

Health Insurance switch to Aetna generates Questions & Answers

Kent County's new health insurance provider – Delaware Valley Health Trust (DVHT) utilizing the Aetna healthcare provider network became effective July 1, 2018 and I.D. cards were mailed to all enrollees on June 13. The health plans with DVHT were designed to duplicate the plans previously offered by Highmark – as much as possible. Some of the questions or issues raised at the enrollment meetings and since then with applicable responses (for the High Plan & Medicare PPO) are highlighted below:

1) Will I have to change my doctor under DVHT (Aetna)?

According to a disruption analysis performed by Aetna which compared all the doctors and specialists and other providers currently used by Kent County employees under the Highmark plan, there was a 99.45% overlap. Only a handful of providers do not accept Aetna- including LabCorp.

2) How do I find out if my doctor accepts Aetna?

Visit www.Aetna.com and search for your physician. Our Plan is OPEN CHOICE PPO. Our prescription plan is PremierePlus.

3) When will I get my new Aetna card?

A single Aetna card was mailed to each County employee/eligible retiree on June 13. If you have not received your Aetna card – please contact the Personnel Office immediately. The same card is used for all covered members of the family. Additional cards can be ordered via the Aetna website. (You will need your health plan identification number located on the card).

4) Do I have to pay the \$5,000/\$10,000 deductible outlined in the DVHT plan design?

No, like the plan design with Highmark, Kent County will continue to pay the deductible. The transition should be seamless, but you may need to inform your healthcare provider that the deductible (HRA) is fully paid by your employer.

5) Am I required to get new written prescriptions from my doctor?

Maybe. If you take a maintenance type prescription, you will need to secure a new written prescription in order to participate in the 90-day supply mail order program. At the moment, it does not appear to be necessary for prescriptions currently being filled at a retail pharmacy.

6) Do I have to use Quest Diagnostics for bloodwork and other laboratory services?

Yes. Quest Diagnostics is the in-network provider. Quest labs are located at Carroll's Corner at 1102 S. Dupont Hwy. in Dover; (302) 736-8656; M-F 6:00 a.m. – 3:00 p.m. & Saturday 8-12; in the Safeway Supermarket next to the pharmacy in Dover; (302) 735-4555; M-F 7:00 a.m. – 3 p.m. with ½ hour lunch at noon & Saturday 8-11; and in Milford in the Food Lion shopping center at 975 N. Dupont Hwy. in Milford; (302) 424-4504; M-F 7:00 a.m. -12 noon & 1p.m. – 4:00 p.m.

Aetna has announced that LabCorp will join the Delaware network effective January 1, 2019.

Like LabCorp, Quest may ask you for your credit card information. Simply decline to do so and ask them to “bill” you for any uncovered charges – there should not be any since lab services

are 100% covered without a copayment.

7) Dover Family Chiropractic is not in the Aetna provider network, can they join?

At our request Aetna did reach out to Dover Family Chiropractic, which is currently not in the Aetna provider network. According to DFC office manager Brooke, they have made a business decision not to join Aetna's network at this time. The Aetna Network team left contact information in case the decision was to be reconsidered. Under the PPO option, DFC is still available to employees at the out-of-network copay & coinsurance rates.

8) Are covered Retirees and dependents eligible for the DVHT wellness benefits?

Yes. Submit a copy of your receipt and/or explanation of benefits along with the wellness benefit form available on the www.dvtrusts.com website and a wellness check will be mailed to you shortly. Eligible procedures or expenses incurred in April, May, & June 2018 can be submitted as part of the 90-day look back period. Active employees would follow the same procedure.

9) Can the County arrange for DVHT to complete the Biometric Screenings locally, so I can get my annual \$150 wellness incentive without going to the doctor?

We are working on that. We plan to schedule the DVHT Nurse during the annual mini-Health Fair usually held each October at the Kent County Administrative Complex to complete the Biometric Screening form and submission. We will likely offer free flu vaccinations at the same time. P.S. - If your doctor wants to charge a fee to complete the wellness form that would need to be paid by the employee/retiree – not the County.

DVIT (Delaware Valley Insurance Trusts – parent organization for DVHT) is a self-insured non-profit cooperative controlled by member jurisdictions that utilizes the Aetna provider network. A major feature of the DVHT program is an exceptional wellness benefits program, which includes cash rewards for annual biometric screenings, colonoscopy, mammograms, well women exams, certain health education classes, and healthcare consumerism. In addition, reimbursements are offered for gym membership fees, race registration fees, weight watchers program, bike helmets, etc.

As a self-insured pool, the Trust develops the annual premiums for each type plan offered by a member jurisdiction based upon that employee group's claims history. An attractive feature of the DVHT shared risk pool is the Rate Stabilization Fund, which is the difference between premiums paid by the 140+ member public entities and the actual costs for claims and administration. The Stabilization Fund can be used to mitigate any premium increases the following year. According to DVIT, while health insurance expenses have increased 224% since 1999, the Health Trust's cumulative increase (net of the RSF) is 69.4% - averaging only 2-4% increases each year.

Rate stability is a very beneficial feature of the DVHT shared risk pool, since unpredictable health insurance premium spikes may be avoided in the future. In order to benefit from the advantages of a shared risk insurance cooperative, the County has committed to remain in the program for at least two years, but more likely for a much longer term.

For more information, contact the Personnel Office at 744-2310.

(Posted 07/18/18)