

# MIIA HEALTH BENEFITS TRUST

## **Who We Are:**

- MIIA – The Massachusetts Interlocal Insurance Association, established in 1992, is the insurance arm of the MMA – Massachusetts Municipal Association.
- Largest municipal joint purchase collaborative in the Northeast and one of the largest in the country
- Comprised of more than 150 cities, towns, school districts and water districts, under M.G.L. Chapter 32B
- Over 51,000 subscribers (active employees and retirees)
- Over 89,000 members (active employees, spouses, dependents and retirees)

## **Our Mission:**

To unite MA municipalities for the purpose of creating stable, secure and affordable insurance programs of the highest quality to our membership community.

## **What Makes MIIA Different:**

- Member-driven organization with the goal of providing *stability over time*
- 30 plus year partnership with Blue Cross Blue Shield of MA
- Annual rate range with maximum rate caps, no matter how adverse a group's experience may be
- Large claim pooling at \$125k level
- Low administrative costs
- Proven service excellence, both MIIA and BCBSMA Member Services
- Post 65 Program – MIIA has assisted its members in transitioning previously Non-Medicare eligible retirees onto the Medicare system resulting in significant savings.

## **Smart Choice Approach:**

- Multi-year strategic approach to healthcare options
- Flexibility in broad range of plan design options, including: HMO, POS, PPO, High Deductible, GIC 'Look-alike' Benchmark, Tiered Network, Limited Network, Dental, Medicare Advantage, Medicare Supplement and Prescription Drug Plan offerings

## **Well Aware Wellness Solutions:**

- Robust and customized wellness programs that focus on promoting healthier lifestyle choices, long-term behavior changes, disease management, diet, physical activities, stress management, and much more.

## Medical Historical Rate Ranges

as of January 21, 2023

FY2024	1% - 10.5%	Average 5.6%
FY2023	0% - 7.5%	Average 3.7%
FY 2022	-.6% - 6.8%	Average of 2.9%
FY 2021	-1.5% - 8.3%	Average of 3.7%
FY 2020	-7% - 5%	Average of .6%
FY 2019	0% - 11.1%	Average of 4.6%
FY 2018	4% - 15.3%	Average of 7.45%
FY 2017	4.5% - 12.8%	Average of 8.9%
FY 2016	3% - 10.9%	Average of 9%
FY 2015	0% - 9.8%	Average of 5.4%
FY 2014	0% - 10.5%	Average of 6.2%
FY 2013	0% - 12.5%	Average of 5.4%

**Note:**

1. Reflects pre-renewal rate authority. Does not account for plan changes or multi-year guarantees.
2. Average is not always the midpoint of the range.

## Dental Historical Rate Ranges

as of January 21, 2023

FY2024	-6.3% - 2%	Average of -3.2%
FY 2023	-7.3% - 3%	Average of -1.2%
FY 2022	-3.1% - 2.9%	Average of 0%
FY 2021	-8% - 1.8%	Average of -1.9%
FY 2020	-10% - 5%	Average of -0.6%
FY 2019	-2.7% - 5%	Average of 0.2%
FY 2018	0% - 7.1%	Average of 2.9%
FY 2017	0% - 2.9%	Average of 1.6%
FY 2016	0% - 9.4%	Average of 6%
FY 2015	0% - 5%	Average of 1.6%

**Note:**

1. Reflects pre-renewal rate authority. Does not account for plan changes or multi-year guarantees.
2. Average is not always the midpoint of the range.



The Power of Blue

### Town of Uxbridge FY24 Plan Options

Plan	<u>HMO</u>	<u>Limited Network</u>	<u>PPO Network</u>	
	Network Blue NE <b>HCCS</b> Deductible	Network Blue Select Deductible	Blue Care Elect <b>HCCS</b> Deductible	
<b>Deductible</b>			IN-Network	OUT-of-Network
Single/Family	\$3,000/\$6,000	\$3,000/\$6,000	\$1,000/\$2,000	
<b>Max Out of Pocket</b>				
Medical	\$5,000/\$10,000	\$5,000/\$10,000	\$5,000/\$10,000	
Pharmacy	Combined w/Medical	Combined w/Medical	Combined w/Medical	
PCP Copay	\$20	\$20	\$20	20% after Deductible
Specialist Copay	\$20	\$20	\$20	20% after Deductible
ER Copay	\$100	\$100	\$100	
Labs & X-rays	\$0 <i>or</i> \$35 after Deductible	\$0 after Deductible	\$0 <i>or</i> \$35 after Deductible	20% after Deductible
High Tech Imaging	\$0 <i>or</i> \$450 after Deductible	\$0 after Deductible	\$0 <i>or</i> \$450 after Deductible	20% after Deductible
<b>Inpatient Hospital</b>		\$0 after Deductible		20% after Deductible
General Hospitals	\$0 after Deductible	N/A	\$0 after Deductible	
Higher Cost Hospitals	\$1,000 after Deductible	N/A	\$1,000 after Deductible	
<b>Day Surgery</b>		\$0 after Deductible		20% after Deductible
General Hospitals	\$0 after Deductible	N/A	\$0 after Deductible	
Higher Cost Hospitals	\$1,000 after Deductible	N/A	\$1,000 after Deductible	
Retail Rx Copay	\$5/10/20/35	\$10/20/35	\$5/10/20/35	N/A
Mail Order Rx Copay	\$5/10/20/35	\$10/20/35	\$5/10/20/35	N/A

updated 2/23/2023



The Power of Blue

Plan	Network	Hospitals	Additional Comments
<b>HMO Blue New England</b>	Covers all 6 NE States	There are 8 High cost Hospitals in MA where you would pay the higher copay if services are received listed on benefit summary	
<b>HMO Blue Select</b>	Smaller Network of providers and Hospitals in MA	Both UMASS and St. Vincent are in this limited network plan along with the Reliant medical provider group	13% rate reduction from the HMO NE plan
<b>PPO Blue Care Elect</b>	National Network	There are 8 High cost Hospitals in MA where you would pay the higher copay if services are received listed on benefit summary	Members have access to out of network providers



The Power of Blue

## Higher Cost Share Hospitals

Your cost share will be higher at the hospitals listed below. Blue Cross Blue Shield of Massachusetts will let you know if this list changes.

- Baystate Medical Center
- Boston Children's Hospital
- Brigham and Women's Hospital
  - Cape Cod Hospital
- Dana-Farber Cancer Institute
  - Fairview Hospital
- Massachusetts General Hospital
- UMass Memorial Medical Center

Note: Some of the general hospitals listed above may have facilities in more than one location. At certain locations, the lowest cost sharing level may apply.

# HMO BLUE SELECT

Great Coverage,  
Even Greater Savings.



The HMO Blue Select health plan has a limited provider network. This network is smaller than the Blue Cross Blue Shield of Massachusetts HMO Blue provider network. Under this plan, members have access to network benefits from only the providers in the HMO Blue Select network.

## Need help?

For help determining which providers are included in the HMO Blue Select network, check the most current provider directory, or visit Find a Doctor at [bluecrossma.com/findadoctor](https://bluecrossma.com/findadoctor) and select "HMO Blue Select".

# WHAT IS IT?

A lower-cost, limited-network plan design, providing comprehensive care from the brand you trust.

# HOW DOES IT WORK?

**HMO Blue Select works like a traditional HMO, but with a limited set of network providers that deliver savings to both you and your employees.**

This HMO Blue Select network includes doctors, facilities, and specialty hospitals that are recognized for providing lower-cost care. With HMO Blue Select, members still require referrals for access to specialists and are also required to select a primary care provider. To get the most out of their plan, members should use the more cost-effective providers in the HMO Blue Select network, except in an emergency when they should go to the nearest medical facility.

# HOW YOU SAVE

**Getting the most value out of your plan is simple—your employees get care at lower-cost providers in the HMO Blue Select network. The savings will be reflected in lower health care costs for you.**

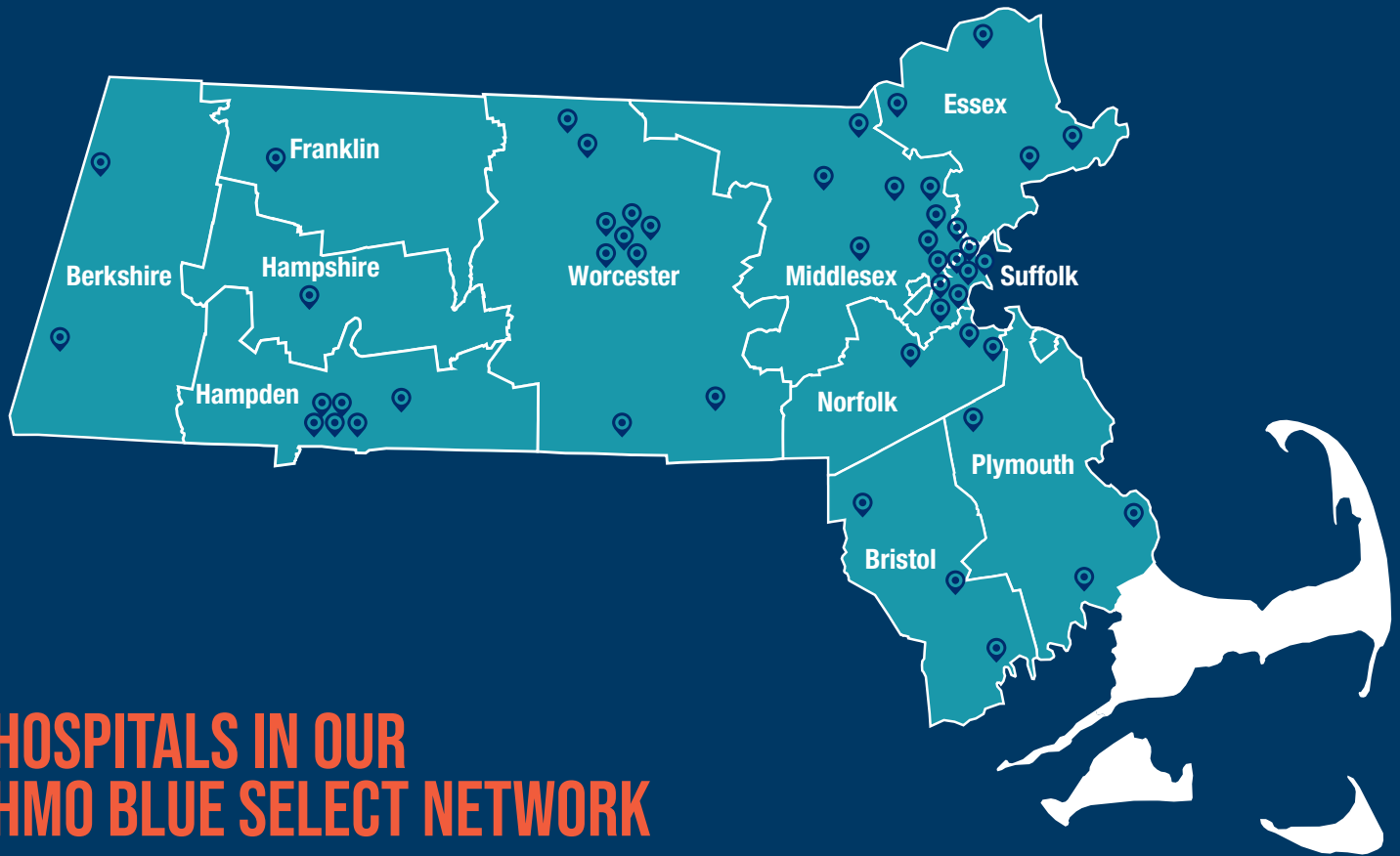
Key Features	Your Advantages
Members have access to a local provider network of cost-effective doctors and hospitals they recognize and trust.	<b>A Limited Network with Great Value</b> HMO Blue Select features a smaller and very attractive provider network with recognized Massachusetts doctors and hospitals, as well as specialty pediatric, eye, ear, and cancer hospitals, keeping employer and employee affordability in mind.
Hospitals are aligned with provider networks to improve network use.	<b>A Seamless, Low-Cost Experience</b> HMO Blue Select offers a full range of network services by tailoring the network to include doctors and the hospitals they typically refer, to ensure an end-to-end, low-cost advantage.
Predominantly, HMO Blue Select providers are contracted in our results-based accountability model.	<b>Results-Driven Provider Relationships</b> We're focused on results, and we're supporting and motivating providers to deliver care that works better.
You can lower benefit costs without having to increase employee cost-sharing responsibility.	<b>Same Employee Cost Sharing with Lower Costs</b> HMO Blue Select offers employees noticeably lower health care costs when compared to a similar full HMO network plan, without increasing their cost sharing. As a result, accounts can keep the same benefit plans and pay less in costs.
In the case of emergencies, members have national access to the nearest medical facility without network restrictions.	<b>In Emergencies, Nationwide Access</b> HMO Blue Select allows members, whether they're traveling or on vacation, to see providers nationwide for emergency and urgent care.
The same great service from the brand you trust.	<b>Lower Cost. Excellent Service. Trusted Brand.</b> You and your employees will receive the same high levels of service and support that you've come to trust from Blue Cross.



# ACCESS TO CARE ACROSS THE COMMONWEALTH

With the HMO Blue Select network, employees enjoy peace of mind knowing they can go to any of the network hospitals on the map below.

These hospitals have been carefully selected, based on their location and cost.



## HOSPITALS IN OUR HMO BLUE SELECT NETWORK

### Berkshire

- Berkshire Medical Center
- Fairview Hospital

### Bristol

- Southcoast—Charlton Memorial Hospital
- Southcoast—St. Luke's Hospital
- Sturdy Memorial

### Essex

- Addison Gilbert Hospital
- Anna Jaques Hospital
- Beverly Hospital
- Lawrence General Hospital

### Franklin

- Baystate Franklin Medical Center

### Hampshire

- Cooley Dickinson Hospital

### Hampden

- Baystate Medical Center
- Baystate Wing Hospital
- Holyoke Medical Center
- Mercy Medical Center
- Noble Hospital
- The Hospital for Children—Springfield

### Middlesex

- Cambridge Health Alliance—Cambridge Campus
- Cambridge Health Alliance—Somerville Campus
- Cambridge Medical Center
- Lahey Hospital and Medical Center
- Lowell General Hospital (includes the campus formerly known as Saints Medical Center)
- Marlborough Hospital
- MetroWest Medical Center—Framingham Union Hospital
- Winchester Hospital

### Norfolk

- Beth Israel Deaconess Medical Center—Milton
- Beth Israel Deaconess Hospital—Needham
- South Shore Hospital

### Plymouth

- Beth Israel Deaconess Medical Center—Plymouth
- Signature Healthcare Brockton Hospital
- Southcoast Hospitals Group—Tobey Hospital

### Suffolk

- Beth Israel Medical Center
- Boston Children's Hospital
- Boston Medical Center
- Cambridge Health Alliance—Whidden Campus
- Dana-Farber Cancer Institute
- Massachusetts Eye and Ear Infirmary
- New England Baptist Hospital
- The Shriners Hospital for Children—Boston

### Worcester

- Athol Memorial Hospital
- Clinton Hospital
- Harrington Memorial Hospital
- HealthAlliance Hospitals—Burbank Campus
- HealthAlliance Hospitals—Leominster Campus
- Heywood Hospital
- Milford Regional Medical Center
- Saint Vincent Hospital
- UMass Memorial Medical Center—Memorial
- UMass Memorial Medical Center—University

## Links for BCBS:

- Find a Doctor- <https://member.bluecrossma.com/fad>
  - HMO Blue New England w/Hospital Choice Cost Share Feature
  - HMO Blue Select
  - PPO
  
- Medication look up- <https://www.bluecrossma.org/myblue/find-care/care-options/look-up-a-medication>
  - 3 tier plan



## Town Of Uxbridge Rate Comparison for 7/1/23

Plan Name	Enrollment	FY23 Town Rate	FY23 Town Increase	FY24 MIIA Rate	FY24 MIIA difference from FY23	Current Monthly Premium	MIIA Monthly Premium
Tufts tiered \$3000 - IND	120	\$730.66		\$781.08		\$87,679.20	\$93,729.60
Tufts Tiered \$3000 - Fam	189	\$1,916.45		\$2,048.69	6.90%	\$362,209.05	\$387,202.41
Tufts POS - Ind	10	\$1,214.83		\$1,100.61		\$12,148.30	\$11,006.10
Tufts POS - Fam	7	\$3,187.12		\$2,886.80	-9.42%	\$22,309.84	\$20,207.60
Tufts PPO - Ind	2	\$1,979.06		\$1,100.61		\$3,958.12	\$2,201.22
Tufts PPO - Fam	3	\$4,148.65		\$2,886.80	-33.79%	\$12,445.95	\$8,660.40

Retirees- PDP 26	CY23	MIIA PDP option 26
Tufts Medicare Pref Prim Supp	203	\$368.00
Tufts Medicare Pref HMO Custom	23	\$393.50

Actives:	4.44%
Retirees:	-2.90%
Overall:	3.39%

Total Monthly Cost	\$584,504.96	\$604,335.76
Total Annual Cost	\$7,014,059.52	\$7,252,029.12
Total Annual Difference		\$237,969.60
Town Share Annual Difference from Current		\$163,667.44
EE Share Annual Difference from Current		\$74,302.16

*\*Based on active 70/30 & Retiree 80/20  
update 2/23/2023*

# MIND AND BODY REIMBURSEMENT

Great holistic health shouldn't be a stretch. Get reimbursed for qualified services and apps.

Save up to

# \$300

per family per calendar year.



## Qualified for Mind and Body Reimbursement:

- Massage therapy
- Hypnosis therapy
- Meditation therapy
- Tai chi
- Qi (chi) gong
- Breathing and meditation apps



## Not Qualified for Mind and Body Reimbursement:

- Visits to nutrition providers or other services included in the Fitness or Weight-Loss Reimbursement programs
- Apps not focused on breathing or meditation, such as those focused on sleep

## Find a Qualified Provider and Save

You can get up to 30 percent off standard rates when you use an alternative health practitioner in our network. You'll also have peace of mind knowing that your practitioner is accredited in their field and meets specific requirements for education, training, and facilities. To search for a practitioner, go to [bluecrossma.org](http://bluecrossma.org).

Be sure to check with your doctor before receiving alternative medicine services.

## GET REIMBURSED IN THREE EASY STEPS

# 1

### Choose

Start by selecting a qualified mind and body service or app.

# 2

### Complete

After you pay for the service or app, fill out the attached form.

# 3

### Mail

Send the completed form to the address listed.

## Questions?

To learn more about your alternative health care benefits, sign in to MyBlue at [bluecrossma.com/myblue](http://bluecrossma.com/myblue) or call Member Service at the number on the front of your ID card.

# Fitness & Weight-loss Reimbursements

Annual Amounts Increase for July 1, 2022 to:

# \$300



## Qualified for Fitness Reimbursement:

- A full service health club with cardiovascular and strength-training equipment like treadmills, bikes, weight machines, and free weights
- A fitness studio with instructor-led group classes such as yoga, Pilates, Zumba®, kickboxing, indoor cycling/spinning, and other exercise programs
- Online fitness memberships, subscriptions, programs, or classes
- **Cardiovascular and strength-training equipment for fitness that is purchased for use in the home, such as stationary bikes, weights, exercise bands, treadmills, fitness machines \***

## Qualified for Weightloss Reimbursement:

### Participation fees for:

- One-time initiation or termination fees
- Food, supplements, books, scales, or exercise equipment
- Individual nutrition counseling sessions, doctor/nurse visits, lab tests, or other services that are covered benefits under your medical plan

\* **Newly Added for July 1, 2022**



# Build a Thriving, Healthy Workplace, and a High-Performing Workforce.



“ Create environments where the healthier choice is the easier choice. ”



**MIIA**   
**Well Aware**  
Work Well. Live Well.



This class was amazing! I loved the model of different stations and simple exercises. Kim was the perfect blend of sweet and motivating and made the class so much fun.”

**Peabody “Body Weight Boot Camp”,** *Lisa Greene*

## Vision

At MIIA, we strive to help our members create a culture where all employees and their family members live healthy, vibrant and productive lives. We help you create an energized workforce and wellness climate- a great place for your employees to work. They feel valued and supported and are encouraged and motivated to make healthy choices.

## Strategies

### Help member groups:

- Build a culture and climate of health and wellbeing
- Build a thriving and high-performing workforce

### Help employees and their family members:

- Be happier and healthier well into retirement
- Be more engaged and productive at work and home
- Improve their quality of life

## Keys to Success

- Visible, sustained leadership support
- Collaboration between management and labor
- Team of wellness champions
- Program planning is based on needs/interests of each group
- Programs target the whole person
- Programs foster social connection and fun
- Effective communication channels

## New Wellness Grant A Great Place to Work: Safe and Well

This annual grant provides MIIA HBT members with resources for creating and maintaining great places to work. Member groups interested in investing in projects and/or equipment that promote a well workforce and a healthy work culture may apply for funds to assist in procuring these initiatives. We encourage Member Groups to apply for projects that focus on building a supportive culture and that target specific needs of their respective departments and schools. Contact Jayne Schmitz at [jschmitz@mma.org](mailto:jschmitz@mma.org) for more information.



# Key Services and Resources for Municipal Leaders, Employees and their Families

- Dedicated wellness consultant to help you:
  - Build your unique program
  - Coordinate your wellness committee
- Effective wellness programs delivered onsite, online, and telephonic
- Wellbeing Smorgasbord Challenge: monthly motivating self-directed activities; earn prizes
- Webinar Buffet Challenge: monthly dynamic webinars and videos; earn gift cards
- Convenient live Zoom classes offered at a variety of times
- Variety of pre-recorded exercise classes for all fitness levels
- MIIAWinners Platform: fun 8-10 week lifestyle-based challenges, videos, e-books, recipe database and more; earn prizes
- Ompractice portal: Live, online yoga, meditation and other classes
  - Inter-member group challenges such as Fitbit challenges
  - Seasonal “pop-up” contests and activities for employees and their family members
- Tobacco/vape cessation program
- Informative monthly e-newsletters
- Quizzify monthly health literacy e-quizzes and education
- Mindwise anonymous online screenings and tools for mental health
- Learn to Live free online and confidential mental health programs and resources for employees and their families (ages 13 and over)
- Telephonic coaching with certified health coaches
- Websites for wellness resources, tools, programs and more at [emiia.org](http://emiia.org) and [ahealthyme.com](http://ahealthyme.com)
- Employee assistance program (EAP)
- Leadership trainings that build awareness and leadership skills on a variety of topics
- Good Health Gateway diabetes management program to increase care and medication adherence through incentives
- Smart Shopper program offering cashback on non-urgent medical procedures when using preferred providers

Our Wellness Department staff is experienced, passionate and always available to work with you and your employees. Please call your Wellness Representative to set up a meeting to discuss your unique situation. If you don't know your Wellness Representative, please contact Mary Harrington and she will point you in the right direction. Mary may be reached at: [mharrington@mma.org](mailto:mharrington@mma.org) or 617-426-7272 ext. 278.



Wow, I loved your presentation! I wish all of our staff had attended. We've had past presentations on meditation, yoga, and breathing exercises but this is the first time we received information on our brain health and subconscious decision-making. Please come back again!

**Sturbridge “Manage Your Mind and Your Time”, Lisa Meunier**



## Sample Online or Onsite Wellness Programs and Other Resources

### Nutrition and Food

5% Solution	Eat Better, Eat Together	Managing Weight Over 50
A Mindful Life	Eating for Immunity	Men's Cooking
Breakfast Bowls	Gut Health	Namaste and Nutrition
Cancer Prevention Awareness	Habit Change Challenge	Pack a Perfect Picnic
Cooking for Super Busy People	Homemade Healthy Snacks	Staying Brain Savvy
Ditch the Diet	Live Long Live Well	The MIIA 30: Clean Eating
Do Calories Count?		

### Weight Management

8-Week Weight Loss Program	Habit Change Challenge	Managing Weight Over 50
A Mindful Life	Homemade Healthy Snacks	Men's Cooking
Biggest Winner	Keto, Paleo and More!	The MIIA 30: Clean Eating
Ditch the Diet	Live Long Live Well	Weight Loss e-book
Do Calories Count?	Maintain Don't Gain Through the Holidays	Wellness From Within: A Diabetes Prevention Program
Eating Mindfully for Weight Loss		

### Movement

Bodyweight Training	Move Into Strength	Strength, Stretch, and Balance
Cardio, Core and More	Pilates	Tai Chi Flow
Essentrics, Stretch and Tone	Power Yoga	Total Body Reboot
Exercising at Home Made Simple	Restorative Yoga	Trail Walking
Habit Change Challenge	Self-Help Foam Rolling Workshop	When It's Too Cold for Cardio
Improve your Work Posture and Ergonomics	Spinning	Yogalates
Line Dancing	Stay Active at Work	Zumba
Move Better with Mobility		

### Emotional and Social Wellbeing

A Mindful Life	Happier from the Inside Out	Restorative Yoga
A Taste of Mindfulness	Increasing the Likelihood of Positive Outcomes	Saying No and Setting Boundaries
Appreciation in the Workplace	Keep Calm and Carry On	Self Care 101
Care for the Caregiver	Mindfulness and Human Error	Stress Less Express
Change Management	Miracles, Luck and the Butterfly Effect	Supporting Your Parents through the Elder Years
Compassion through Crisis	Parents Don't Want to be Parented	The New Mindfulness WELLSHOP
Cultivating Ease with Mindfulness	Resiliency for Public Safety Workers	Understanding Senior Living Options
Digital Detox		Workplace Respect and Civility
Habit Change Challenge		

### Sampling of Others

Birding in Your Own Backyard	Get Outside and Explore Massachusetts	Principles of Budgeting
Easy Breezy Holiday Containers	Habit Change Challenge	Spring Gardening
Energize Your Life	Natural Sleep Solutions	Ways to Make This Year Your Best Year Yet