

Benefit Design Top Questions

Top Questions for Employers to Explore for Medical, Pharmacy, Dental, and Wellness Plans

Health Plan Benefits Top Questions

Behavioral Health

- Do your behavioral health care offerings ensure behavioral health providers have state licenses or accreditations such as CARF or Joint Commission?
- Are there enough behavioral healthcare providers in your plans network that are accepting new patients for your members to get access to care?
- Are co-pays and/or deductibles, especially for people on a high deductible plan, preventing people from getting care? Are there other options from a plan design to help eliminate financial barriers? While the Mental Health Parity Act removed some of these barriers, be sure to seek confirmation from the health plan that are not any caveats. For example, do fully insured plans have different regulations vs a self-insured plan?

Physical therapy (PT)

- Do you offer unlimited PT? As an alternative, could you lump all therapies into one pool? For example, cardiac therapy, physical therapy and chiropractic care each have 20 visits per year; however, if you combine all three to a limit of 60, it allows people to choose the therapy most appropriate for them.
- Does your plan require certain diagnosis or referrals in order for the plan to cover or can anyone who wants PT engage access?
- Do you offer a FSA, HRA, HSA? The IRS allows reimbursement for eligible expenses: acupuncture, alcoholism treatment, co-insurance/deductible charges, counseling for medical conditions (substance use disorder), physical therapy, and chiropractic care.

Pharmacy Benefit Manager (PBM) Top Questions

- Do you have a short acting limit to opioids (some states have implemented laws)? How many refills are allowed on the same short acting prescription? As an example, if the short acting Rx is 7 days with five refills allowed, it increases the chances of opioid misuse.
- What is required for someone to transfer to a long acting Rx? Are there limits within the long acting Rx? Does the PBM provide Narcan or educational materials to the participant when long acting Rx's are filled?
- Does the PBM have security measures to address people utilizing multiple pharmacies and/or providers to get opioids?

Dental Plan Top Questions

- What is your dental administrator doing to educate dentists prescribing opioids?
- Are there outlier provider prescribing? Request a list of the types of providers, including dentists and oral surgeons, that write opioids for comparison of the type of opioid prescribed, days supply, and number of refills.

Health and Well-being Offerings

- Are there ways to offset health and well-being costs? Create a reimbursement program offering full or partial reimbursement for physical activity, such as gym/class memberships, massage therapy, nutrition therapy.