



KEHP Update
to the
Interim Joint
Committee on
State Government

October 19, 2021

Connecting People to Purpose

KENTUCKY EMPLOYEES' HEALTH PLAN

BY THE NUMBERS

■ **292,732***

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

■ **177,897**

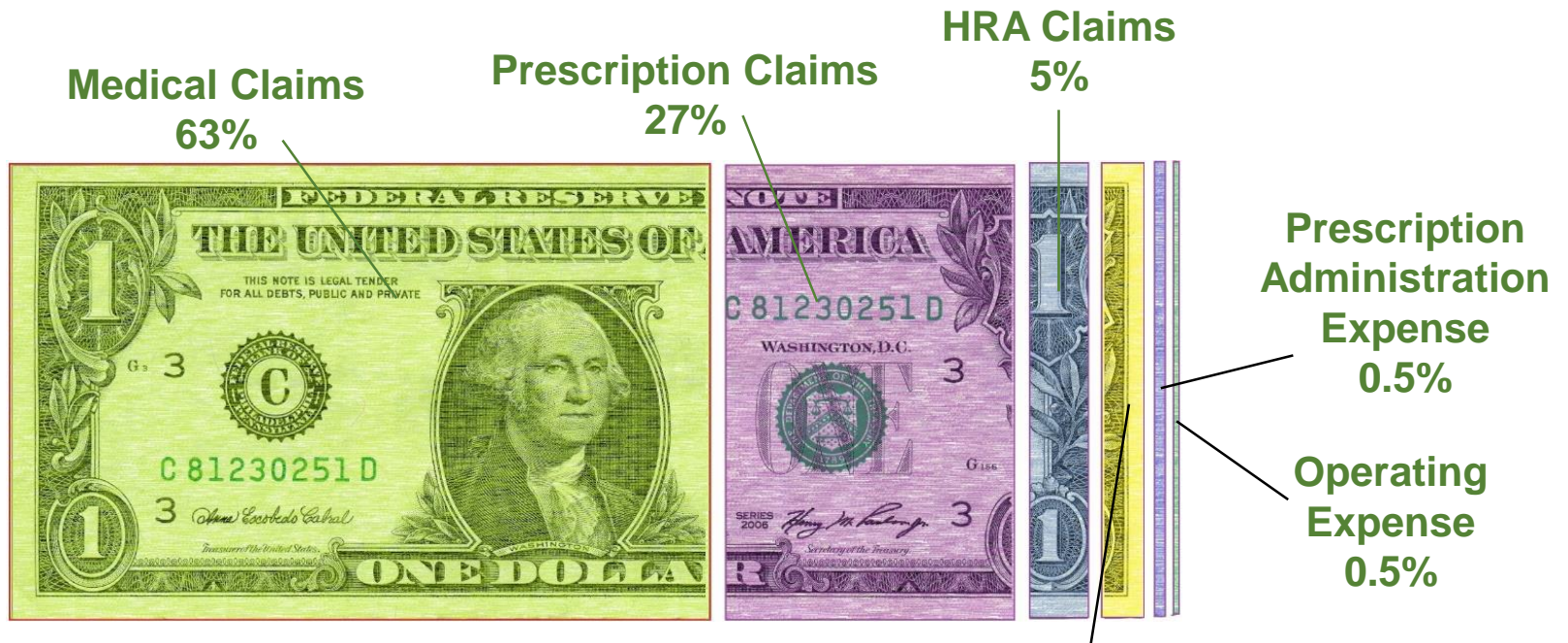
Active # of employees and pre-65 retirees

School Boards	52.5%
State Agencies	18%
Retirees under 65	24%
Quasi Groups	5.5%

*Membership as of September 2021

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 - 2022 Benefit Comparison

	2020	2021	2022
Premium Change (increase)	0% Employer 3% Employee	3% Employer 3% Employee <ul style="list-style-type: none"> Highest increase of \$20.46/mo. 	3% Employer 3% Employee <ul style="list-style-type: none"> From \$0.50/mo. to \$19/mo.
Drug Formulary	Value Formulary – Two Plans	Value Formulary – All Plans	PPO Plan <ul style="list-style-type: none"> PrudentRx Program for certain specialty drugs
Deductible and Out-of-Pocket Maximum	Increased \$250 for all plans	No Changes	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 	LW PPO & LW CDHP <ul style="list-style-type: none"> Increase in-network coinsurance by 5% (OON 10%) LW PPO <ul style="list-style-type: none"> Increase generic Rx copay by \$5 (30-day supply)

KEHP 2022 Highlights

- Future Moms lactation support through LiveHealth Online
- Transform Diabetes Care through CVS
- No member cost-share for Diabetes Self-Management Education and Support (DSMES)
- Covered dependent spouses will be able to participate in the Wellness Program and earn \$100 in engagement rewards. Members who waive health insurance coverage will not be eligible.
- Hinge Health – digital health solution to target chronic back and joint pain. Coming March 2022

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 through 3/31/21

Telehealth

- Free access to telehealth medical and behavioral health services through LiveHealth Online
- Waived member cost share for all other telehealth services through 9/30/20

Prescription Drugs

- Approval of early refills on 30-day Rx for maintenance medications through 6/15/20
- Extended pharmacy prior authorizations by 90 days for those set to expire before 6/30/20

FSA/HRA

- Increased FSA carryovers
- Extended runout period to April 2021 for FSA and HRA. Goes back to March 30th for PY 2022.
- Allowed mid-year FSA changes without a qualifying event

KEHP Wellness Program

- WebMD – January 2021
- Improved security
- Mobile application
- Member engagement and rewards
 - 69% registration (website and mobile app)
 - 14% WAYS app downloads
- 90% LivingWell Promise completion rate

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
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



Reina Díaz-Dempsey
Commissioner
Department of Employee
Insurance

reina.diaz-dempsey@ky.gov

502-564-5492

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