



May 2, 2019

2019-20 TRS-ActiveCare Rates and Benefits Now Available

TRS Board of Trustees Adopts 2019-20 TRS-ActiveCare and HMO Rates and Benefits

Each year, TRS reviews the financial status of the TRS-ActiveCare fund and determines if benefit and premium changes are needed to sustain the program.

As the price of health care has increased, the minimum-required state and district contributions have remained unchanged since TRS-ActiveCare began in 2002. As a result, TRS has had to increase premiums and make benefit changes to ensure it has adequate funding to pay health care claims.

TRS strives to balance the need for affordability with the financial health of the plan. Based on our annual analysis, TRS staff recommended benefit and premium changes that reflect the past year's health care claims, incoming revenue to fund the program and multi-year financial forecasting.

Here are the highlights for the upcoming year beginning Sept. 1, 2019:

TRS Ensures TRS-ActiveCare Dollars Get the Most Value

From high quality doctors and facilities, to disease management and convenient telemedicine, TRS works to ensure that participants get the best price for quality health care.

Participants help us control costs and strengthen the TRS-ActiveCare fund by being an active participant in their health care decisions. Together, we are stewards of TRS-ActiveCare. It's your money, and we must protect it. This duty requires special diligence as we all face the challenge of rising prices in the U.S.

[Here are 10 ways you can get the most out of your benefits while helping to make the money we have go further.](#)

- Deductibles, or the amount participants pay first before the plan begins to pay, will not increase this year.
- Premiums for TRS-ActiveCare 1-HD and TRS-ActiveCare Select will increase by 3 percent.

Although premiums will increase, the following changes to benefits reduced the need for even higher premium increases this coming year:

- TRS-ActiveCare Select participants will see decreases up to 25 percent in how much they pay for generic prescription drugs.
- TRS-ActiveCare 1-HD participants will continue to get [certain generic preventive drugs at no cost](#).
- TRS-ActiveCare 2 participants will see an 8.9 percent increase in premiums. This plan has the highest level of coverage, which is reflected in that increase.
- In-network maximum out-of-pocket (MOOP) for all TRS-ActiveCare plans will go up by no more than 7.5 percent.
- TRS curates a high-quality network of providers who deliver the best health outcomes while helping us manage costs. It's in participants' interest and the TRS-ActiveCare fund's interest to stay in network, and most participants do. Last year, 97 percent of the health care services TRS-ActiveCare participants used were in-network, however, the small portion of out-of-network care costs participants and the plan a significant amount.
 - To continue to encourage participants to stay in the network, out-of-network MOOPs will increase for TRS-ActiveCare 1-HD and TRS-ActiveCare 2 this year.
 - TRS-ActiveCare Select will continue only covering care when participants stay in the network.
- The price of brand name and specialty medications has skyrocketed in recent years. While fewer than two percent of participants take these medications, the costs of these drugs make up more than 45 percent of all prescription drug costs for TRS-ActiveCare.
 - To encourage participants to use generic and effective, lower-cost medications, the cost of brand-name medications will increase for participants on TRS-ActiveCare 1-HD from 20 to 25 percent after the drug deductible.
 - TRS-ActiveCare Select and TRS-ActiveCare 2 participants will now pay coinsurance for brand-name medications, but the amount will be capped at twice the current copay.

[Find the New Rates and Benefits on the Links Below.](#)

- [What's new & what's changing](#) for 2019-20 TRS-ActiveCare
- [TRS-ActiveCare 2019-20 Plan Highlights](#)

[Annual Enrollment training began April 30th](#)

Training sessions will take place across the state throughout May. Refer to the [BA Blast](#) sent on April 22nd for details. It's not too late, [register now](#).