

# Medical Benefit Plan Bids

## Detroit Public Schools

## Medical/Rx Rate Summary

Current Plans			1P	2P	FF	Total Gross Cost
Total Health Care HMO	\$0 Ded, 0% Coinsurance, \$6,350/\$12,700 OOPM	Enrollment	248	98	120	
		Rate	\$364	\$760	\$948	\$3,342,144
HAP HMO	\$0 Ded, 0% Coinsurance, \$6,350/\$12,700 OOPM	Enrollment	1,586	986	1,659	
		Rate	\$525	\$1,103	\$1,287	\$48,664,092
BCBSM PPO Plan 1	\$250/\$500 Ded, 10% Coinsurance, \$1,500/\$3,000 OOPM	Enrollment	220	42	20	
		Rate	\$672	\$1,588	\$1,971	\$3,047,472
BCBSM PPO Plan 2	\$500/\$1,000 Ded, 20% Coinsurance, \$3,000/\$6,000 OOPM	Enrollment	203	83	70	
		Rate	\$577	\$1,285	\$1,585	\$4,016,832
		TOTAL	2,257	1,209	1,869	5,335
						\$59,070,540

Plan Options/Consideration			1P	2P	FF	Total Gross Cost	Estimated Annual Savings
<b>Option 1</b>							
HAP HMO Aspire (HFPN)	<i>Enhanced</i> : \$0 Ded, 0% Coinsurance, \$6,350/\$12,700 OOPM <i>Standard</i> : \$500/\$1,000 Ded, 0% Coinsurance, \$6,350/\$12,700 OOPM	Est. Enrollment	911	466	697		
		Rate	\$369	\$771	\$963	\$16,399,872	
HAP HMO	\$500/\$1,000 Ded, 10% Coinsurance, \$6,350/\$12,700 OOPM	Est. Enrollment	1346	744	1171		
		Rate	\$484	\$1,017	\$1,186	\$33,563,016	
		TOTAL				\$49,962,888	\$9,107,652
<b>Option 2</b>							
HAP HMO Aspire (HFPN)	<i>Enhanced</i> : \$0 Ded, 0% Coinsurance, \$6,350/\$12,700 OOPM <i>Standard</i> : \$500/\$1,000 Ded, 0% Coinsurance, \$6,350/\$12,700 OOPM	Est. Enrollment	911	465	697		
		Rate	\$370	\$772	\$963	\$16,407,132	
HAP HMO	\$500/\$1,000 Ded, 10% Coinsurance, \$6,350/\$12,700 OOPM	Est. Enrollment	673	372	587		
		Rate	\$485	\$1,017	\$1,187	\$16,817,976	
HAP HMO	\$250/\$500 Ded, 10% Coinsurance, \$6,350/\$12,700 OOPM	Est. Enrollment	673	372	585		
		Rate	\$499	\$1,047	\$1,222	\$17,282,172	
		TOTAL				\$50,507,280	\$8,563,260
<b>Option 3</b>							
Total Health Care HMO	\$500/\$1,000 Ded, 0% Coinsurance, \$6,350/\$12,700 OOPM	Est. Enrollment	248	98	120		
		Rate	\$302	\$629	\$801	\$2,791,896	
BCN HMO	\$500/\$1,000 Ded, 10% Coinsurance, \$1,500/\$3,000 OOPM	Est. Enrollment	1,586	986	1,659		
		Rate	\$419	\$880	\$1,027	\$38,832,084	
BCBSM PPO	\$500/\$1,000 Ded, 20% Coinsurance, \$6,350/\$12,700 OOPM	Est. Enrollment	423	125	90		
		Rate	\$469	\$1,124	\$1,413	\$5,592,684	
		TOTAL				\$47,216,664	\$11,853,876
<b>Option 4</b>							
BCN HMO Healthy Blue Living	<i>Enhanced</i> : \$250/\$500 Ded, 10% Coinsurance, \$1,250/\$2,500 OOPM <i>Standard</i> : \$1,000/\$2,000 Ded, 10% Coinsurance, \$2,000/\$4,000 OOPM	Est. Enrollment	2,257	1,209	1,869		
		Rate	\$422	\$887	\$1,034	\$47,488,596	\$11,581,944
<b>Option 5</b>							
HAP HMO Aspire (Full Network)	<i>Enhanced</i> : \$0 Ded, 0% Coinsurance, \$6,350/\$12,700 OOPM <i>Standard</i> : \$500/\$1,000 Ded, 0% Coinsurance, \$6,350/\$12,700 OOPM	Est. Enrollment	2,257	1,209	1,869		
		Rate	\$515	\$1,082	\$1,262	\$57,950,052	\$1,120,488