

OEBB 2020-21 Open Enrollment: High-Deductible Health Plans

Moda Health

High-deductible health plans (HDHPs)

- Moda Health offers two HDHPs: Medical Plans 6 and 7
- Both are available for members to participate in with either coordinated or non-coordinated care
 - Both plans use the Connexus Network
- HDHPs can be paired with a Health Savings Account (HSA), but members are not required to contribute to an HSA to be enrolled in plans 6 or 7



Overview of Medical Plans 6 and 7

	Medical Plan 6 Coordinated (choose a PCP 360)	Medical Plan 6 Non-coordinated	Medical Plan 7 Coordinated (choose a PCP 360)	Medical Plan 7 Non-coordinated
Subscriber-only deductible	\$1,600	\$1,700	\$2,000	\$2,100
Family deductible	\$3,400	\$3,400	\$4,200	\$4,200
Out-of-pocket max per person (subscriber-only and family plans)	\$6,400	\$6,750	\$6,500	\$6,750
Out-of-pocket max per family	\$13,500	\$13,500	\$13,500	\$13,500
Pharmacy value tier*	\$4		\$4	
Major medical prescription coverage	20% (subject to deductible)		25% (subject to deductible)	

*Deductible waived

Overview Medical Plans 6 and 7 (cont.)

- Preventive services covered in full; all other services are subject to deductible and coinsurance (example below)
- Deductible and coinsurance apply to out-of-pocket maximum

	Primary care provider (PCP 360) office visit	
Subscriber-only deductible	\$1600	\$1600
Deductible met	\$0	\$1600
Billed & allowed amount	\$200	\$200
Moda Health pays	85% after the deductible has been met	85% after the deductible has been met
Member responsibility	\$200	\$30

Benefits of a health savings account (HSA)

- Use HSA tax-free dollars to pay for:
 - Deductibles
 - Coinsurance
 - Qualified medical expenses not covered by your plan
 - Qualified dental expenses
 - Qualified vision expenses
 - You are responsible for keeping receipts for expenses paid using your HSA funds
- The money in your HSA account is **yours** and it carries forward each year!

Eligibility for an HSA

- You are covered by a compatible high-deductible health plan (HDHP), such as Medical Plans 6 and 7
- You are not covered under another non-compatible HDHP medical plan
- You are not enrolled in Medicare or Tricare
- You have not received medical benefits through the Department of Veterans Affairs during the preceding three months
- You are not claimed as a dependent on another person's tax return

Health savings account resources

- Moda administers the HDHP plan, **not** the HSA
- Contact your employer to find out if they partner with an HSA vendor
- You may also contact your preferred financial institution to set up an HSA

Moda Customer Service

Available Monday through Friday from 7:30
a.m. to 5:30 p.m. Pacific time.

Medical/Vision
866-923-0409

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866-923-0411

Or email Moda at
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