

OPEN ENROLLMENT

ST. LUKE'S HEALTH PARTNERS FAQS

1. Why are we offering St. Luke's Health Partners as an option and encouraging enrollment in this plan?

The Boise Municipal Health Care Trust (BMHCT) is offering the St. Luke's Health Partners (SLHP) plan because it promotes good health and helps to lower overall costs for you and the trust.

With the SLHP plan, healthcare providers and facilities are not paid more to do more. Instead, they are incentivized to get patients healthy and keep them that way.

In addition to a different approach to delivery and payment for healthcare, the SLHP plan removes obstacles to obtaining healthcare. For example, those on the SLHP plan will have \$0 copayments for primary care provider visits, mental health and substance abuse visits, and generic prescription drugs.

2. Who is eligible for the St. Luke's Health Partners plan?

Full time, regular employees working 30 or more hours per week.

3. How is this plan different from the plan I am on now?

• \$0 copayment amounts for primary care provider (PCP) office visits, including behavioral health office visits. \$0 copayments for PCP visits removes a financial barrier to seeking care when needed and can result in positive health outcomes.

• \$0 copayment amount for generic prescription drugs. Removing the copayment for certain prescription drugs removes a financial obstacle that might keep some members from filling medically necessary prescriptions.

• In the 20 county service area, there are more than 5,000 providers in St. Luke's Health Partners. This includes about 1,600 who are part of the St. Luke's Health System Clinics, and 3,800 independent providers.

4. Can I continue to see my doctor with SLHP?

Employees and dependents who choose a SLHP plan are free to see whichever provider they like, whether they are in the network or not. It is likely that the providers chosen by employees and dependents are currently in the network, given that in the 20 county service area, there are more than 5000 providers in St. Luke's Health Partners. However, should the chosen provider be outside of the SLHP network, and you are on the SLHP plan, care received from that provider would be considered out-of-network. You can check to see which providers are in the <u>SLHP plan here</u>.

5. How will SLHP feel/look different for the member if they already see a St. Luke's doctor?

SLHP views primary care as being fundamental to making sure that people have the highest quality, lowest cost care. As a result, those who are currently patients of a provider in the network, may find that clinics are reaching out to them, rather than waiting for the patient to schedule an appointment. They also may see new people supporting their PCPs-people like care managers, pharmacists, and behavioral health providers. You will feel more emphasis on health prevention and lifestyle changes to promote health.

6. If an employee is out of the area and needs to see a doctor, what do they need to do?

In state but outside SLHP service area: If it is an emergency service, you would go to the nearest emergency room. Non-emergent services will not be covered at the in-network benefit.

Out of state: If it is an emergency service, you would go to the nearest emergency room. If you receive care from a provider outside the SLHP service area, claims will be considered out-of-network, unless it is emergency care. Emergency services are always covered as in-network no matter where they are provided.

7. What is the coverage for employees that have dependents that reside outside the Treasure Valley?

The SLHP service area is made up of the following Idaho Counties: Ada, Adams, Blaine, Boise, Camas, Canyon, Cassia, Custer, Elmore, Gem, Gooding, Jerome, Lemhi, Lincoln, Minidoka, Owyhee, Payette, Twin Falls, Valley, and Washington.

If employee dependents receive care from a SLHP provider in the service area their claims will be paid at in-network benefit.

If you receive care from a provider outside the SLHP service area, claims will be considered out-of-network. Emergency care is always covered as in-network.

8. Will I need a different card?

Yes, you will receive a new card in the mail.

