefit experts who stand ready to help the patient navigate the health care system, bringing together the patient’s insurance and healthcare needs on matters such as the status of deductibles and out-of-pocket costs, coordinating appointments with specialists and providing connections to in-network providers.

The Blue KC Spira Care program is the first of its kind and is generating changes to the way health care is provided throughout the Kansas City area. Outside of Kansas City, other Blue Cross affiliates are taking note of the success of the pilot program – with plans in the works to replicate that success in other cities.

*\*Not all Spira Care locations are equipped with x-ray equipment. Members may be seen at any Spira Care location.*

## Around the Clock Health Care Access is as Close as the Palm of Your Hand

There are times when it simply isn’t convenient or practical to go to your primary care physician, or even an urgent-care clinic. Amwell Telehealth provides care for common medical issues, wherever you are, day or night, all from the convenience of your smart phone, tablet or computer.

Simply download the Amwell Mobile App or visit Amwell.com to create an account using your Blue KC member ID. Within minutes, you’ll meet with a licensed, US Board-certified physician, with an average of 15 years’ experience. You’ll get the care you need – including some prescriptions. (85% of Amwell patient’ issues are resolved during a virtual care visit.)

*Amwell is a provider in the Blue KC network. A Telehealth visit is provided with pricing similar to an Urgent Care visit. Spira Care members can use this benefit at no charge. Note that Virtual Care is NOT for Emergencies.*





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ADDRESS SERVICE REQUESTED

# FREE

The KC Employee Clinic and Medical Kiosk are FREE to employees, retirees and their families participating in a Blue Cross Blue Shield plan with the City. That's right—  
**NO** copay,  
**NO** deductible.

# Stay healthy

KANSAS CITY HEALTH CARE TRUST  
 EMPLOYEE CLINIC + MEDICAL KIOSK

## HOURS OF OPERATION

### EMPLOYEE CLINIC

#### Monday-Friday:

7:30 a.m.-1:30 p.m. and 2:30-4 p.m.

#### Saturday:

9 a.m.-1 p.m.

### MEDICAL KIOSK

#### Monday-Friday:

8 a.m.-1 p.m. and 2-5 p.m.

No copay.  
 No deductible.  
 Walk-ins welcome.

Employee Clinic  
 816-513-6001

Medical Kiosk  
 816-513-8870

## PRIVACY IS OUR POLICY.

Whether you are a patient at the Kansas City Health Care Trust Employee Clinic or at the Medical Kiosk, **the City of Kansas City is committed to your privacy.** The City pledges that all interactions, services and medical records at the Clinic or Kiosk will be held in strict confidence. Your records are maintained by Meritas Health Systems (for the Clinic) and Saint Luke's Health System (for the Kiosk). Record-keeping at both health care facilities follows the most stringent and well-documented security standards, as well as the standards of the Health Insurance Portability and Accountability Act (HIPAA). No one at the City will have access to your personal health records. **Guaranteed.**