



KEHP Update to the Interim Joint Committee on State Government

October 27, 2020

Connecting People to Purpose

KENTUCKY EMPLOYEES' HEALTH PLAN

BY THE NUMBERS

■ 292,703*

Total # of members covered under the Kentucky Employees' Health Plan (KEHP)

■ 180,165

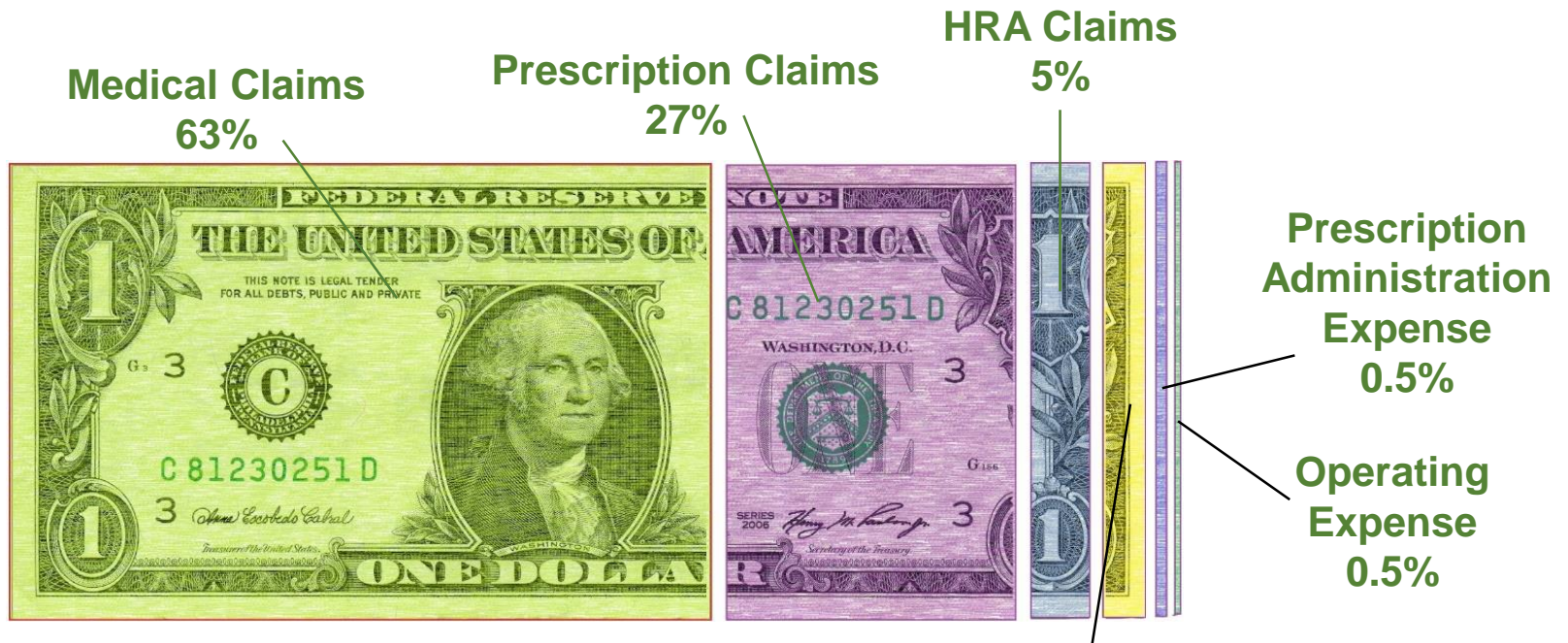
Active # of employees and pre-65 retirees

School Boards	52%
Early Retirees	24%
State Agencies	19%
Quasi Groups	5%

*Membership as of September 2020

Plan Expenses

\$1.9 billion annual plan spend



95% of KEHP expenses are claims payments!



DEI salaries are less than one-quarter of a penny for every dollar spent!

KEHP 2020 - 2021 Benefit Comparison

	2020	2021
Premium Change (increase)	0% Employer 3% Employee	3% Employer 3% Employee <ul style="list-style-type: none"> • average increase of \$6.02/mo. • highest increase of \$20.46/mo.
Drug Formulary	Advanced Control Formulary for LW CDHP & LW PPO Value Formulary for LW Basic CDHP & LW HDP	Value Formulary – All Plans
Deductible and Out-of-Pocket Maximum	Increased \$250 for all plans	No Changes
Member Cost-Share	No changes	LW PPO Plan: <ul style="list-style-type: none"> • Increase copay by \$5 for Specialty Visits • Increase Rx copay by \$5

KEHP Wellness Program

January 2020

- StayWell – Wellness vendor
- Security Incidents – April/July 2020
- Extension to complete the LivingWell Promise through Sept. 14
- 89% LivingWell Promise completion rate

WebMD One

January 2021

- New wellness platform
- Improved security (Knowledge-based authentication, SSN not used for access)
- Name recognition, member confidence
- Incorporating member engagement features

KEHP Response to COVID-19

Cost Sharing

- No member cost share for COVID-19 screening and testing
- 100% coverage for inpatient and outpatient treatment for COVID-19 for in- and out-of-network providers

Telehealth

- Free access to telehealth medical and behavioral health services through LiveHealth Online
- Waived member cost share for all other telehealth services through September 30

Prescription Drugs

- Approval of early refills on 30-day Rx for maintenance medications
- Extended pharmacy prior authorizations by 90 days for those set to expire before June 30

FSA/HRA

- Increased FSA carryovers
- Extended runout period to April 2020 for FSA and HRA
- Allowed mid-year FSA changes without a qualifying event

KEHP Free and Low-Cost Member Benefits

Program	Description
Rethink	24/7 phone or video chat support with behavior experts
SmartShopper	Cash incentives when selecting cost effective options for medical tests & procedures
LiveHealth Online	Medical and behavioral services via any electronic device with a camera
Diabetes Prevention Program	Helps members lose weight, adopt healthy habits, and reduce the risk of developing type 2 diabetes
Value Benefits (Diabetes, COPD, & Asthma)	Reduced co-pays or co-insurance, and no deductibles for maintenance Rx and supplies

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