

2017-18 SBCs provide excellent insurance coverage summary

The new 2017-18 Highmark Blue Cross Blue Shield Delaware Summary of Benefits & Coverage is now accessible on the County website under the Employee Portal under the “Announcements & Notices” tab. The SBC is a requirement of the Patient Protection & Affordable Care Act and are designed to be easily understood. Personnel Office staff has provided additional highlighted helpful information on the summaries. It is important to know and understand what your health plan covers in order to make the best informed decision about your health care, which in turn can aid in keeping claims and premiums lower for future plan years.

The Blue Advantage EPO/modified HRA is designed so that you, the employee, and covered family members do not pay the deductible. The medical deductible is paid for you by Kent County Levy Court through a Health Reimbursement Account (HRA). Should your medical provider ask you for a deductible payment, advise them your health plan has an employer funded HRA and you are not responsible for paying the deductible. Highmark will process and pay the deductible for enrollees, and then the County reimburses Highmark. Please note for the LOW plan enrollees, medical services require 10% co-insurance.

There is a \$150 copayment for Emergency Room visits unless admitted to the hospital. The copayment is still due even if you or a dependent has been admitted for a day or two in the hospital for “observational” purposes. The co-pay is only waived if you are admitted as an inpatient. If symptoms are not life-threatening, going to an Urgent Care facility will cost considerably less than a visit to the Emergency Room. Please note for the LOW plan enrollees, ER services require 10% co-insurance and a \$250 copayment.

Labcorp is the only approved lab services provider available to County employees, but staff there sometimes confuses the County health plan – which does not charge a co-pay for diagnostic lab services with the State of Delaware health plan – which charges a co-payment. If you are asked for a co-pay or credit card information, inform the technician that the Kent County plan does not have one. It can sometimes be difficult to get a copayment reimbursement from Highmark, so suggest that the technician look at your Highmark card – no fee is listed for lab services. Please note for the LOW plan enrollees, lab services require 10% co-insurance.

If you have questions about your health insurance program contact the Personnel Office at (302) 744-2310. If you would like to speak with the County’s health insurance consultant, representatives from L& W Insurance are available on the second Wednesday of each month from 1:00 – 2:00 p.m. in the Personnel Office bump-out room. The L&W representative then visits the wastewater treatment facility for employee questions from 2:30 – 3:30 p.m.

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