

Living Fit Plans (11 & 12) – Standard and Choice Benefits

Currently MDA offers two Living Fit Plans, the Living Fit PPO, and the Living Fit HSA. These plans require members to obtain 10,000 points through Priority Health's Wellness Program powered by Virgin Pulse. If they do not obtain the points within 90 days of the plan start date, their benefits change from the "Choice" Benefits to the "Standard" Benefits. If they obtain 10,000 points, their benefits remain at the "Choice" Benefit level. The benefit differences between the Standard and Choice Benefits on each plan are outlined below.

Choice/Standard (PPO Plan)

- **Primary Care:** \$30 copay/\$40 copay
- **Specialist:** \$45 copay/\$60 copay
- **Chiropractic Visit:** \$30 copay/\$40 copay
- **Outpatient Doctor Visit:** \$45 copay/\$60 copay
- **PT/OT:** \$45 copay/\$60 copay
- **Preferred Generic Drug:** \$10 copay/\$15 copay
- **Non-Preferred Generic Drug:** \$20 copay/\$25 copay
- **Preferred Brand Drug:** 50% to a max of \$100/50% to a max of \$150
- **Non-Preferred Brand Drug:** 50% to a max of \$300/50% to a max of \$350

Choice vs. Standard (HSA Plan)

- **Preferred Generic Drug:** \$10 copay after deductible/\$15 copay after deductible
- **Non-Preferred Generic Drug:** \$20 copay after deductible/\$25 copay after deductible
- **Preferred Brand Drug:** \$60 copay after deductible/\$75 copay after deductible
- **Non-Preferred Brand Drug:** \$120 after deductible/\$150 after deductible

MDA-IFG has received complaints from members regarding the Virgin Pulse App. Members have concerns about their privacy and lack of ability to go back and add in prior workouts/points. Priority Health was able to adjust the deadline for receiving 10,000 points to June 1st, 2023.

MDA was able to obtain reporting from Priority Health for 2021 and 2022 showing the breakdown of claims by Choice and Standard Benefit Level. The estimated financial impact of removing the Standard Benefits and allowing all members to stay at the Choice Benefits level based on the information provided by Priority Health would have had the following impact:

2021: \$5,700

2022: \$11,200

Assumptions:

- Estimates based on \$15 copay differential for professional services
- Pharmacy copay estimates based on 80% generic utilization (\$5 copay differential) and 20% brand utilization (\$50 copay differential)

Resolution: Resolved, that effective June 1st, 2023, MDA Health Plan will allow members on Plans 11 and 12 to remain at the Choice Benefit level for the remainder of the 2023 plan year. Effective January 1st, 2024, MDA Health Plan will amend Plans 11 and 12 to remove the Standard level benefits.