

# ASK AWAY

Healthcare & Health Insurance  
Part 2 | October 11, 2024



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# At Friday Connect, we announced



the shift to  
**Blue Cross  
Blue Shield**  
(BCBS) with COUPE



**BlueCross  
BlueShield**

COUPE HEALTH



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# What are these two organizations?



Blue Cross Blue Shield (BCBS) “provides nationwide health care coverage for 115 million members...”

Nationwide, more than 1.7 million doctors and hospitals contract with BCBS companies — more than any other insurer”

<https://www.bcbs.com/>

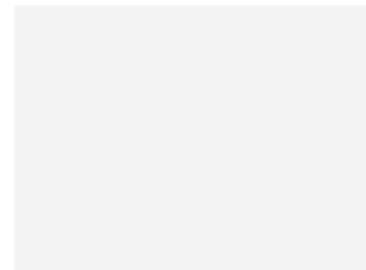
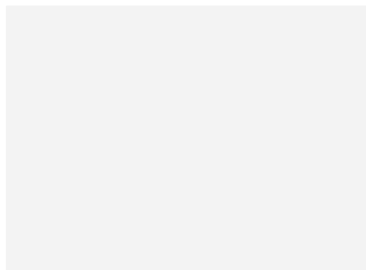
COUPE HEALTH

Coupe Health “serves companies with 100+ employees that have previously [or are currently] self-insured.”

Coupe is a **concierge type service** that helps employees use the BCBS network.

<https://www.coupehealth.com/>

# Bethel has offered two types of plans:



## PPO

### Preferred Provider Organization

- PPOs monthly premiums are typically more expensive than other plans,
- Sometimes they offer a larger network of providers
- A key feature of a PPO = the ability to see specialists without a referral

## HDHP

### High Deductible Health Plan

- HDHP monthly premiums are typically less expensive
- However, you pay for most of your care until you reach your deductible (and this deductible is higher than PPO)
- After you meet your deductible, your insurance will pay some of the bill, minus a percentage called coinsurance

# Bethel will continue to offer both plan types:

## PPO

- No deductible (new this year)
- Copay
- Out of pocket max: stays same
  - \$4K ind individual
  - \$8K family
- FSA still available

## HDHP

- Deductible - \$3200
- Copay after deductible is met
- Out of pocket max: stays same
  - \$5K individual
  - \$10K family
- HSA still available with same Bethel contribution



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# BCBS monthly premiums will be:

## PPO

Individual	\$292.68
Individual +1	\$613.44
Family	\$950.50

## HDHP

Individual	\$197.64
Individual +1	\$415.80
Family	\$641.52



# Curious to see if your provider is covered?

Bethel will be part of the BCBS **Aware** Network

[Find a Doctor](#)



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# How does Coupe work with BCBS?



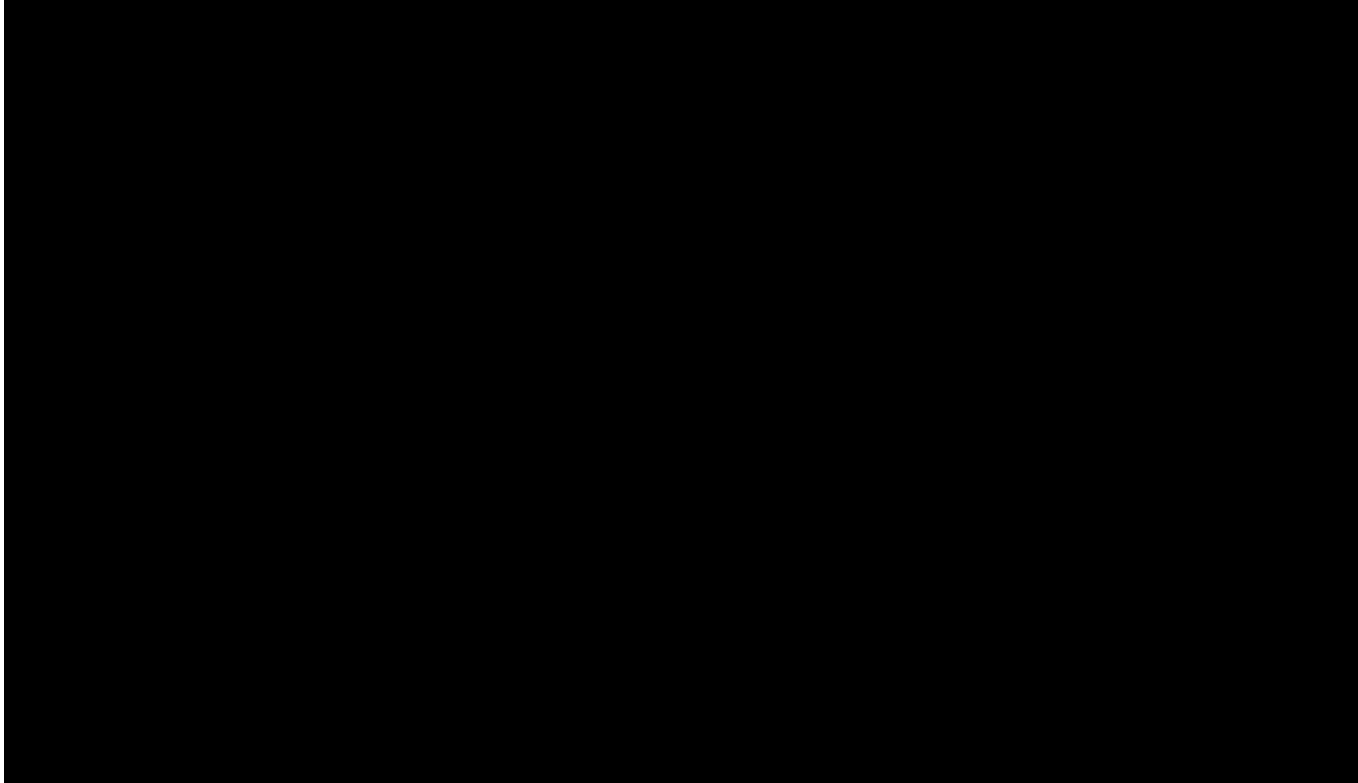


# Here's how Coupe helps:

Health Valet Service	Dedicated health concierge available to help you find a BCBS provider, coordinate appointments, answer questions on billing or coverage information
Price Certainty	Know the price of every service ahead of time. No upfront out-of-pocket costs/add-ons
Simplified Billing & Financing	Receive one monthly statement at the end of the month and pay how you prefer (online/mail) with 0% financing (if you would like) OR you can receive your EOB and pay your provider directly
Easy to use App & Portal	Both allow access to an assortment of resources



# Coupe Health's Member App



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# Coupe 'tiers' providers

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And assigns different cost structures based on the tiers



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# what the tiers mean for you:

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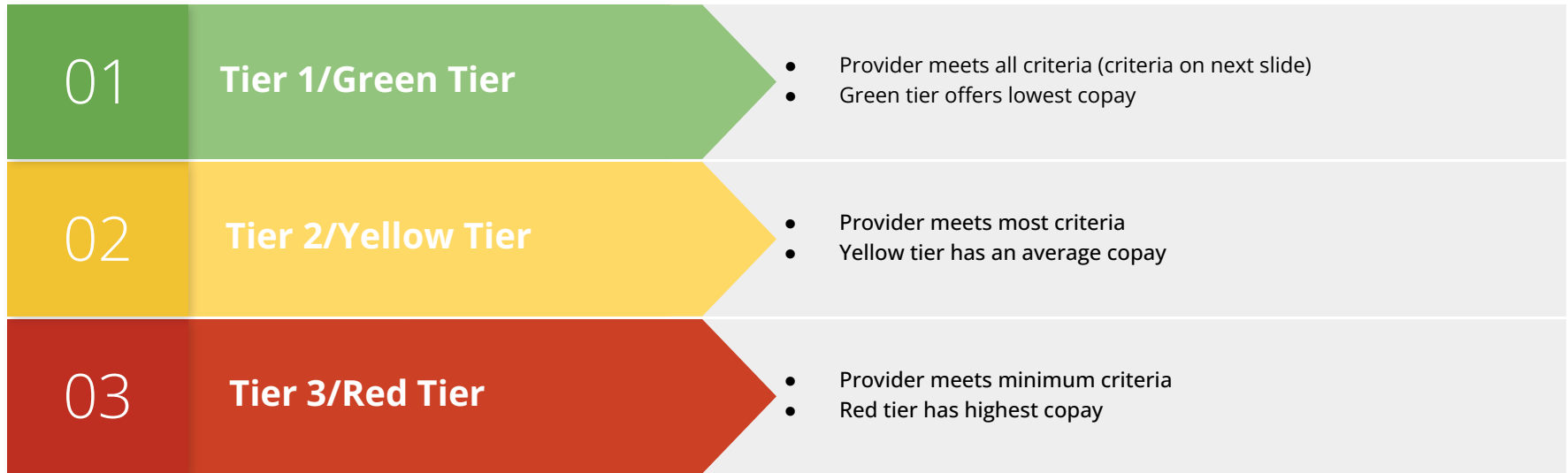
You have choice

You pick the provider you want & know the cost of that provider up front



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# Providers are tiered in both the PPO & HDHP plans



# The criteria



## Color (or tier) is assigned based on these criteria:

1. **Quality:**  
Providers that have best-in-class training and certifications, aligned with good care outcomes.
2. **Appropriateness:**  
Providers are measured on their utilization patterns.
3. **Efficiency:**  
Providers that deliver the best care outcome by providing the appropriate amount of care



# important:

01

Tier 1/Green Tier



cheap/inexperienced  
doctor

Mayo Clinic providers often are Tier 1 providers due to their outcomes



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# Sample Copay cost differences among the tiers:

Healthcare need:	01 Tier 1	02 Tier 2	03 Tier 3
Preventative care	Free	Free	Free
Primary care visit	\$20	\$25	\$45
Urgent care	\$45	\$50	\$90
Advanced Imaging (MRI, CAT, PET)	\$180	\$240	\$400
Inpatient Hospital stay	\$1800	\$2400	\$3500

**Note:** All prices quoted on this slide come from an example from coupe's website.  
The most accurate pricing will be in Bethel's Plan Documents



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# The process with coupe

Coupe makes going for care easy-going.



Use app, web, or phone to search for providers with the Coupe Health app.

Select a provider or service based on cost and quality rankings.

Show ID card and owe \$0 upon visit.

Receive one monthly statement and pay just like any other bill.

# a key component:

Coupe offers simplified bill pay + 0% financing

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How is this different from Health Partners?



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# Health Partners

current way you pay

- Health Partners sends you multiple Explanation of Benefits (EOB)
- Payment plans/options are offered to you by the clinic
- You pay the clinic directly

# BCBS with Coupe

Two options for payment

## **Option One:**

You continue in a similar way to Health Partners

## **Option Two:**

Choose coupe's simplified bill pay + 0% financing option

# Coupe's bill pay + 0% financing

includes:

- All EOB's are consolidated into one
- The providers/clinics are paid immediately by Coupe (which is why providers appreciate Coupe)
- Coupe then sends you one bill once a month
- You can pay the full bill off immediately (and receive 1.5% credit toward next bill)
- OR You can use the financing option and make a minimum payment:
  - Bill less than \$2,000 - minimum payment is \$100/month
  - Bill more than \$2,000 - minimum payment is \$375/month

# You can pay your Coupe bill

with:

- FSA/HSA funds
- Debit card
- Credit card
- Payroll deduction option (required setup)

# During open enrollment

you will need to make a choice about bill pay

**Choice one:** sign up for the simplified bill pay & 0% financing option  
(you will need to provide payment information at that time)

OR

**Choice two:** Do not sign up for the simplified bill pay & 0% financing option



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# enrolling in Bethel's BCBS health plan

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automatically enrolls you in Coupe



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# Coupe is free to you

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Coupe is part of the BCBS offering - no additional charge!



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# If Coupe is confusing, an analogy might help...



COUPE HEALTH



NOTE: The analogy is limited - don't take it too far



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# Learn more about the Healia TCO Option!

Attend a Webinar or In-Person Session with Healia:

- Wednesday, October 16th 12:00 PM - 1:00 PM (Zoom)
- Thursday, October 24th 11:00 AM - 12:00 PM (Zoom)
- Wednesday, November 6th 12:00 -1:00 PM (In-Person ANC) 3:00 - 4:00 PM (In-Person 3900)



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A photograph of three young women in a study area. One woman in the foreground is seen from the back, with her hair in a bun. Two other women are seated at a table in the background, looking at a laptop. A dark blue banner with the text 'ASK AWAY' is overlaid on the left side of the image.

# ASK AWAY



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# Next Ask Away: Open Enrollment & 'bswift'



**bswift** =

The online tool you will use to  
sign up or waive all these options



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