

Q & A on the New Health Plan: CWA UNITY PPO PLAN

1. Why did CWA negotiate the new CWA Unity PPO Plan?

We negotiated the new plan in order to provide significant savings to our members and to get off of the Chapter 78 schedule of payments while providing excellent health coverage. Our share for the premiums goes from a percentage of the premium, to a percentage of pay. The percentages of pay amount to considerably less than the percentage of premium. These were not concessions that were demanded. We negotiated this plan to save our members a huge amount of money.

2. How much savings is there in the new plan?

CWA members will save between 1.5% and 3% of pay under the new plan on their premiums OFF the Chapter 78 schedule. That amounts to hundreds, even thousands of dollars a year. (See Member Contribution Chart here to find your savings.)

3. If I am currently in Direct 15 or one of the other Direct plans, will I have to change my doctors under the CWA Unity PPO?

Absolutely not. The new plan is a PPO with the EXACT same network of doctors, hospitals and providers that Direct 15 had. The NETWORK is identical. This is not a narrow network plan. It is a PPO Direct Plan.

4. Will my co-pays go up?

The co-pay for medical remains exactly the same - \$15 (unless you join the Primary Care Pilot in which case your co-pay is \$0.) Urgent care co-pays of \$15 also do not increase. Rx co-pays go up to \$7 for generics and \$16 for brand name.

5. Will any other current co-pays go up?

Emergency Room copays WHERE NOT ADMITTED go up to \$150. If you are admitted to the hospital from the Emergency Room, the co-pay is waived.

Workers hired after July 1, 2019 will have a \$100 in-network deductible. However, that deductible will not apply to preventative care (annual physicals or annual gynecological exams), any pediatric examination, for obstetrics, or for the second examination under the Wellness Program. This deductible does not apply to anyone presently employed.

6. Are there any other changes to the Plan?

We have changed the Out-of-Network Reimbursement rate from a “90% of Fair health” rate to 175% of CMS rate. Out-of-Network costs drive up costs to the plan by a huge amount and **very few of our members use doctors out-of-network because the Horizon and Aetna networks are very large.** If you currently go Out-of-Network, you are now being balanced billed for the amount that the State does not pay for Out-of-Network. The CMS rate is based upon the Medicare (not Medicaid) rate and it may result in a lower reimbursement rate than Fair Health, in which case, if you continue to go Out-of-Network, you may have some increased costs.

The CWA PPO plan creates some very good protections if someone must go Out-of-Network, including having a out-of-pocket maximum after which the reimbursement rate is higher. There are also special protections for obstetrics and mental healthcare if someone is currently using out-of-network care in those areas. In addition, EVERY CWA Local will now have a trained Healthcare Organizer who can assist any member seeking to find in-network care.

7. Will I notice the change?

If you are currently in a Horizon or AETNA Direct Plan, and you continue to go to the same doctors you have who are covered under the Plan, the only thing you will notice is that you pay a few more dollars for prescription drugs and you have a lot more money in your take home pay. The overwhelming percentage of our members will not notice ANY difference in their coverage.

8. If I am in a HMO, do I have to change to the new plan?

No. If you want to stay in the HMO or in a High Deductible plan, you can stay in those. **BUT** – you will stay on the Chapter 78 schedule for paying for your healthcare and that is a lot more expensive.

9. Does this Plan have other ways for me to save money on healthcare?

Yes. The Wellness Incentive – where you go to the doctor for your physical and complete a Wellness survey and go for a follow up visit – is being increased. If you signed up for Wellness, the incentive was \$250 for an individual and \$250 for a spouse. Now it is \$350 for an individual and \$350 for a spouse. We recommend that EVERY member sign up for Wellness and save up to \$700 a year for healthcare.

10. How are the Tiered Networks plans – Horizon OMNIA and Aetna LIBERTY – now treated?

The Tiered Network plans are now going to have premium shares of 75% of our CWA UNITY PLAN. This means that if all of your doctors are “Tier 1”, you may be able to select the Tiered Network and save 25% MORE than what our new plan saves.

11. I'm interested in the Direct Primary Care Medical Home (DPCMH) program where I have unlimited visits for primary care with \$0 co-pays. Is that still covered?

YES! You can continue in the DPCMH, or you can sign up for the DPCMH, have zero co-pays, and still have complete access to the full network at NO additional cost.

12. It scares me that there could be a change in healthcare? I want to keep my doctors.

You are going to be able to keep your doctors. This is going to save you a lot of money and you don't need to be scared. We spent a lot of time bargaining this plan to have the least possible disruption and save the most possible money.

13. Can you give me some examples of what my costs will look like under the new plan?

Yes. If you go to www.cwanj.org/2019contract you will find all of the schedules to determine what you will be paying, but here are a few examples: (See comparison chart on page 3).

**MEMBER CONTRIBUTION COMPARISON
 NJDirect vs CWA PPO vs Tiered Network Plans**

SINGLE

	NJDirect 15	CWA PPO	Diff vs	OMNIA/Liberty	Diff vs
Annual Pay	Chapter 78	% of Pay	NJD15	75% of CWA PPO	NJD15
\$35,000	\$1,147	\$788	-\$359	\$591	-\$556
\$55,000	\$2,398	\$1,870	-\$528	\$1,403	-\$996
\$75,000	\$3,442	\$2,977	-\$465	\$2,233	-\$1,209
\$100,000	\$3,649	\$3,190	-\$459	\$2,393	-\$1,257

MEMBER/SPOUSE

	NJDirect 15	CWA PPO	Diff vs	OMNIA/Liberty	Diff vs.
Annual Pay	Chapter 78	% of Pay	NJD15	75% of CWA PPO	NJD15
\$35,000	\$1,482	\$963	-\$519	\$722	-\$760
\$55,000	\$3,598	\$2,475	-\$1,123	\$1,856	-\$1,742
\$75,000	\$5,715	\$4,678	-\$1,037	\$3,509	-\$2,207
\$100,000	\$7,408	\$6,390	-\$1,018	\$4,793	-\$2,616

PARENT/CHILD

	NJDirect 15	CWA PPO	Diff vs	OMNIA/Liberty	Diff vs.
Annual Pay	Chapter 78	% of Pay	NJD15	75% of CWA PPO	NJD15
\$35,000	\$1,378	\$963	-\$415	\$722	-\$656
\$55,000	\$3,346	\$2,475	-\$871	\$1,856	-\$1,490
\$75,000	\$5,315	\$4,400	-\$915	\$3,300	-\$2,015
\$100,000	\$6,890	\$5,950	-\$940	\$4,463	-\$2,428

FAMILY

	NJDirect 15	CWA PPO	Diff vs	OMNIA/Liberty	Diff vs.
Annual Pay	Chapter 78	% of Pay	NJD15	75% of CWA PPO	NJD15
\$35,000	\$1,816	\$1,050	-\$766	\$788	-\$1,029
\$55,000	\$4,238	\$2,750	-\$1,488	\$2,063	-\$2,176
\$75,000	\$6,962	\$5,438	-\$1,524	\$4,079	-\$2,884
\$100,000	\$9,686	\$8,213	-\$1,473	\$6,160	-\$3,526
110,000	\$10,594	\$9,122	-\$1,472	\$6,842	-\$3,753