

# All In For Kansas Kids



## Early Childhood Recommendations Panel

**MEETING** OCTOBER 21, 2022



# WELCOME

**Thank you** for serving Kansas children, their families, and our state's early childhood care and education professionals!

This is a remote meeting.

- Today's meeting materials are posted on the [Panel Meetings webpage](#) on the Children's Cabinet site.
- Panel members will clearly identify themselves when they begin speaking.
- Panel members can use the "raise hand" feature to show they are ready to share.



# TODAY'S AGENDA – PART 1

- Welcome
- Approval of October agenda
- Approval of September meeting minutes
- Kansans' Open Forum
- PDG B-5 Renewal Grant Update
- Chamber Blue Presentation



# TODAY'S AGENDA – PART 2

- Break
- Workgroups
- Workgroup Report Outs
- Bright Spots
- Upcoming Meetings
- Adjourn



# ACTION ITEMS

*Panel members - please clearly identify yourself when you begin speaking to make and second a motion.*

- Approval of October agenda
- Approval of September minutes



# KANSANS' OPEN FORUM

*Kansans are encouraged to email Hannah White (hwhite@ksde.org) by 5:00 p.m. on 11/17 to share written comments or to sign up to share verbal comments with the Panel during this portion of the meeting.*





# PDG B-5 Renewal Grant Update



# Chamber Blue Of Kansas





# Agenda

- **Background – Chamber Blue of KS**
- **What is an association health plan? Why would I want to participate in an association health plan?**
- **BCBSKS Partnership**
- **Chamber Blue of KS Requirements**
- **Chamber Blue of KS Benefit Offerings**
- **Next steps – Survey & Timeline**



# Chambers Committed to Chamber Blue of KS - 46

Andover Area Chamber of Commerce  
Atchison Area Chamber of Commerce  
Baldwin City Chamber of Commerce  
Belleville Chamber of Commerce  
Chanute Area Chamber of Commerce  
Cherryvale Chamber of Commerce  
Coffeyville Area Chamber of Commerce  
Concordia Chamber of Commerce  
Derby Chamber of Commerce  
Dickinson County Partnership  
El Dorado Chamber of Commerce  
Emporia Area Chamber of Commerce  
Fort Scott Area Chamber of Commerce  
Fredonia Area Chamber of Commerce  
Girard Area Chamber of Commerce  
Goddard Chamber of Commerce  
Great Bend Chamber of Commerce  
Greater Topeka Partnership  
Grow Clay County  
Halstead Chamber of Commerce  
Hays Chamber of Commerce  
Hesston Chamber of Commerce  
Humboldt Chamber of Commerce  
Hutchinson / Reno County Chamber of Commerce

Independence Chamber of Commerce  
Iola Chamber of Commerce & Tourism  
Kingman Area Chamber of Commerce  
Larned Area Chamber of Commerce  
Leavenworth-Lansing Area Chamber of Commerce  
Manhattan Area Chamber of Commerce  
McPherson Chamber of Commerce  
Neodesha Area Chamber of Commerce  
Newton Area Chamber of Commerce  
Norton Area Chamber of Commerce  
Ottawa Area Chamber of Commerce  
Paola Chamber of Commerce  
Parsons Chamber of Commerce  
Pittsburg Area Chamber of Commerce  
Pratt Area Chamber of Commerce  
Rose Hill Chamber of Commerce  
Russell Area Chamber of Commerce  
Salina Area Chamber of Commerce  
The Chamber of Lawrence Kansas  
Wellington Area Chamber of Commerce  
Winfield Area Chamber of Commerce  
Woodson County Chamber of Commerce

# What is an Association Health Plan?

A type of group medical insurance for organizations that allow smaller companies to access the health insurance savings associated with large group medical coverage.

# Who regulates an Association Health Plan?

Kansas Insurance Department  
Department of Labor



## How do AHPs work?

- Employers band together to purchase insurance
- This allows for more people in the pool
- The more people included, the more options, and potentially lower cost





# Value for Your Member Businesses

- More buying power
- More choices
- Competitive rates

Initial rates based on employers who complete the August interest survey



**More Buying Power + More Choice + Competitive Rates**

**=**

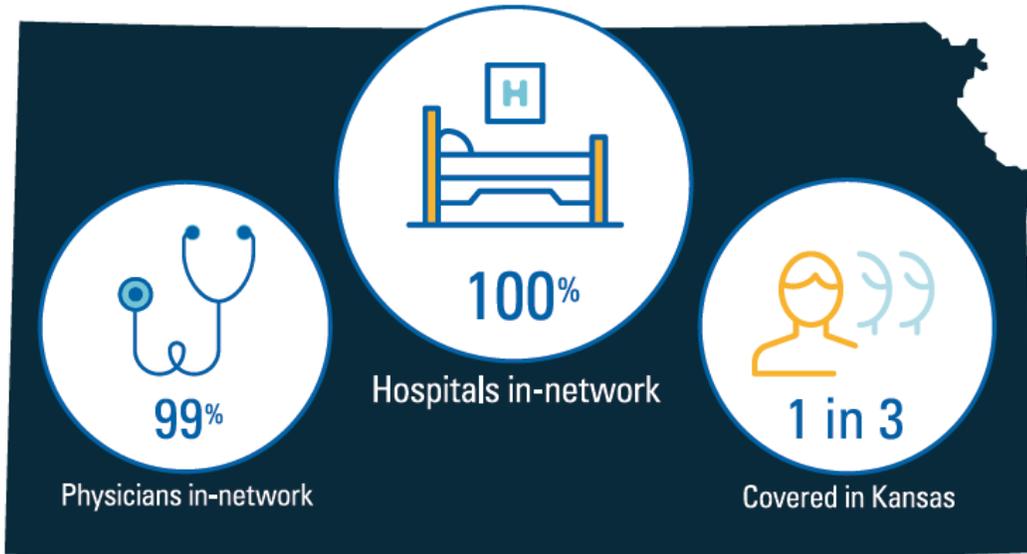
**More Value**

## Long-term success + Best practices

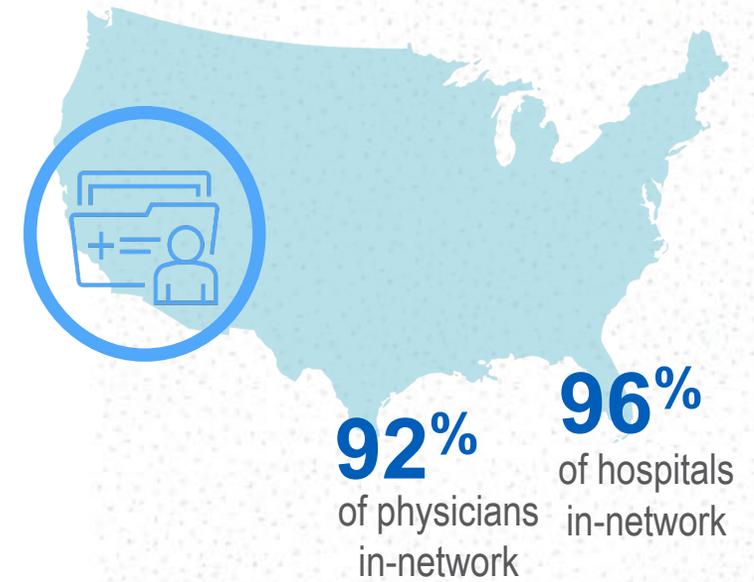
- Carrier expertise and reputation
- Stability of rates is respected and valued
- Large group benefits available to smaller employers
- Rates are directly impacted by experience



# Largest provider network in Kansas



## Nationwide + around the world



## Exclusive provider discounts



**\$3.1  
Billion**

in provider discounts

**59%**

savings on common  
medical services



# HealthyOptions

- Hands-on health tools
- Disease and case management
- Behavioral health
- Personalized health and wellness platform, powered by WebMD ONE & mobile app
- Blue365



# Telehealth

Amwell connects you with a doctor anytime, anywhere

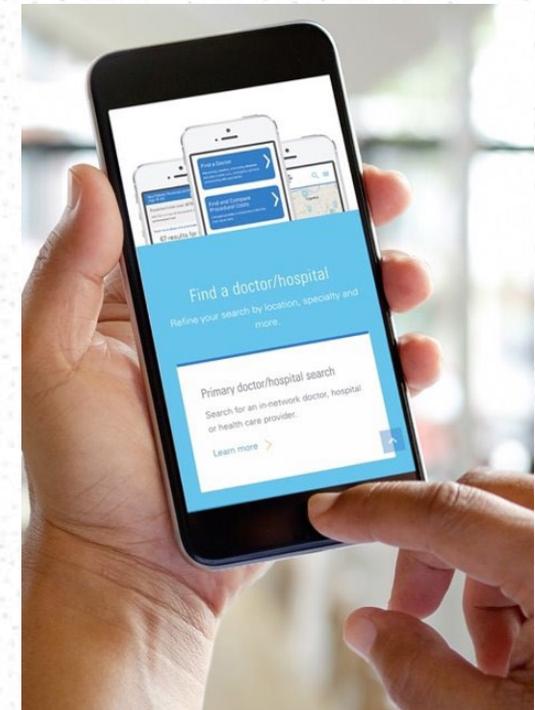
Consult with a doctor by computer, tablet or phone

- Affordable, easy and convenient – available 24/7/365
- A choice of trusted, U.S. board-certified doctors
- No appointment, no waiting
- Prescriptions as needed



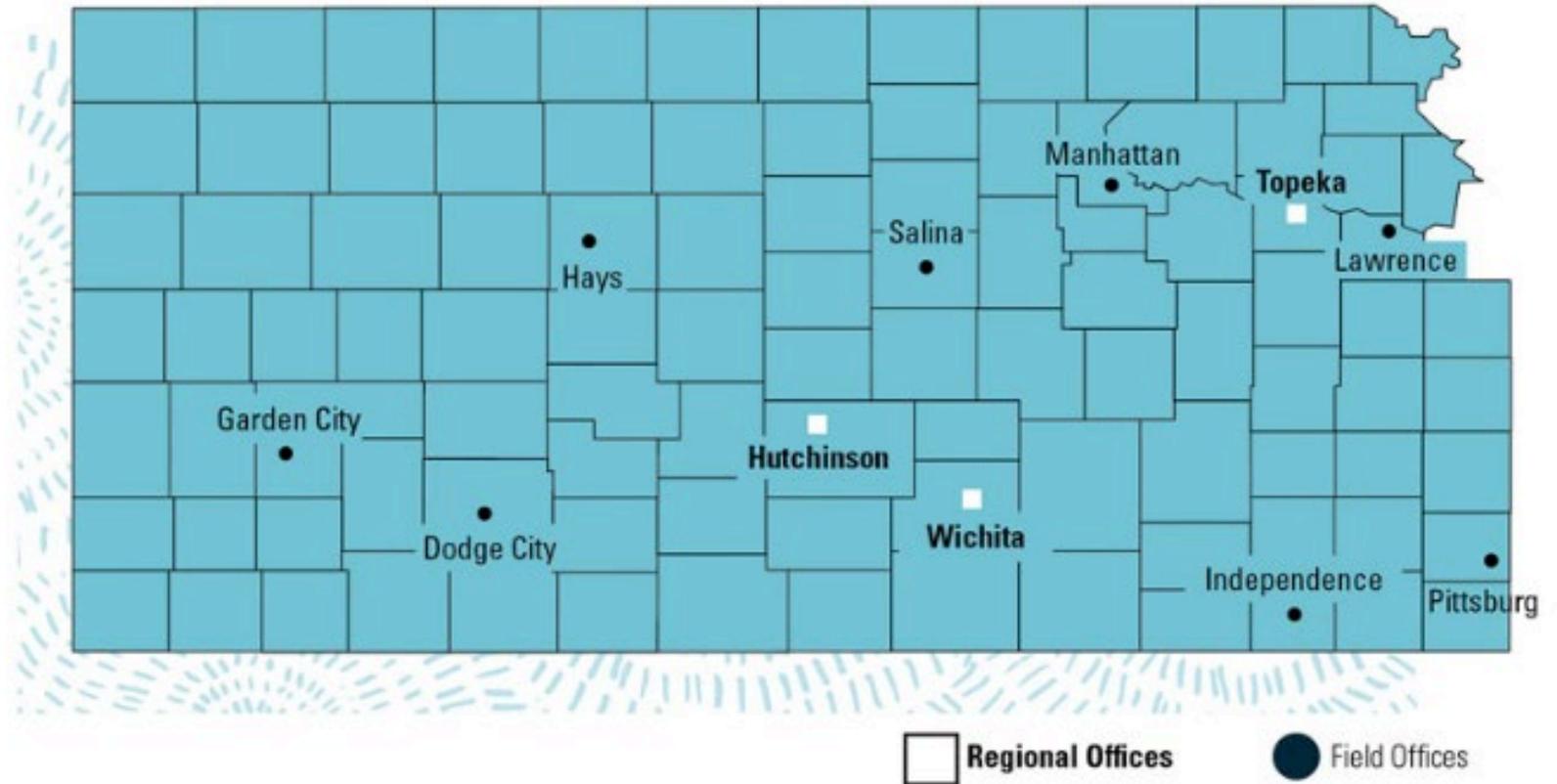
# Blue Access

- Instant information. Always On.
- Doctor & Hospital finder



# Sales support

- One-on-one support throughout Kansas
- 40 Kansas-based External Sales Representatives located in communities across the state
- 7 Kansas-based Internal Sales Representatives based in Topeka
- Telephone, virtual or on-site
- Member benefit communication & education



# Website, Brochures, & Marketing Tools

[www.bcbsks.com/chamberblueks](http://www.bcbsks.com/chamberblueks)

Chamber Blue of Kansas



**Our home.  
Our heart.**



bcbsks.com

Options

	Option A	Option 2	Option 3	Option 4
<b>Common services at preferred providers</b>				
Primary care doctor	\$35 copay	\$35 copay	\$35 copay	Subject to deductible
Specialists	\$70 copay	\$70 copay	\$70 copay	Subject to deductible
Virtual doctor visits/Telemedicine	\$35 copay	\$35 copay	\$35 copay	Subject to deductible
Preventive Care	Paid at 100%	Paid at 100%	Paid at 100%	Paid at 100%
Emergency Room	\$250 copay, then subject to deductible/coinsurance	\$250 copay, then subject to deductible/coinsurance	\$250 copay, then subject to deductible/coinsurance	Subject to deductible
Emergency Room Transportation	Subject to deductible/coinsurance	Subject to deductible/coinsurance	Subject to deductible/coinsurance	Subject to deductible
Inpatient surgery	Subject to deductible/coinsurance	Subject to deductible/coinsurance	Subject to deductible/coinsurance	Subject to deductible
Inpatient facility fee	Subject to deductible/coinsurance	Subject to deductible/coinsurance	Subject to deductible/coinsurance	Subject to deductible
Outpatient lab work and radiology	Paid at 100% of the allowable charge up to a combined max of \$300 for each covered person, each benefit period	Paid at 100% of the allowable charge up to a combined max of \$300 for each covered person, each benefit period	Paid at 100% of the allowable charge up to a combined max of \$300 for each covered person, each benefit period	Subject to deductible
Outpatient rehabilitation	Subject to deductible/coinsurance	Subject to deductible/coinsurance	Subject to deductible/coinsurance	Subject to deductible
Hospice	Subject to deductible/coinsurance	Subject to deductible/coinsurance	Subject to deductible/coinsurance	Subject to deductible
Chiropractic care	\$70 copay	\$70 copay	\$70 copay	Subject to deductible
<b>Deductible &amp; Coinsurance</b>				
Self Only	\$1,500	\$2,500	\$3,500	\$5,000
Coinsurance: Member portion	20%	20%	20%	0%
Self + One and Self + Family	\$3,000	\$5,000	\$7,000	\$10,000
<b>Out-of-Pocket Maximum (preferred providers)</b>				
Self Only	\$6,350	\$6,350	\$6,350	\$6,350
Self + One and Self + Family	\$12,700	\$12,700	\$12,700	\$12,700



# How does it work? – The Employer

- Employer must be a member in good standing with the local participating Chamber
- Employer must have at least two (2) W2 employees to qualify OR if you are the sole employee with a legal business entity (S Corp, C Corp, LLC, etc.) established you will likely qualify.

If you are a sole proprietor without a formal, legal business entity, you are ineligible to participate.

For questions regarding qualification, please contact your local Chamber and they can reach out to their designated BCBSKS contact.

- Employer must participate in the interest survey (August 2022) to guarantee entrance to Chamber Blue of KS
- Employer needs pay at least 25% of the lowest cost plan option offered.
- Employer must have 70% participation of eligible employees

Total benefit eligible employees (30hrs+/week)

– employees with other group coverage (Ex: Spouse’s employer, Parent’s employer, Medicare, etc.)

X 70% = Participation Needed

- New employers requesting entrance to Chamber Blue of KS will be underwritten.
- If the Employer exits Chamber Blue of KS, the Employer cannot re-enroll for 2 years.

	CB 1, 2 & 3	CB 4
<b>Common services at preferred providers</b>		
Primary care doctor	\$25 copay	Subject to deductible
Specialists	\$50 copay	Subject to deductible
Virtual doctor visits/telemedicine	\$25 copay	Subject to deductible
Preventive care	Paid at 100%	Paid at 100%
Emergency room	\$250 copay, then subject to deductible/coinsurance	Subject to deductible
Emergency room transportation	Subject to deductible/coinsurance	Subject to deductible
Inpatient surgery	Subject to deductible/coinsurance	Subject to deductible
Inpatient facility fee	Subject to deductible/coinsurance	Subject to deductible
Outpatient lab work and radiology	Paid at 100% of the allowable charge up to a combined max of \$300 for each covered person, each benefit period	Subject to deductible
Outpatient rehabilitation	Subject to deductible/coinsurance	Subject to deductible
Hospice	Subject to deductible/coinsurance	Subject to deductible
Chiropractic care	\$50 copay	Subject to deductible
<b>Deductible &amp; coinsurance</b>		
Self Only Coinsurance: Member portion	\$500/\$1,000/\$1,500 20%*	\$3,000 \$0
Self + One and Self + Family	\$1,000/\$2,000/\$3,000	\$6,000
<b>Out-of-pocket maximum (preferred providers)</b>		
Self Only	\$5,000	\$6,350
Self + One and Self + Family	\$10,000	\$12,700

# The Benefits CB 1-4

## Pharmacy coverage: ResultsRx Formulary

BlueRx Card Retail Pharmacy <sup>1</sup>	Mail order <sup>2</sup>
\$15 generic	\$37.50 generic
\$50 brand name	\$125 brand name
\$75 non-preferred	\$187.50 non-preferred
\$150 specialty <sup>3</sup>	
20% coinsurance up to \$250 max for specialty non-preferred <sup>3</sup>	

<sup>1</sup> Quantity is a 30-day supply or 90-day supply (3x copay) through the Extended Supply Network at a retail pharmacy.

<sup>2</sup> Quantity is a 90-day supply, available through Express Scripts.

<sup>3</sup> Designated specialty pharmacy, Accredro.

\*HDHP Option CB 4 and CB 8: All pharmacy expenses will go toward the health deductible.

Once the deductible is met, the above copays apply.

\*These options have a coinsurance max of \$1,000 for self and \$2,000 for self + one or self + family.

# The Benefits CB 5-8

## Pharmacy coverage: ResultsRx Formulary

BlueRx Card Retail Pharmacy <sup>1</sup>	Mail order <sup>2</sup>
\$15 generic	\$37.50 generic
\$50 brand name	\$125 brand name
\$75 non-preferred	\$187.50 non-preferred
\$150 specialty <sup>3</sup>	
20% coinsurance up to \$250 max for specialty non-preferred <sup>3</sup>	

<sup>1</sup> Quantity is a 30-day supply or 90-day supply (3x copay) through the Extended Supply Network at a retail pharmacy.

<sup>2</sup> Quantity is a 90-day supply, available through Express Scripts.

<sup>3</sup> Designated specialty pharmacy, Accredo.

\*HDHP Option CB 4 and CB 8: All pharmacy expenses will go toward the health deductible.

Once the deductible is met, the above copays apply.

	CB 5, 6 & 7	CB 8
<b>Common services at preferred providers</b>		
Primary care doctor	\$35 copay	Subject to deductible
Specialists	\$70 copay	Subject to deductible
Virtual doctor visits/telemedicine	\$35 copay	Subject to deductible
Preventive care	Paid at 100%	Paid at 100%
Emergency room	\$250 copay, then subject to deductible/coinsurance	Subject to deductible
Emergency room transportation	Subject to deductible/coinsurance	Subject to deductible
Inpatient surgery	Subject to deductible/coinsurance	Subject to deductible
Inpatient facility fee	Subject to deductible/coinsurance	Subject to deductible
Outpatient lab work and radiology	Paid at 100% of the allowable charge up to a combined max of \$300 for each covered person, each benefit period	Subject to deductible
Outpatient rehabilitation	Subject to deductible/coinsurance	Subject to deductible
Hospice	Subject to deductible/coinsurance	Subject to deductible
Chiropractic care	\$70 copay	Subject to deductible
<b>Deductible &amp; coinsurance</b>		
Self Only Coinsurance: Member portion	\$1,500/\$2,500/\$3,500 20%**	\$5,000 \$0
Self + One and Self + Family	\$3,000/\$5,000/\$7,000	\$10,000
<b>Out-of-pocket maximum (preferred providers)</b>		
Self Only	\$6,350	\$6,350
Self + One and Self + Family	\$12,700	\$12,700

\*\*Coinsurance to out-of-pocket max

# Acceptable Plan Pairings – If multiple options desired.

## Option Combinations

Hi/Low	Triple		Quad
Any combo within CB 1 & 4	CB 1, 2, 3	CB 5, 6, 7	CB 1–4
Any combo within CB 5 & 8	CB 1, 2, 4	CB 5, 6, 8	CB 5–8
CB 4 (HDHP) can pair with any option	CB 2, 3, 4	CB 6, 7, 8	
CB 8 (HDHP) can pair with CB 3–7	CB 3, 4, 8		



# What we need from you – The Survey

- The survey will be communicated to interested businesses by your local Chamber officials within the next couple of weeks.
- Please complete the survey as soon as possible. Do not delay. When the survey is closed, this list will determine the businesses guaranteed entrance to Chamber Blue of KS.
- For business **currently enrolled** with BCBSKS

The business will only be asked for identifying business/group information such as business name and your group policy number.

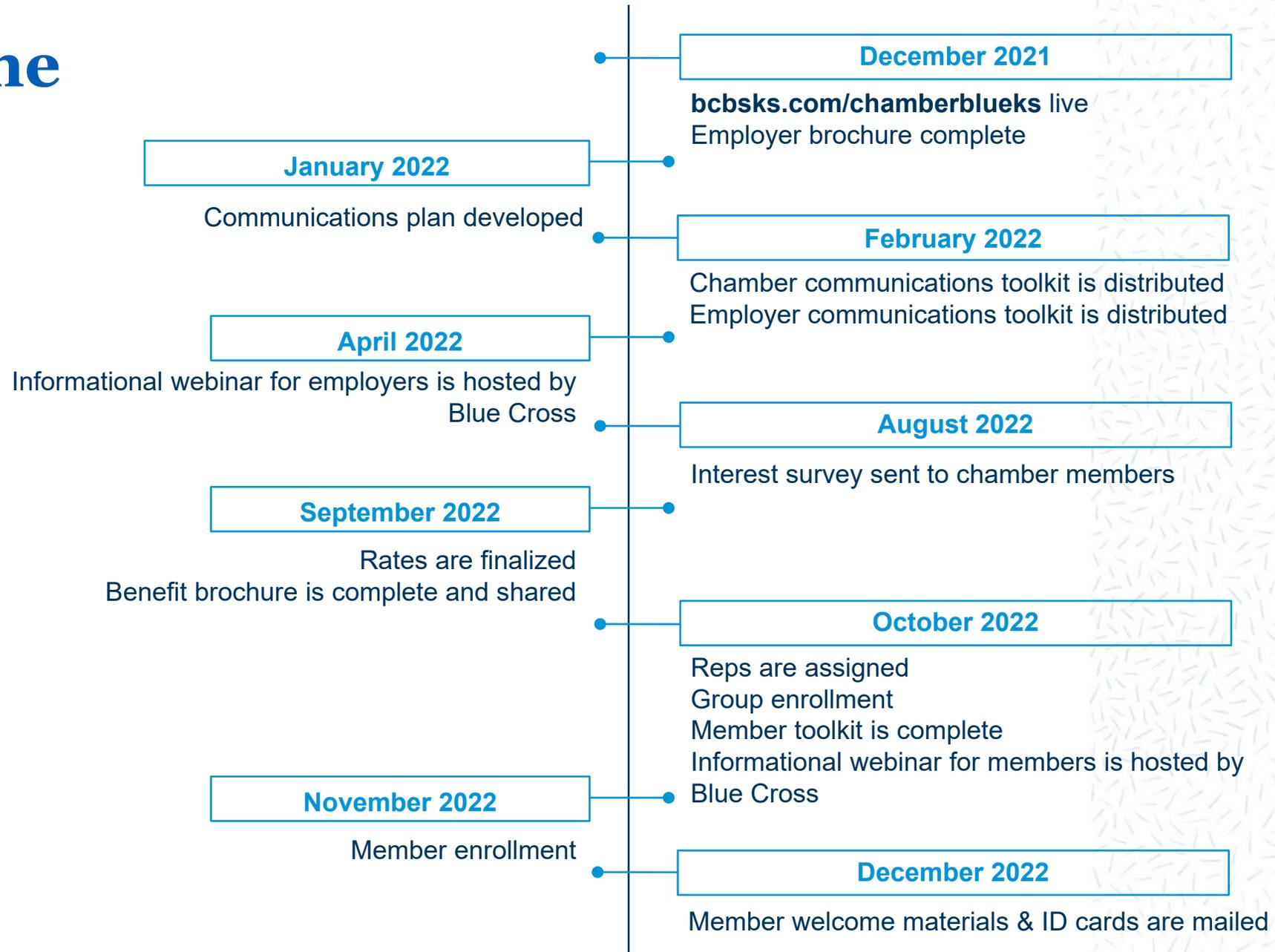
- For business **NOT currently enrolled** with BCBSKS

The business will be asked for identifying business/group information AND a census of employees currently enrolled in your plan or who intend to elect coverage 01/01/2023. We do not want a list of your entire employee population.

Census will ask name, date of birth, gender, and zip code. This information is need for the employee and spouse/dependents if applicable.

The survey is intended for the Owner, Office Manager, HR Director, etc. to complete on the business's behalf. This would not be passed to the employee to complete.

# Timeline



# Contacts

**For interested businesses – your local Chamber**

**For Chamber Executives & Staff - Ruth Littlefield IOM, CCE**

CCEKS Association Manager

918-630-6049

[ruth@littlefieldmanagement.com](mailto:ruth@littlefieldmanagement.com)

## **Presenter:**

**Doug Martens**

Group Sales Consultant

785-291-6508

[Doug.martens@bcbsks.com](mailto:Doug.martens@bcbsks.com)



# WORK GROUP REPORTS

Each Work Group will share a **5-minute** report



# CHILD CARE LICENSING FEEDBACK REQUESTED

- Kansas Department of Health and Environment (KDHE) Child Care Licensing is proposing amendments to K.A.R. 28-4-114, Applicant; licensee
- Written comments encouraged and accepted until October 28, 2022 at 5 pm
- <https://www.kdhe.ks.gov/280/Child-Care-Licensing>
- Webinar scheduled for licensed home providers
  - Monday, October 24, 2022 6:00 – 7:00 pm
  - Not eligible for in-service hours



# HELP SPREAD THE WORD, CHILD TAX CREDIT

- Four weeks left for families to claim at least \$3,000 a child with the Child Tax Credit
  - Low and no-income households may be eligible (even if you've never filed before)
  - Must file by November 15, 2022
- Ways to get the word out
  - Send a text message to parents/families
  - Post on social media
  - Send an e-mail to parents/families
  - <https://www.getctc.org/en>



Voices of home visitors and home visiting program administrators needed to support home visiting expansion work

- 30-minute survey
- Information will be used to describe the readiness and needs of programs for expansion
- Home visitors will be entered to win one of 250 \$100 VISA gift cards
- If you are a home visitor or home visiting program administrator use QR code or link below
- Share link with home visitors and local home visiting program administrators
- Deadline Friday October 28th



[bit.ly/kansashv](https://bit.ly/kansashv)

# UPCOMING MEETINGS AND BRIGHT SPOTS

**\*\*Bright Spots – Panel members are invited to share\*\***

Upcoming Meetings (all via Zoom):

- Children’s Cabinet and Trust Fund meeting – Friday, December 2, 9:00 a.m. - 12:00 p.m.
- Early Childhood Group meeting – Friday, December 2, 1:30-3:00 p.m.
- Early Childhood Recommendations Panel, Friday, November 18, 9:00-11:30 a.m.





**Adjourn**

