

# **Health Insurance Plan Changes**

## **Premium Rate Increase**

Starting January 2022, the Plan will implement a 6% rate increase across the board for all non-Medicare coverage categories. This increase is part of the Board's strategy to help maintain the Plan's financial stability without having to reduce participant benefits or implement large premium increases in the future.

## **Medical Deductibles – Select Coverage**

Effective January 1, 2022, the in-network deductible will increase from \$1,300 to \$1,500 for individuals and from \$2,600 to \$3,000 for family coverage. Please note that the deductibles for the Base Coverage will remain the same in 2022.

## **Over-the-Counter Pseudoephedrine**

Effective January 1, 2022, Senate Bill 2119 removed the prescription mandate for pseudoephedrine. In accordance with Senate Bill 2119, the Plan will exclude coverage of over-the-counter medications containing pseudoephedrine beginning in January 2022.

## **Substance Abuse Treatment Change**

The Plan currently provides coverage for inpatient residential treatment facility, intensified outpatient program and outpatient substance abuse treatment. Effective January 1, 2022, the Plan will expand benefits for substance abuse treatment to cover partial hospitalization.

## **Prescription Drug Formulary**

The Plan's goal for prescription drug coverage is to provide access to safe, effective, and affordable medications. Finding ways to ensure access to the medications while keeping the Plan financially secure is a major challenge. In 2022, the prescription drug formulary will likely be modified so that when a preferred drug is available, the nonpreferred drug will not be covered by the Plan.