

**DIABETES
MANAGEMENT
PROGRAM
ALTERNATIVES**



**MARICOPA COUNTY EMPLOYEE BENEFITS
AND WELLNESS DIVISION**

AGENDA

- ✓ Introduction
- ✓ Why the program is being discontinued
- ✓ Who this impacts
- ✓ What you should expect
- ✓ Lower cost alternatives for medications and supplies
- ✓ What to consider during Open Enrollment
- ✓ Questions

INTRODUCTION

- The Maricopa County Diabetes Management Program (DMP) is being discontinued effective July 1, 2020
- The Employee Benefits and Wellness Division will focus its efforts and resources on:
 - Promoting health plan alternatives
 - Offering affordable prescriptions and supplies
 - Assisting to avoid gaps in care

WHY IS THE PROGRAM BEING DISCONTINUED?

- The current Maricopa County DMP has not proven to be effective
- The program is offered to a small percentage of employees with chronic conditions
 - Financially rewards approximately 100 members
- Data suggests non-participants manage their condition just as well as those who do participate

WHO DOES THIS IMPACT?

- Employees and their spouses who have been diagnosed with diabetes and:
 - are enrolled in the Cigna HMO or UnitedHealthcare PPO medical plan; and
 - are currently participating in, or are working towards meeting the Maricopa County DMP program requirements

WHAT SHOULD YOU EXPECT

- Current Maricopa County DMP authorization expires June 30, 2020
- If you enroll in the Cigna HMO or UnitedHealthcare PPO medical plan for Plan Year 2020-2021:
 - OptumRx will continue to manage your prescription drug benefit
 - Regular plan benefits (co-pays and co-insurance) will apply
 - \$1,500 individual out-of-pocket maximum will remain the same

WHAT SHOULD YOU EXPECT

OptumRx Co-Insurance Prescription Plan Design

Annual Out-of-Pocket Maximum \$1,500 Single / \$3,000 Family

Tier Level	Co-Insurance %	\$ Maximum Retail 30	\$ Maximum Retail 90	\$ Maximum Mail Order 90
Lower Cost Generics	N/A	\$4	\$12	\$10
Generic	25%	\$18	\$54	\$42
Preferred Brand	25%	\$80	\$240	\$160
Non-Preferred Brand	50%	\$200	\$600	\$500

WHAT SHOULD YOU EXPECT

OptumRx Co-Insurance Prescription Plan Design

Specialty Tier Level	Co-Insurance %	\$ Maximum (Mail Order 30 Days)
Specialty Value	25%	\$150
Specialty Preferred Brand	30%	\$175
Specialty Non-Preferred Brand	50%	\$325

WHAT SHOULD YOU EXPECT

- OptumRx Co-Insurance Prescription Plan
 - Drug Pricing Tool available in member portal at www.OptumRx.com
 - Tool can be used to price medication, find lowest cost pharmacy, and alternatives to brand name or non-covered medications
 - Low Cost Generic category includes some common medications for a \$12 retail 90-day supply (\$10 with OptumRx home delivery)

OPTUMRX DRUG PRICING TOOL

The screenshot displays the OptumRx website interface. At the top left is the OptumRx logo. A dark navigation bar contains the following links: Home, Order status, Member tools (with a dropdown arrow), Specialty pharmacy, Information center (with a dropdown arrow), Benefits and claims (with a dropdown arrow), and My profile. The 'Member tools' dropdown menu is open, listing: Drug pricing and information (highlighted in yellow), Drug list tool, Pharmacy locator, and My medication reminders. Below the navigation bar, the 'My Medicine' section is visible, showing a user icon and the text 'You manage 2 household members'. A link 'Who you want to view' is partially visible. Below this is an 'At a glance' section with a 'Medication reminder' notification and a 'Who is OptumRx?' section with a 'Watch the video' button.

OPTUMRX DRUG PRICING TOOL

7 options near you

Search area: Phoenix, AZ 85003 [Edit](#)


Sort by: Recommended

Drug Details

Form and Dosage Strength ▼
Metformin hcl TAB 500MG
most common

Quantity (based on a 30 day supply)
2 per day ▼
most common

Brand/Generic ▲
 Brand
 Generic

METFORMIN TAB 500MG Generic 30 days supply	Walgreens #12036 12036 301 W Jefferson St 0 mi. 602-283-9925 See all [1] location ▼	\$4.00 per 30 day supply
MetFORMIN TAB 500MG Generic 90 days supply	OptumRx Home Delivery  Free standard shipping Learn more ▼	Best Price \$2.17 per 30 day supply \$6.52* total Request

OPTUMRX DRUG PRICING TOOL

7 options near you

Search area
Phoenix, AZ 85003 [Edit](#)

Sort by
Recommended


Drug Details

Form and Dosage Strength ▼
Humalog INJ 100/ML
most common

Quantity (based on a 30 day supply)
1

10.0 ML Vial (Package Si ▼)
most common

Brand/Generic ▲
 Brand
 Generic

HUMALOG INJ 100/ML	Walgreens #12036 12036 301 W Jefferson St 0 mi. 602-283-9925 See all [1] location ▼	\$70.67 per 30 day supply
_HumaLOG VIAL U-100 3ML	OptumRx Home Delivery  Free standard shipping Learn more ▼	Best Price \$53.33 per 30 day supply \$160.00* total Request

OPTUMRX DRUG PRICING TOOL

7 options near you

Search area: Phoenix, AZ 85003 [Edit](#)

Sort by: Recommended

Drug Details

Form and Dosage Strength ▼
Humulin 70/30 INJ 70/30
most common

Quantity (based on a 30 day supply)
1

10.0 ML Vial (Package Si ▼)
most common

HUMULIN INJ 70/30

Brand
30 days supply

Walgreens #12036
12036
301 W Jefferson St
0 mi.
602-283-9925
[See all \[1 \] location](#) ▼

Informational alert


Please note that the quantity and/or day supply has been changed to match the package size available for this drug.

Brand/Generic ▲

Brand
 Generic

HumuLIN 70/30 VIAL

Brand
90 days supply

OptumRx Home Delivery
 **Free standard shipping**
[Learn more](#) ▼

Best Price
\$33.68 per 30 day supply
\$101.04* total

LOWER COST ALTERNATIVES FOR MEDICATIONS AND SUPPLIES

For enrollees of the Cigna HMO Medical Plan, take advantage of a \$10 co-pay for a 30 day supply of diabetes related medication

- Available at any Cigna contracted network pharmacy
- Use your Cigna medical ID card
- Refer to the Cigna Pharmacy Prescription Drug List

OPTUMRX DIABETES COUNSELING PROGRAM

- OptumRx diabetes counseling
 - Automatic enrollment under plan at no cost
 - Free diabetes testing supplies with a OneTouch Verio Flex wireless blood glucose monitor
 - Transmit blood sugar results to the OneTouch mobile app and share with anyone you choose
 - Testing supplies at \$0 cost include OneTouch Verio Test Strips, OneTouch Delica Lancets and Lancing Device and OneTouch Verio Control Solutions – Level 3 or Level 4

OPTUMRX DIABETES COUNSELING PROGRAM

- OptumRx diabetes counseling
 - Up to four one-on-one coaching sessions per year
 - Personalized care to help better manage your condition, medications, nutrition and provide education
 - Includes a full medication screening with a pharmacist who specializes in diabetes care

WHAT TO CONSIDER DURING OPEN ENROLLMENT

- Open Enrollment is your annual opportunity to make changes to your benefits
- Review the Plan Year 2020-21 premiums, deductible, and out-of-pocket maximums for each plan
- Review the Employee Benefits and Wellness website for specific plan provisions (co-pays, co-insurance, etc.)

MEDICAL PLAN OPTIONS

- Maricopa County offers four plans so employees can choose the plan that is right for them and their family

Plan Type	Vendor	Prescription	Behavioral Health	Health Savings Account
HMO	Cigna	OptumRx Coinsurance Prescription Plan	Magellan Behavioral Health	N/A
HDHP	Cigna	Cigna HDHP Prescription Plan	Cigna Behavioral Health	HSA Bank
PPO	UnitedHealthcare	OptumRx Coinsurance Prescription Plan	Magellan Behavioral Health	N/A
HDHP	UnitedHealthcare	OptumRx HDHP Prescription Plan	United Behavioral Health	Optum Bank

WHAT TO CONSIDER DURING OPEN ENROLLMENT

- Review the prescription drug lists for each plan option to determine what level your medication would be covered
 - Look for lower cost alternatives
- Learn how the Flexible Spending Account or Health Savings Account works and what are considered eligible expenses

HIGH DEDUCTIBLE HEALTH PLANS

- Free Preventive Medications on High Deductible Health Plans (HDHP)
 - The Patient Protection and Affordable Care Act requires certain categories of medications and other products as preventive care services under the HDHPs
 - Designated preventive medications are available for **free**
 - Review the Cigna HDHP Prescription Plan and the OptumRx HDHP Prescription Plan drug lists

HDHP PRESCRIPTION PLANS

Cigna and UHC HDHP Prescription Plan Design

Annual Deductible \$1,500 Individual / \$3,000 Family
 Annual Out-of-Pocket Maximum \$3,275 Individual / \$6,550 Family

Retail (Up to a 30 day supply or a 90 day supply for maintenance drugs)	In-Network Coverage Only
Tier 1	30% after the deductible
Tier 2	40% after the deductible
Tier 3	50% after the deductible

Mail Order (Up to 90 day supply)	In-Network Coverage Only
Tier 1	30% after the deductible
Tier 2	40% after the deductible
Tier 3	50% after the deductible

HDHP PRESCRIPTION PLANS

Cigna and UHC HDHP Prescription Plan Design

Preventive Medications	In-Network Coverage Only
Tier 1	\$0 (deductible does not apply)
Tier 2	\$0 (deductible does not apply)
Tier 3	50% (deductible does not apply)

Specialty Drugs (Up to 30 day supply via mail order)	In-Network Coverage Only
Tier 1	30% after the deductible
Tier 2	40% after the deductible
Tier 3	50% after the deductible

CURRENT CIGNA HDHP PRESCRIPTION PLAN

How to read the drug list:

PO = Preventive medications covered at \$0 cost share

P50 = Preventive medications covered at 50% cost share; no deductible

<u>Tier I</u>
glimepiride (PO)
glipizide (PO)
glipizide ER (PO)
glipizide XL (PO)
metformin (PO)
metformin ER (PO)
NovoTwist pioglitazone (PO)

** Drug list is subject to change effective July, 1 2020 **

CURRENT CIGNA HDHP PRESCRIPTION PLAN

<u>Tier 2</u>
Basaglar (QL, PO)
Bydureon (ST, QL, PO)
Byetta (ST, QL, PO)
Farxiga (ST, QL, PO)
Freestyle Libre Sensor (PA, QL)
GlucaGen HypoKit (QL)
Glucagon Emergency Kit (QL)
Glyxambi (ST, QL)
Humalog (QL, PO)
Humulin (QL, PO)

<u>Tier 2</u>
Insulin Lispro (QL, PO)
Janumet (QL, PO)
Janumet (XR, QL, PO)
Januvia (ST, QL)
Jardiance (ST, QL)
Levemir (QL, PO)
OneTouch test strips (PO)
Ozempic (ST, QL, PO)
Segluromet (QL)
Soliqua (PO)

<u>Tier 2</u>
Steglatro (ST, QL)
SymlinPen (PO)
Synjardy (QL)
Synjardy XR, (QL, PO)
Tresiba (QL, PO)
Trulicity (ST, QL, PO)
V-Go Victoza (ST, QL, PO)
Xigduo XR, QL, PO)
Xultophy (PO)

**** Drug list is subject to change effective July, 1 2020 ****

CURRENT CIGNA HDHP PRESCRIPTION PLAN

How to read the drug list:

PO = Preventive medications covered at \$0 cost share

P50 = Preventive medications covered at 50% cost share; no deductible

Tier 3

Amaryl (P50)

Cycloset (P50)

Glucophage (P50)

Glucophage XR (P50)

Korlym* (PA)

Riomet (P50)

** Drug list is subject to change effective July, 1 2020 **

CURRENT UHC HDHP PRESCRIPTION PLAN

How to read the
drug list:

Tier 1 and Tier 2 P =
Preventive medications
covered at \$0 cost
share

Tier 3 P = Preventive
medications covered at
50% cost share; no
deductible

<u>Diabetes: Insulin</u>		
<u>Drug Name</u>	<u>Drug Tier</u>	<u>Requirements and Limits</u>
Basaglar	1	SL, P
Humalog KwikPens	2	SL
Humalog Vials	1	SL, P
Humulin KwikPens	2	SL
Humulin Vials	1	SL, P
Levemir FlexTouch	3	SL
Levemir Vials	3	SL, P
Soliqua	2	PA, SL, P

** Drug List is subject to change effective July, 1 2020 **

CURRENT UHC HDHP PRESCRIPTION PLAN

Diabetes: Non-Insulin						
<u>Drug Name</u>	<u>Drug Tier</u>	<u>Requirements and Limits</u>		<u>Drug Name</u>	<u>Drug Tier</u>	<u>Requirements and Limits</u>
Adlyxin	3	SL, P		Invokamet	2	SL, P
Bydureon	2	SL, P		Invokamet XR	2	SL, P
Byetta	2	SL, P		Invokana	2	SL, ST, P
Glimepiride	1	P		Janumet	3	SL, ST, P
Glipizide	1	P		Janumet XR	3	P, SL, ST
Glipzide-Metformin	2	P		Januvia	3	SL, ST, P
Glipizide Extended-Release	1	P		Jardiance	2	SL, ST, P
Glyburide	1	P		Jentadueto	2	SL, P
Glyburide Micronized	1	P		Jentadueto XR	2	SL, P
Glyburide-Metformin	1	P		Kazano	2	SL, P
Glyxambi	2			Kombiglyze XR	2	SL, P

CURRENT UHC HDHP PRESCRIPTION PLAN

Diabetes: Non-Insulin						
<u>Drug Name</u>	<u>Drug Tier</u>	<u>Requirements and Limits</u>		<u>Drug Name</u>	<u>Drug Tier</u>	<u>Requirements and Limits</u>
Metformin	1	P		Synjardy	2	SL, P
Metformin Extended-Release Tablet (generic Glucophage XR)	1	P		Tanzeum	2	P, SL
Nesina	2	SL, P		ACTOplus Met	2	P, SL
Onglyza	2	SL, P		ACTOplus Met XR	3	P, SL
Oseni	2	SL, P		Soliqua	2	PA, SL
Ozempic	3	PA, SL		Tradjenta	2	SL, P
Pioglitazone	1	SL, P		Tresiba	2	SL
Pioglitazone-Glimepiride	1	P, SL		Trulicity	3	SL, P
Pioglitazone-Metformin	2	P, SL		Victoza 2-Pak	2	SL, P
Repaglinide	2	P, SL		Victoza 3-Pak	3	SL, P

PRE-TAX BENEFIT SAVINGS

- Contribute to a Health Savings Account (for enrollees in a HDHP)
 - Contribute pre-tax dollars to use for eligible health care expenses
 - Maricopa County will contribute to your Health Savings Account
 - Employee can contribute up to \$3,550 for individual enrollment or \$7,100 for family enrollment
 - Savings roll over from year to year and earn interest

PRE-TAX BENEFIT SAVINGS

- Contribute to a Health Savings Account (for enrollees in a HDHP)
 - Invest savings for future use – even in retirement
 - Triple tax benefit (contributions, interest and investment earnings are tax free)
 - Health Savings Account video on Employee Benefits website

PRE-TAX BENEFIT SAVINGS

- Take advantage of the Medical Flexible Spending Account (for enrollees in the HMO or PPO plans)
 - Set aside pre-tax dollars to use for reimbursement of qualified expenses
 - Contribute up to \$2,750 for Plan Year 2020-2021
 - Full contribution amount available on convenient debit card at the beginning of the Plan Year

PRE-TAX BENEFIT SAVINGS

If you choose to contribute the goal amounts to the FSA...

Your health care FSA contribution amount	\$2,750
Your dependent care FSA contribution amount	\$0

You will have:

- Immediate access to your health care funds
- Direct deposit for your FSA reimbursements
- Estimated tax savings of **\$893**

	With FSA	Without FSA
Income	\$45,000	\$45,000
Pre-tax health care expenses	\$2,750	n/a
Pre-tax dependent care expenses	\$0	n/a
Taxable income	\$42,250	\$45,000
Estimated federal income taxes	\$10,563	\$11,250
FICA tax (Social Security & Medicare)	\$3,169	\$3,375
Post-tax health care expenses	n/a	\$2,750
Post-tax dependent care expenses	n/a	\$0
Net Pay	\$28,518	\$27,625
ESTIMATED TAX SAVINGS \$893		

OPEN ENROLLMENT

- This year, Open Enrollment will begin on Monday April 13, 2020 at 8:00am AZ Time and will end on Friday May 8, 2020 at 5:00pm AZ Time
- Benefit elections will become effective July 1, 2020

QUESTIONS

- OptumRx, Cigna and UnitedHealthcare customer service agents are prepared to assist with the resources available

- OptumRx Member Services (866)312-1597
- Cigna Customer Service (800)244-6224
- UnitedHealthcare Customer Service (888)876-7098

QUESTIONS

Maricopa County Employee Benefits and Wellness Division

Website: www.Maricopa.gov/benefits

Phone: (602)506-1010 (M-F 8am-5pm)

Email: benefits@Maricopa.gov