



# Health & Financial Benefits

## HEALTHY LIVING. HEALTHY FUTURE.

### CITY OF PORTLAND PREVENTIVE CARE INITIATIVE

#### Preventive Care Initiative

##### Small Steps, Big Rewards

You are required to see your Primary Care Provider for a preventive exam (checkup) to maintain your 5% premium share as a full-time employee. Ensuring employees have these important screenings is an important step to better health and better health outcomes. Sharing in the responsibility of good health will help keep the costs for benefits within sustainable levels.

*The Preventive Care Initiative applies to Non-Represented employees and union employees represented by PPA, PPCOA, PROTEC 17, Recreation Leaders, Portland City Laborers (PCL), PPA-BOEC, DCTU and PFFA.*

##### What do you need to do?

Employees have until December 31, 2020 to ensure you have met the preventive care initiative. Moda and Kaiser will send letters informing whether you meet the preventive care initiative beginning in the Spring of each calendar year. Kaiser participants must have a signed authorization (on file with the City) for Kaiser to notify you of your status and to give your name to the City stating you qualify for the lowest available premium share. There is nothing you need to “pass”, and the City will never see any of your individual health information. The permission is only related to providing the City your name, date of birth and the last four numbers of your SSN so we can program the correct premium share on your behalf for plan year beginning July 1, 2021.

##### Update for the 2021-22 Plan Year

Due to the current pandemic, the City decided to carry forward your Preventive Care Initiative status to the next plan year. Employees who currently meet the PCI for the 2020/21 plan year, will also be recorded as having met the PCI for the upcoming 2021/22 benefits plan year.

##### How does the Preventive Care Initiative work?

Moda and Kaiser will determine if an employee has met the preventive care initiative. Moda and Kaiser will look back at a participant's claims history from January 1<sup>st</sup>, 2019 to December 31, 2020. If an employee has met the preventive care initiative, the letter (as discussed above) will confirm your participation in the preventive care initiative. If a full-time employee does not meet the preventive care initiative and does not take any action on or before December 31, 2020 the employee will see their monthly premium share go from 5% to 10% beginning in July of 2021. Each employee is required to have at least one preventive exam (checkup) every two years to requalify and maintain their 5% premium contribution. As an example, for July of 2021 an employee will have needed to get a preventive exam (checkup) in calendar year 2019 or 2020. The health plans have and will continue to cover preventive services on an annual basis at no cost. For this program however, Moda and Kaiser will only look to ensure you have received this important exam on a bi-annual basis.

##### What if I already seek regular medical care, do I need to do something extra?

No. If you have a primary care provider and you have seen your provider for a preventive exam/checkup (not just because you had a cold) within the last couple of years, you don't need to do anything extra. Also, if you have given birth to a child in the recent past, have been inpatient at the hospital, or have sought regular

medical care to address a chronic condition, you will not need to do anything right now. The letters you receive from both Moda and Kaiser will reflect your medical history and capture other services that may also qualify.

### **What if I haven't done anything and don't know where to start?**

Moda offers a Health Advocate dedicated to City of Portland plan participants helping them connect with a primary care provider, help with any claim issues that may arise and or work through other questions. The advocate is a Moda employee so they can access your claims history and assist you in scheduling and finding primary care. They will also understand the plan and can assist employees with any appeals. The Health Advocate can be contacted at 855-466-6340 or by emailing [cityadvocate@modahealth.com](mailto:cityadvocate@modahealth.com). If you are enrolled in the Kaiser plan, you will need to contact member services at 503-813-2000 for assistance in scheduling a checkup with your primary care provider or go to [www.kp.org](http://www.kp.org).

### **Does it cost money to have a preventive exam (checkup)?**

The preventive exam (checkup) is free of charge to plan participants. Both Moda and Kaiser offer preventive exams (checkups) on an annual basis, without copay or coinsurance. If you know it's been a long time since you went to the doctor, go ahead and schedule a visit, or ask for help to schedule.

### **Can I still see my Naturopath?**

If your Naturopath is in-network with Connexus and is considered a Primary Care Provider you can see them for a preventive exam (checkup). Any questions related to Naturopathic providers can be directed to the Moda Member Customer Service by calling 503-243-3974. Kaiser does not cover Naturopathic providers.

### **What happens if I am a new employee? How does that work?**

If you are a new full-time employee, your premium share is generally 5% of the cost of medical, dental and vision coverage. You will have a full calendar year to meet the City's Preventive Care Initiative. As an example, if you were hired in calendar year 2020 you will have the rest of 2020 and all of 2021 to meet the preventive care initiative. Your premium share could change July of 2022 if you do not meet the preventive care initiative.

### **What happens if I don't want to participate in the City's Preventive Care Initiative?**

Well first, we hope you change your mind. But, a few things could happen:

- If you remain on your current health plan and do nothing, your premium share will increase from 5% to 10% in July of 2021.
- You could elect coverage under the City's High Deductible Health Plan during the open enrollment period. This plan is available to eligible employees and is provided to employees at zero premium share. It still covers preventive care and some maintenance medications without meeting the deductible. All other services are covered and subject to the applicable coinsurance after you have met the \$1,600 deductible.
- You could opt-out of City coverage during the open enrollment period so long as you are covered under another group sponsored health plan through a spouse/domestic partner and provide proof of other coverage to our office.

### **Do other people in my family enrolled in my plan need to get a preventive exam (checkup)?**

Preventive care is important for everyone, and we hope all plan participants receive regular preventive care, but to meet the City's Preventive Care Initiative, only the employee needs to complete the preventive exam (checkup).

### **How do I schedule a preventive exam (checkup)?**

If you are an established patient and already have a Primary Care provider, reach out to them and ask to get your preventive exam (checkup). If you do not have a Primary Care provider, Moda offers a number of ways to select one. Log on to [www.modahealth.com](http://www.modahealth.com) and click on "Find Care" or call our new Health Advocate at Moda Health at 855-466-6340 or email [cityadvocate@modahealth.com](mailto:cityadvocate@modahealth.com). Make sure when you make your appointment to point out that this is for a "Preventive" visit not for a specific medical reason. The preventive exam is free, but sometimes the medical clinic, based on the provider's notes, submit the claim as a medical claim instead of a preventive exam and re-bill the employee requesting a \$20.00 copay. This problem can be easily resolved with a call to Moda customer service or the Moda's Health Advocate. Adjustments will be made

to ensure the visit does not require a copay. Any issues with Kaiser and its copay can also be resolved by calling Kaiser Member Services at 503-813-2000 or by accessing Kaiser at [www.kp.org](http://www.kp.org).

### **Can I go online and check my status?**

Both Moda and Kaiser will send a letter to your home confirming your status, so it is important to save a copy.

### **How does this initiative affect Part-time employees?**

Part-time employees are held to the same standards as full-time employees. Because part-time employees already pay a greater share of the premium contribution for their coverage, the 5% difference will be added to their monthly premium share amount. The percentages of premium share for part-time employees are different based on union status and standard hours worked. As an example, if you are a non-represented employee with a standard hour's designation of 30 hours per week; you pay a 25% premium share of your medical, dental and vision costs. If a part-time employee does not meet the preventive care initiative and does not take any action on or before December 31, 2020 the employee will see their monthly premium share go from 25% to 30% beginning in July of 2021. Each employee will be required to have at least one preventive exam (checkup) every two years to requalify and maintain their part-time premium contribution.

### **How will the City, Kaiser and Moda protect my privacy?**

We are required by law to maintain the privacy and security of your personally identifiable health information. The City will ask that Kaiser and Moda send your name, DOB and last four of your SSN to the City if you have met the preventive care initiative so we can program your premium share correctly during Annual Enrollment. To keep the amount taken from your paycheck at the lowest rate you need go to the doctor and get a preventive exam (checkup). To make sure the City knows you have gone to the doctor and got a preventive exam (checkup), Kaiser will need your OK to send your name, DOB and last four of your SSN back to the City.

Everything about your doctor visit is your business. The City won't get any information about your appointment, except that you had one.

- Moda and Kaiser will look at whether you went to the doctor for a preventive exam (checkup)
- Moda and Kaiser decide if your doctor visit was a preventive exam (checkup)
- If you get a preventive exam (checkup) Moda or Kaiser will send you a notice in the mail and send your name, DOB and last four numbers of your SSN to the City. Kaiser will only send a notice if you have a signed authorization on file
- If Moda or Kaiser decides you have not had the required exam; they will send you reminders and help you make appointments if you call them.

Moda and Kaiser will only report your name, DOB and last four of your SSN back to the City.

**Employees will not be denied treatment, payment of claims, enrollment, or eligibility for benefits based on their participation status in the Preventive Care Initiative.**

**You must complete the paper form to authorize Kaiser to send your name, DOB and last four numbers of your SSN to the City. Please contact the Health & Financial Benefits Office if you have any questions, 503-823-6031 or [benefits@portlandoregon.gov](mailto:benefits@portlandoregon.gov)**