



TRS BOARD, MEETING VIRTUALLY, SELECTS NEW PPO AND HMO RATES AND BENEFITS FOR TRS-ACTIVECARE

At its April 17, 2020 meeting, the Teacher Retirement System of Texas (TRS) Board of Trustees unanimously approved new health care plans and premiums for TRS-ActiveCare (ActiveCare) for the 2020-2021 school year.

ActiveCare will now include four PPO options: the new ActiveCare Primary, ActiveCare HD (formerly 1-HD), ActiveCare Primary + (formerly Select) and ActiveCare 2, which is closed to new enrollees. The Board also approved new rates and one provider change for the three HMOs serving some regions of Texas.

When explaining the PPO & HMO changes to the Board, TRS Chief Healthcare Officer Katrina Daniels emphasized that the reengineered ActiveCare plans and structural changes were based on participating school district and member feedback collected over the past year. Daniels noted that changes were made possible by savings garnered through negotiating a new vendor contract. During its last meeting in February, the board approved one of the largest health care procurements ever undertaken by TRS, awarding the TRS-ActiveCare contract to Blue Cross Blue Shield.

The ActiveCare changes will be effective Sept. 1.

Here are some highlights of the changes:

***NEW* TRS-ACTIVECARE PRIMARY**

This new statewide plan will provide the lowest premium.

- Restricts benefits to network providers, but allows participants to access any of the providers statewide (not just county of residence)
- Copays for doctor visits and generic drugs before you meet deductible
- PCP referrals required to see specialists
- Not compatible with health savings accounts (HSA)
- Low premiums are met with lower benefits, including:
 - \$2,500 individual deductible
 - 30% coinsurance (compared to 20% coinsurance on other plans)
 - Out-of-pocket maximum of \$8,150

TRS-ACTIVECARE 1-HD IS NOW TRS-ACTIVECARE HD

This is the existing high deductible option with a nationwide network and out-of-network coverage.

- Must meet deductible before the plan will pay for non-preventative care
- No requirement for PCPs or referrals
- Compatible with health savings accounts (HSA)

- New deductible cap for individuals on family plans means that for dependent coverage, any individual in the plan can reach the deductible and that person's benefits will kick in. It is no longer a requirement that all family members meet the deductible before an individual's benefits begin.
- For the most part, benefits are the same as 1-HD, but a few changes:
 - Less than \$20 increase in premiums for employee-only tier and reduced premiums for tiers with children
 - Deductible rose slightly (\$50/individual & \$100/family)
 - In-network out-of-pocket maximum increase (\$150/individual & \$300/family)

TRS-ACTIVECARE SELECT IS NOW TRS-ACTIVECARE PRIMARY +

This statewide network will have a higher premium, but lower deductibles than HD and Primary plans.

- Simpler version of current Select Plan
- Restricts benefits to network providers, but allows participants to access any of the providers statewide (not just county of residence)
- Copays for many services and drugs
- PCP referral required for specialists
- Not compatible with health savings accounts (HSA)
- Compared to TRS-ActiveCare Select plans in 2019-2020:
 - 8% reduction in premium for all tiers
 - Reduced maximum out-of-pocket (\$1,000/individual & \$2,000/family)

TRS-ACTIVECARE2

This plan is closed to new enrollees due to a decline in membership and increase in high-cost claims. Overall, this plan will see a 10% increase in premiums.

More information:

[TRS-ActiveCare Plan Highlights for 2020-21](#)

[2020-21 TRS-ActiveCare Rates](#)

[FAQ document on the changes](#)