

NEWS

College insurance carrier to change from Anthem to Humana on August 1

The College administration has informed the AAUP that the provider for health insurance coverage will change from Anthem to Humana, effective August 1, 2012.

According to Lisa Evans, the Director of Organizational Development and Legal Compliance, few changes in coverage are expected. Co-pays will remain the same, and dental and vision insurance will remain the same.

Ms. Evans said the bi-weekly deduction for health insurance will increase slightly.

AAUP Contract Compliance Officer Geoff Woolf met with Ms. Evans on June 15 to discuss the reasons for the change, and the processes for implementing the change.

Geoff said the biggest changes in coverage could affect those who use specialized prescription medications (usually referred to as "Tier 3" drugs in insurance company drug formularies).

"Humana has promised to work with faculty members who need these specialized medications to ensure that the change in insurance carriers causes as little difficulty as possible," Geoff said.

According to an analysis provided by Humana, more than

98 percent of Anthem's healthcare providers are also included in the Humana network. The majority of the exceptions are mental health, chiropractic, and other specialty providers.

Information about the individual doctors, medical groups, and healthcare facilities that are in the Humana network is available at www.humana.com. Detailed instructions for looking up provider information are available on the AAUP Chapter website, www.cinstateaaup.org.

A 20-page guide to the Humana drug formulary also is available on the Chapter website.

Humana prescriptions can be filled at Walgreen's, which is not on the Anthem list.

Rollover to new plan will be simple

The College Human Resources office will automatically move employees with Anthem coverage to the comparable Humana coverage on July 9, to ensure there is no break in coverage and that new insurance cards are provided before August 1.

However, faculty members will have until Sep. 22, 2012, as the open enrollment period to gain additional information and make a change in their insurance coverage, if desired.

Ms. Evans said that several information sessions will be held in June and July, and online webinars will be offered for those who cannot attend in person. (See schedule on p. 2.)

In addition to general information sessions, faculty members who want individual assistance in analyzing insurance coverage from Humana or discussing personal insurance concerns will be able to schedule an individual meeting with a representative from Humana, Dental Care Plus, or USI (the College insurance broker).

Change in carriers keeps cost increases down

Geoff said the change in health insurance carriers was cost-driven.

"Anthem said they would be increasing their costs to the College by more than 25 percent, so the administration asked for bids from other insurance providers," Geoff said. "The Humana bid increased costs to the College by 15 percent overall, while maintaining essentially the same health insurance coverage that faculty have now."

The current AAUP contracts (Units 1 and 2) do not list a specific provider for health insurance;

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however, the contracts spell out the benefits that are provided to bargaining unit members regardless of the company used to provide health insurance.

The current AAUP contract language states (Article 11 (F)) that faculty members pay "94% of the cost of the current health insurance coverage, or a roughly comparable plan." The faculty share will increase by 2 percent on January 1, 2013, as agreed to in the most recent

contract negotiations for AAUP Units 1 and 2.

On August 1, the total bi-weekly employee contribution for HMO single coverage will change from \$14.63 to \$16.82, a difference of \$2.19 per paycheck. The bi-weekly HMO family contribution will change from \$39.49 to \$45.41, a difference of \$5.92 per paycheck. On an annual basis, the HMO single rate is increasing \$56.94 per

year, and the HMO family coverage is increasing \$153.92 per year.

"It's a reality that health insurance costs go up every year," Geoff said. "In this case, it appears that the College administration is trying to be fiscally responsible, and the Human Resources office is working with the AAUP to try to minimize any difficulties associated with the change in carriers."

Insurance information sessions begin June 22, in person and via webinar

All on-site information sessions will take place in the Main Building Conference Center. The schedule for information sessions is:

- Friday, June 22 9 a.m. and 2 p.m.
- Tuesday, June 26 9 a.m., 2 p.m., and 6 p.m.
- Wednesday, June 27 9 a.m., 2 p.m., and 6 p.m.
- Thursday, June 28 9 a.m., 2 p.m., and 6 p.m.
- Monday, July 9 9 a.m., 2 p.m., and 6 p.m.

Representatives from Humana, Dental Care Plus and USI (the College insurance broker) will review the Humana Medical Plans and discuss the cost, benefits, and changes resulting from the switch in carriers. A portion of each session will be reserved for questions.

Live webinars covering the same information as the in-person sessions will take place at 11 a.m. on June 22, 26, 27, and 28. Webinar participants will be able to join the discussion and ask questions. More information about logging in to the webinars will be provided in the next few days.

Personal meetings with an insurance representative will be available from 10:30 to 11 a.m. on each of the information session days.

Questions about Humana coverage should be directed to Bonnie Jones at ext. 5790 or Gonzalo Camacho at ext. 1799 in the Human Resources Office.

Questions about contractual issues related to health insurance coverage should be referred to Geoff Woolf.

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