



# NAVIGATING ANNUAL ENROLLMENT | 2018-19

April 23, 2018

## 2018-19 TRS-ActiveCare Annual Enrollment: Rates and Plan Changes

### TRS Board of Trustees adopts TRS-ActiveCare rates and plan changes for 2018-19

TRS is constantly reviewing benefits and premiums to ensure that our health plans are financially sound. Based on recent analysis, TRS staff recommended moderate benefit and premium changes for TRS-ActiveCare and the HMO plans, which the TRS Board of Trustees adopted effective Sept. 1, 2018.

This year premiums will see an increase of 5.7%. To avoid 7.2% premium growth, the following benefits have been added or increased: freestanding emergency room benefits (new benefits separate from the standard emergency room benefits), specialist copays, deductibles and out-of-pocket maximums. It is important to communicate to employees that the cost of healthcare continues to rise, which is why it is so important that we identify values as we shop for healthcare. For instance, we should only visit emergency rooms for emergencies, not for everyday issues that we can treat with urgent care centers or doctors' visits.

**What's the deal with Freestanding ERs?**  
*An ER is "freestanding" when the ER is not associated with a local hospital. It's all in the name! They may seem like a convenient alternative to traditional hospital ERs and they can be confused with urgent care centers. However one visit can cost you thousands of dollars more. [Know where to go for care](#)*

One of the worst values in health care is freestanding emergency rooms (ERs). TRS continues to evaluate the poor value of freestanding ERs, which levy our healthcare program with overpriced services that would cost less anywhere else, even at traditional, hospital-affiliated ERs. Communicate with employees that the higher copay for freestanding ERs matches high price of these facilities.

[Click here to view a summary of "What's new" for 2019 TRS-ActiveCare plans.](#)

[Click here to view the "Plan Highlights" for TRS-ActiveCare.](#)

### TRS-ActiveCare 2 is Closing for New Entrants in 2018-19

Beginning in July and August's annual enrollment, only current TRS-ActiveCare 2 participants may stay enrolled in the plan. TRS recommended the close, because enrollment is declining while the premium continues to increase with the cost of TRS-ActiveCare 2's medical claims. Employees should know that less than 2% of employees statewide chose to move from another plan to TRS-ActiveCare 2 last year, while more than twice this number left TRS-ActiveCare 2 to join another plan. TRS-ActiveCare participants still have a choice between TRS-ActiveCare 1-HD and TRS-ActiveCare Select. When you calculate the premium savings from TRS-ActiveCare 2, employees should know that both plans offer similar or even better values. See the table below to learn basic talking points.

2018-19 Open Plans	TRS-ActiveCare Select	TRS-ActiveCare 1-HD
Premium	Higher Premium (Lower than TRS-ActiveCare 2)	Lower Premium
Network	Specialized, narrower provider	Larger provider network throughout

	network; participants living in certain urban areas of the state will receive care through an accountable care organization (ACO) where a group of doctors work together to coordinate a patient's healthcare.	the state
<b>Deductibles</b>	Lower deductible	Higher deductible (one deductible for medical and prescription drug coverage)
<b>Participant Responsibility</b>	Participants pay predictable copays for medical visits and prescriptions	Participants pay 20% of the expense after paying the full amount up to the deductible
<b>Recommendation</b>	Ideal for participants with chronic conditions because it provides coordinated care	Ideal for participants with lower or no health care costs

### Learn the Changes to Communicate Effortlessly with Employees

Training for benefit administrators (BAs) occurs throughout the month of May this year. Although the new enrollment and billing system (bswift) is one of the most important subjects of the training, this training will also address plan changes and any questions you might have. Please register and attend, so you can better assist your employees. [Click the link here](#) to get started!

### TRS-ActiveCare Annual Enrollment Dates

Remember annual enrollment for TRS-ActiveCare participants will begin on July 1, 2018 and end on Aug. 24, 2018. Each district determines its specific enrollment dates within this timeframe. This is your district's annual opportunity to make changes to your health benefits. After Aug. 24, plan participants can only make changes after special enrollment events. Please ensure employees consider all of their options for the upcoming plan year.