

WTA Health Benefits Survey Questions

I need more info on the Kaiser High Deductible plan before saying that is my choice!

Detailed rate sheets for the Kaiser plans have been posted with this. Remember, the deductible is placed in a Health Savings Account, and can accumulate if not fully used every year.

Are you going to have 2 Kaiser plans?

No decision has been made yet, but we could end up with the regular and the high deductible plans.

I was told by Western Health that because of my specialty needs, I would qualify for a "continuation of care" and be able to be able to continue seeing my UCD specialist. If this new plan goes forward for next year, would that be eliminated?

We've asked the question, but have not had a response yet. As soon as we get one, we'll be sure to post it.

I would prefer the Kaiser we have however, if we have to pay significantly more premiums than a high deductible plan might work out better.

The regular Kaiser rate is going down slightly for 2018.

I opted out of the insurance on 1/1/2016 and the district confirmed this via e-mail noting the annuity since the health insurance was dropped. Today (8/30/2017), I was informed there was an error in the system and I didn't get automatically registered for the annuity. The district took over 18 months to realize this and it is unknown at this point if I will be compensated for those lost months. The new protocol is for the employee to set up a TSA with an outside company and then have the outside company contact the district for the monthly installments to be given. This information was given on 8/30 and the paperwork must be turned in my 9/1 in order to receive the monthly deposit.

Please contact Don Stauffer @ djstauffer@gmail.com.

This is a very difficult form to accurately complete. All the information provided does not allow for an informed decision but rather a decision based solely on cost and network. I

make medical insurance decision based on actual coverage. What services are actually covered and how much? What are yearly maximums? And your brief descriptions are misleading. Blue Shield Trio (A new plan similar to Western Health)? Really? Does it have an HSA component? That's a big plus of Western Health, that would be lost moving to a "similar" plan. I will need to do further research to provide accurate input.

Please see the attached rate sheets. In general, the deductibles are the same as they are now. The Blue Shield plans will not have a HSA component in 2018.

My family and I have only ever had UCDavis and I'm a bit panicked about losing it. Would Blue Shield Trio include UCDavis or only the Access one?

Only the Blue Shield Access plan will offer UC Davis.

I would prefer to have uc davis as long as the cost is comparable to what WHA is now.

This is where our dilemma is. UC Davis is only included in the more expensive Blue Shield Access plan.

Will there for sure be an HMO option?

All of the plans proposed are HMO type options.

With Kaiser High-Deductible, does that mean every office/exam visit would be significantly higher until the \$1,800 is reached? Is there any breakdown from Kaiser on whether office visits are a part of this and if so how much an office visit would now cost? If the \$1,800 only applies to say hospital visits, then we should know that as well. I think a more thorough explanation is needed to give members all the info they need to render a decision.

Please see attached rate sheets.

Will there be information sessions reading the new options?

None are planned at this time.

Highly urge to keep Kaiser on the type of plan we have.

We are keeping our current Kaiser plan.

I really would prefer to have a Sutter doctor but the cost of this plan would determine whether i would switch. At this point, cost overrides all others for me.

The Blue Shield Access plan is the only one that will offer Sutter. It is the most expensive plan, and we don't know if we will recommend that it be offered yet.

As a current Western Health member and UCD patient I am interested in looking at all options and weighing the price more heavily than the insurance. It appears I will be starting over somewhere so I would prefer to look at prices with the options before deciding.

Please see attached rate sheets.

I currently have a Health Saving Account and really want to keep this going. I have been contributing a lot each year so that I will have it available to me when I retire. I was counting on being able to continue to contribute to my HSA.

You will be able to keep your HSA regardless of the decision made for next year. The proposed high deductible Kaiser plan and the existing WHA high deductible plan will include an HSA. It could be that neither, one, or both will be offered next year.

Is Western Health the only one who has an HSA program? I have been very happy with Western Health and Hills Physicians.

If a decision is made to keep the current WHA plan, then the WHA HSA plan will also be kept.