



SAINT PAUL FEDERATION
OF EDUCATORS LOCAL 28

Additional Frequently Asked Questions about moving to PEIP

SPFE staff will work with PEIP representatives to add other frequently asked questions with answers to this document as they are brought to our attention.

This document was last updated: March 18, 2019.

1. I have specific, unique healthcare needs. Who should I contact if I have questions about how this potential change will affect my particular situation?

PEIP customer service is available by email or phone. Email – service@innovomn.com or call 952-746-3101 or 800-829-5601.

2. If we decide to move to PEIP, when would our health insurance change?

Open enrollment would begin next fall and the change would take place in January of 2020.

3. Can I keep my current health care provider if we go to PEIP?

Yes, almost all providers participate in one of PEIP's three networks. PEIP gives employees an individual choice of three networks (Health Partners, Blue Cross Blue Shield, Preferred One). PEIP offers a wide range of primary care providers giving members greater flexibility in choosing primary providers. As St. Paul School's current carrier is HealthPartners, it is likely that many members utilize the HealthPartners system and would continue to do so through PEIP.

4. If the district disagrees with our movement into PEIP, who will administer the plan?

PEIP is considered an employer sponsored plan and the district is responsible for administration aspects of the program, similar to the current process. Enrollment data, member coverage changes, and policy provisions will flow through the employer (payroll deductions, ACA reporting, etc.) Innovo will handle eligibility, enrollment, billing/reconciliation, member education and customer service.

5. Where can I find the PEIP network?

All PEIP documents are housed on the PEIP website at www.innovomn.com/plan_information.html. The 2019 Clinic Directory is posted there. Note that clinics may be listed three times and have different Cost Levels. Check the far-left column (Column A) for the corresponding network carrier and cost level. HealthPartners Clinics and Park Nicollet Clinics are Cost Level 1.

6. What is the financial difference for me and my family? How do the premiums and out-of-pocket costs compare to our current plans?

PEIP will provide a quote for 2020 as soon as the district provides updated claims information. Our current rates with Health Partners could increase by as much as 7%. PEIP's average increase is 2.5%.

7. PEIP is a primary care clinic-based plan, what does that mean?

PEIP is a coordination of care model. Each member chooses a primary care clinic where they would receive their routine and ongoing management of care. Some care systems, such as HealthPartners Clinics or Park Nicollet Clinics will allow members to go to any of their locations for their care, making the service of care flexible and convenient. If the member needed to see a specialist outside the primary care (care system), they would need a referral from their primary care – exceptions are OBGyn, Mental Health, Chemical Dependency, Chiropractic Care and Routine Vision. For these services, members can self-refer, provided the practitioner is part of the self-referral network of the carrier they choose. Urgent care, and emergency care does not need a referral. This model has won two national awards, and has been used for all state of MN employees and PEIP members for more than 10 years (160,000 members combined).

8. How does open enrollment for PEIP work and what are the different plans?

PEIP offers 3 plan options (Advantage High, Value, HSA) and 3 network carrier options (HealthPartners, BCBSMN, PreferredOne). There is a uniform set of benefits across all three network carriers. Prescriptions are through CVS Caremark. Each member chooses a primary care clinic (PCC), choices can differ within the family. Coverage levels are based on the cost level of the primary care clinic they choose.

[See this link for a snapshot of the process](#)

9. I heard that PEIP does paper only open enrollment, is that true?

PEIP has remained flexible to accommodate the enrollment processes from all size employers throughout the state – both paper and online enrollment options are available.

10. The most recent SPFS open enrollment period caused some folks to lose health insurance coverage. How can we make sure a change like this won't cause similar problems?

During the last open enrollment period, Human Resources made the decision to drop anybody who did not complete the open enrollment process to "core coverage", even if they had previously selected higher coverage than the core coverage. For some bargaining units, core coverage is no health insurance. This was a major change to the open enrollment process. In the past, you only had to complete the process if you wanted to make a change. If you did not do anything during open enrollment you maintained the coverage you had the previous year.

With PEIP, folks will have to participate in open enrollment since it is a new plan with new options. However, we can work with PEIP to move folks who do not complete the open enrollment process into a Health Partners plan that most closely matches their current coverage rather than drop their coverage to something less or to no coverage at all. PEIP will have online enrollment for SPFE and will do an employee match-up to make sure everyone is enrolled. PEIP will provide a default option to make sure no one is left without coverage.

11. Under PEIP will each employee pick their own network providers?

Yes, at every open enrollment employees make an individual choice of which network and plan to access.

12. I hear that the PEIP plan doesn't have as much value or offer as much as Health Partners—is that true?

This is in reference to the actuarial value difference. There is an actuarial value difference between PEIP and what Health Partners offers because there are certain things that are not in the PEIP plan:

- PEIP does not offer a wellness plan or administer the wellness plan like Health Partners does.
- PEIP does not administer an HRA account while Health Partners does, however, the district can pick any HRA administrator to work with PEIP.

Using the figures from the last RFP process, *PEIP was still less expensive than Health Partners if we added in the costs for a wellness plan and an HRA account.*

13. Can I still do self-referrals to providers PEIP health insurance, or will I always have to go through my primary care clinic?

Self-referrals are accepted for OBGyn, Mental Health, Chemical Dependency, Chiropractic Care and Routine Vision services, provided the provider is part of the self-referral network of your carrier. Also certain primary care clinic systems (HealthPartners Clinics, Park Nicollet Clinics) will allow members to self-refer to other providers within their care system. If your specialist is outside the primary care (care system), members would coordinate with their primary providers and a referral would be needed. Providers can write referrals for certain specialists, multiple number of visits, or a period of time (up to 1 year) – making the process easy for those with critical or ongoing issues. No referrals are needed for Emergency, Urgent Care, Online Clinics or carrier specific Convenience Care Clinics.

14. Do I need a referral to go to an Urgent Care clinic or Emergency Room?

No referrals are needed for Urgent Care, Emergency, Online Clinics or carrier specific Convenience Care Clinics.

15. How often can I change my primary care clinic?

Members can change clinics once per month (12 times per year). No paperwork needed. The member can contact their carrier customer service and make the change over the phone.

16. Can I get my gym membership covered under PEIP?

The Fitness Discount Benefit is available through PEIP (all three carrier networks) at participating facilities.

17. Will this impact former SPPS employees who are retired and get retiree health insurance through SPPS? Would they have to move to PEIP too?

PEIP will accept eligible early retirees or former employees, per direction from St. Paul School's representatives.

18. What other districts get their health insurance through PEIP?

PEIP has grown to 135 school districts, including Osseo, Duluth, Edina, etc. PEIP is a large pool that covers almost 40,000 members and pools claims to produce renewals that have averaged 2.4% over the last 10 years.