

2023 24 Life University Medical Insurance Changes

Frequently Asked Questions

Q: Why are we changing insurance again?

A: Frankly, to do the best we can to “stop the bleeding” from annual double digit premium increases. If we make this change, the cost of medical insurance may not go up for employees or for the University. If we don’t make this change, rates WILL go up for the next plan year and we will continue to be at the mercy of our carrier’s inevitable rate increases.

Q: How can we be sure that rates will stay the same now and not go up, just like previous carriers and brokers have in the past?

A: We can’t, however Exemplar, our new broker/third-party administrator, is a large organization, operating in 47 states, and has a proven track record of no and/or low increases over the course of several years.

And, as opposed to the 8-18% annual increases that LIFE and its employees have experienced over that same time, the highest increase Exemplar has ever put into effect was 4%.

Q: Who will our new carrier be?

A: Effective September 1, 2023, Life U is changing from the Cigna network to the First Health network, which is part of the Aetna portfolio of insurance carriers. Exemplar will be our broker/third-party administrator.

Q: How can I find out if my providers are in the First Health network?

A: You can go online and search the provider directory at <https://providerlocator.firsthealth.com/home/index>

HOWEVER, these directories frequently change and are not always up to date or comprehensive. When in doubt, call your provider and ask if they are in the Health First network. If not, contact Exemplar and they can work with your provider to negotiate a single case agreement for in-network care and payment.

Note: If you ask about the office being part of Exemplar, they will say no because Exemplar is not the health provider network; that is First Health Network.

If the provider says that they are NOT part of the First Health Network, that’s when you call Exemplar Member Services so they can start working on a provider agreement with your doctor.

Q: Will my cost for medical/health care insurance change for 2024?

A: It will not lower your cost at all, at first. The goal is to keep your cost the same rather than going up beginning January 2024 if we don’t change. In other words, if we keep our current medical insurance broker and carrier through Cigna, your premium costs could likely increase

by double digits. And, given that this is an alternative model both bundling and delivering medical treatment and care, it is reasonable to expect that we may experience cost savings over time.

Q: How will my benefits change under this new plan?

A: Deductibles, co-pays, coinsurance and out of pocket maximums will remain the same. For 98% of employees, in-network providers will not change at all; they will simply be transferred to a new payer (from Cigna, as we have now, to First Health/Exemplar). The other 2% of providers will be able to work with Exemplar to establish single payer agreements.

Q: Will services we currently have through our ancillary plans including our Employee Assistance Plan (EAP) change?

A: No, none of your ancillary services, such as EAP/dental/vision/HSA, will change on September 1, 2023.

Q: When will I receive a detailed benefits packet so I can make the best choice for me and my dependents for 2024?

A: We will have them to you prior to the beginning of the open enrollment period and renewal process Which is expected to begin in November 2023.

Q: What's going to happen between September 1 and the end of the year with the deductibles I've paid this year?

A: Exemplar will give you credit for deductibles met through August 31, 2023.

Q: How responsive is Exemplar if I need to have a procedure pre-authorized or approved?

A: Part of their brand promise is that there will always be someone to answer the phone without having to listen to a long menu of options or spend extensive time on hold.

Q: What role will Exemplar play in making sure our medical benefits, coverage, and contributions to HSAs, etc. carry over?

A: You can begin the process and monitor your changes online and/or Exemplar representatives will be available by phone to assist you and answer questions.

Q: So, if one of my doctors issues orders for an MRI, for example, I should call ISO first, before it's scheduled?

A: Yes, but only if you want to save money and know the total cost of the MRI (or other diagnostic tool, medical procedure, etc.). Alternatively, you can go where your doctor sends you.

Q: What about my prescriptions? Will they be covered? Even the "specialty" drugs?

A: Exemplar has the ability to negotiate pharmaceutical options and identify the most cost-efficient options of equivalent drugs so that, once again, you have choices and can be a better health and medical care consumer.

Q: What pharmacy will I have to use under this new plan?

A: You can specify your preferred pharmacy under the LIFE plan, just as you have under other plans. You can continue to use your current pharmacy or change to a new one. Simply include your preference when you're entering your information into the online portal.

Q: Is this change in carrier and broker a qualifying event that will allow me to opt out of LIFE coverage through Exemplar/First Health?

A: No, absence of a qualifying event (Change in marital status, number of dependents, employment, court order, etc.) a change in third party-administrator and network does not qualify as a qualifying event. No significant cost change, curtailment of coverage or addition or improvement to the benefits package option is being made effective September 1, 2023.

Q: Can I keep my primary care provider?

A: Yes, if you choose to. You also have the ability to seek care with the Integrated Source One /ISO on campus clinic, if it is not an emergency, for that particular health care need. Doing so will reduce costs incurred by you and the University.

If you choose to utilize the ISO/LIFE medical benefits package, the on-campus ISO clinic, with its 24/7/365 nurse practitioner availability and same day appointment service, the ISO clinic will not automatically become your primary care provider.

Q: If I opt to not take Life's insurance plan can I still call or visit the campus ISO on campus clinic?

A: No, not at this time. The campus ISO clinic will only see LIFE healthcare plan members. There are initial discussions about the potential to make it available to non-enrolled Life U employees on a fee for service basis but nothing has been finalized.

Q: When will the ISO clinic open on campus?

A: If all goes well, the ISO clinic should be able to open by September 1, 2023.

Q: Should I go visit to the ISO clinic on campus for an emergency?

A: No, in an emergency call 911.

Q: What if I have springtime allergies and need a prescription?

A: ISO NPs can prescribe medications of this type, and we will also continue to emphasize other drugless options for managing various conditions and symptoms.

ISO's Chief Medical Officer can prescribe medications for more serious conditions and disease management as needed, and we will also continue to emphasize other drugless options for managing various conditions and symptoms.

Q: Will my current records and the records created for me as a LIFE plan participant be compatible and able to "speak" to each other?

A: Depends on the HER (Healthcare Electronic Records) used by a particular medical system.

Q: What are the qualifications of the campus ISO clinic's providers?

A: The current onsite Director of Nursing has a 14-year background in critical care and is Compact licensed in every state. In addition to the Director of Nursing, there will be two family medicine Nurse Practitioners.

The overseeing ISO Chief Medical Officer, a Doctor of Osteopathy who is Board certified in pediatrics and family medicine, is remote from the Eastern US and is backed up by a second physician who is remote from the Western US.

Q: What are the campus ISO clinic's hours?

A: We'll share the onsite clinic schedule once we're closer to opening in September 2023.

Even after the clinic opens, one of the most important things to remember about ISO clinic care is that it **always starts with a phone call**.

Best of all, you can call anytime – 24/7/365 – and your call will be answered by the nurse to get your visit started, saving you both time and money on your low-level medical needs.

Q: How long will it take to get an appointment with ISO?

A: In most cases, you will be able to receive same day services.

Q: When can I get started with receiving ISO clinic care on campus?

A: You can fill out all the new forms now by visiting the [ISO website](#).

- Then, select Dr. Daniel Michael Collisto as the Preferred Provider
- Please fill out ALL contact info requested on the forms including email and phone number contacts
- For questions, please contact Integrated Source One (24/7/365)
 - 330-551-5199

Note: This is the link from above:

<https://integratedsourceoneinc.atlas.md/enrollment/index.html?account=NU04NHhHFmGDDeeZ2NKC2&pah=UZ9UqNgICkkckuHi2hPr>

Q: Will my health information remain protected if I'm seen in the campus ISO clinic?

A: Yes, the ISO clinic, just like ALL health clinics, will be fully HIPAA compliant.

Q: How can I learn more about our new ISO campus clinic medical provider?

A: You can visit their website at: <https://www.intsourceone.com>

Q: I visited the ISO website to sign up in preparation for September 1 and it asked for credit card information. What's up with that?

A: That information is kept on file in case you choose to take advantage of the wholesale price break that ISO gets – and pass onto you - for lab work. This is part of the cost savings that ISO provides that other carriers and networks don't.

Q: How can I learn more about Exemplar, our new medical insurance broker?

A: You can visit their website at: <https://www.exemplarinsuranceassociates.com>

Q: What was the name of Tim Hawley's book?

A: *Fixing American Healthcare*