



# Key Healthcare Issues

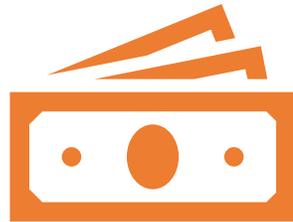
Employer Event 2026

# Legislative Update: End of Surprise Billing— For Real

- **Serious Problem**
  - In-State Hospitals → Contract
  - Air Ambulance → Support Members
- **Legislative Help**
  - Federal No Surprises Act → Baseball
  - HB 301 → Included Supplies
  - HB 269 → Included Medications
- **Simple Message Today**
  - Get Services
  - Don't Worry



# Legislative Update: Point of Sale Rebates



## Upside-Down Problem

Rebates Funded by Sickest Members

Pay Above Actual Drug Price

PEHP Statewide Insulin Program



## HCR 2 Solution

Plan Pays Estimated Rebate at Pharmacy

Rebate Reimburses the Plan

Pool Participants Pay Extra \$2.78 Per Month

# Options for PEHP Employers

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1. Status Quo
2. Status Quo + Mitigate Through Plan Design
3. Point of Sale + Employees Bear Cost
4. Point of Sale + Employer Shares Cost



# Regular Benefits for IVF for State

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## **\$4,000 Legislative Pilot Program**

- Cost of Birth Complications
- Single Embryo Implant & Maternal Age
- State Pool: Regular Benefits

## **Options for PEHP Employers**

- Standard \$4000 Stipend
- New: First-time \$8000 Stipend
- New: Regular Benefits

# Limited State Benefit for GLP-1s



Cover for Diabetes, Not Weight Loss



Brand Drugs are Extremely Expensive



PEHP: \$3 PMPM to \$4 PMPM



Other States: \$50 PMPM

# Limited State Benefit for GLP-1s



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New Option for State Bariatric Pilot Program

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\$1M Budget or about \$2 PMPM

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40 BMI or 35 BMI with Comorbidity

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6 months of Coaching

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Reimbursement Basis

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Up to \$150 a Month for up to 24 Months

## Long Term Disability

### Lower LTD Rate + Enhanced Benefits

- .475%
- 60% of Pre-Disability Earnings for Ongoing

### Lapsing of Mental Health Pilot

- Reduce Rate to .475% on July 1
- Mental Health Condition for 2 years

### Short-Term Disability

- 14 days to 90 days
- 60% of Income

# Other Legislative Issues

## Public Funds & Transgender Care

- Still Group Choice but Must Cover Reversal Services

## Provider Directory

- Legal Requirements for Updating & OON Mental Health

## Prior Authorization

- Adoption of Federal Turnaround Times

# Other Legislative Issues

## Physical Therapy at Lowest Copay

- Cost Increase of \$.12 PMPM

## Pharmacy Battles

- Appeals on Below Acquisition Costs

## Hormone Replacement for Menopause

- Reimburse Covered Drugs When Compounded

# Update on New System

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Added Rest of PEHP Membership

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High Level of Accuracy on Provider Data

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Rebuilding Portal—Member, Group, and  
Provider

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Will Require Two-Factor Authentication—  
But No Change to Member ID

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System Enhancements -- Payment Edits  
and Clinical Management

# New Copay & Cash Back Tool

1

## **Secret to Lower Costs: Right Site of Service**

- Equivalent to Generic Drugs—Both Work
- System is Built to Capture & Maximize

2

## **Best Tools Available + Offer Cash Back**

- Have to Dig & Helps to be on HSA Plan
- Includes Pharmacy

3

## **Customize & Simplify Traditional Members**

- Copays – Simple & Understandable
- Create a Single Function Tool

This map shows the copay for specific treatments. For some preventive services and after your out-of-pocket maximum, you can earn cash back.

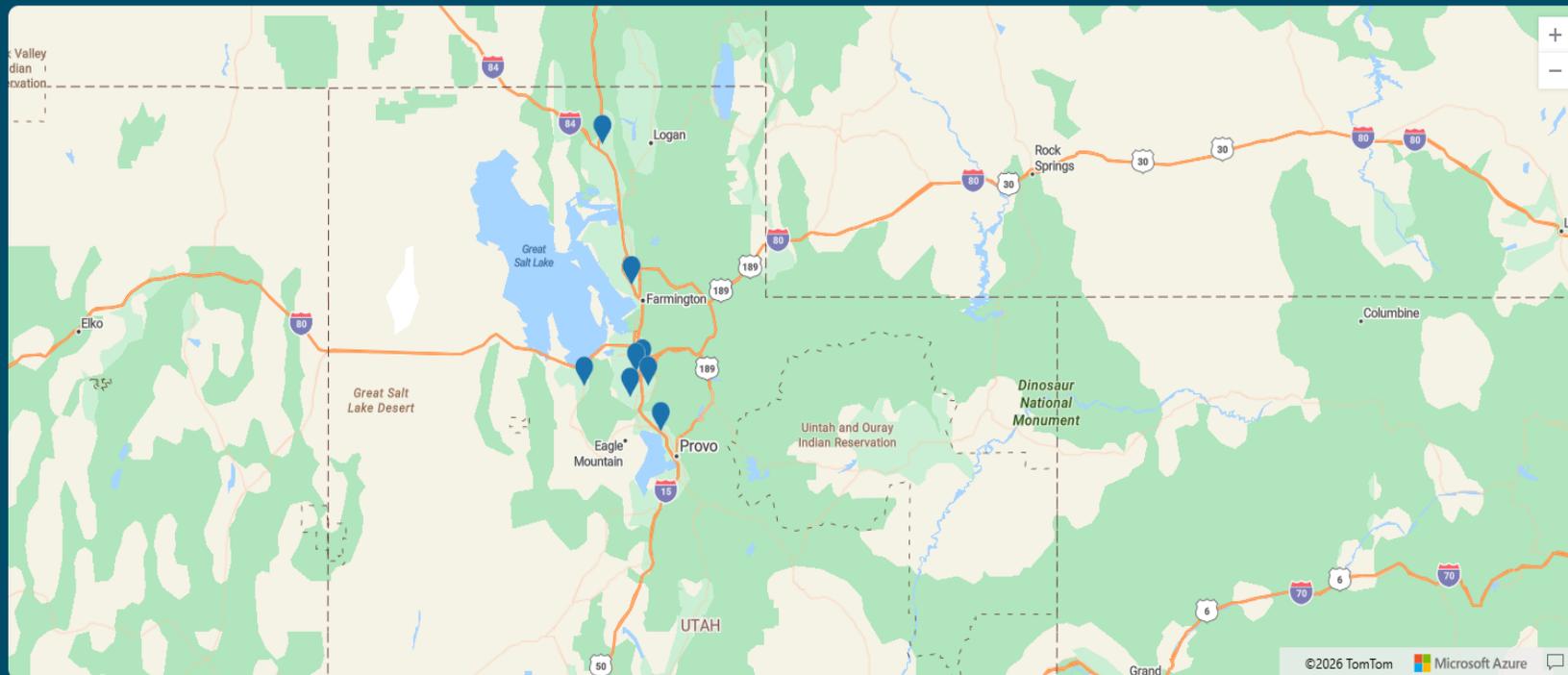
**Treatment Category:**

MRI/CT Scan

**Sub-Category:**

Mri - Abdomen

8 of 8 showing for Mri - Abdomen



**Cash Back:** \$250

or

**Copay:** \$45

Wasatch Imaging  
9844 S 1300 E Ste 175  
Sandy, UT 84094  
1-801-618-3274

**Cash Back:** \$250

or

**Copay:** \$45

Mountain Medical Physician Specialists - Murray  
5323 S Woodrow St Ste 100  
Murray, UT 84107  
1-801-713-0600

**Cash Back:** \$250

or

**Copay:** \$45

Rayus Radiology - Pleasant Grove  
1982 W Pleasant Grove Blvd Ste L  
Pleasant Grove, UT 84062

# Shows Hospital Alternatives

**Independent Surgery Centers -- \$45**

- Most Same Day Surgeries

**Independent Imaging -  
- \$45**

- CTs & MRIs

**Office Images and Procedures – \$25**

- More Than You Might Expect

**More Options on Summit**

- Less Options Overall Due to Buyouts

**Pharmacy Cost Tool**

- Great Resource for Everyday Needs

Use this map to see cash back opportunities for surgeries, MRI/CT scans, and more.

To qualify for cash back and *before* receiving services, you must complete a Cash Back Request Form.



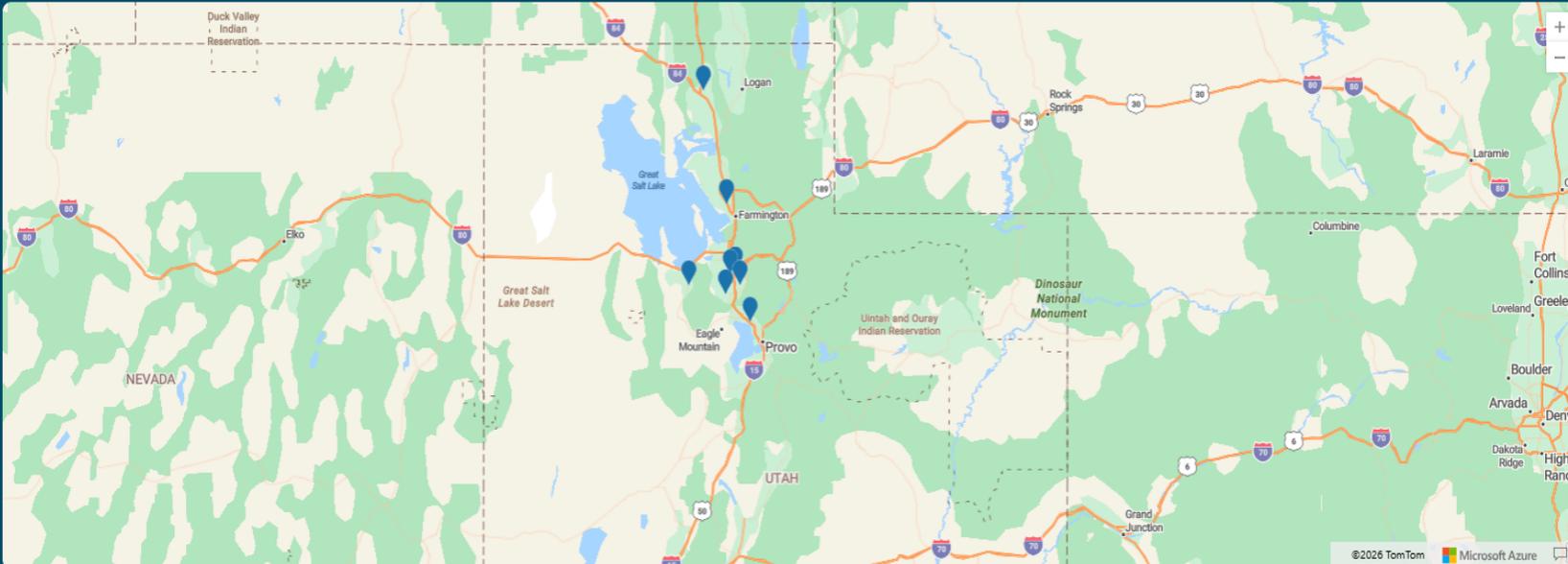
Treatment Category:

MRI/CT Scan

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8 of 8 showing for Mri - Abdomen



- Cash Back:** \$125  
or  
**Copay:** \$45  
Wasatch Imaging  
9844 S 1300 E Ste 175  
Sandy, UT 84094  
1-801-618-3274  
[Request Cash Back or Copay For Member](#)
- Cash Back:** \$125  
or  
**Copay:** \$45  
Rayus Radiology - Pleasant Grove  
1982 W Pleasant Grove Blvd Ste L  
Pleasant Grove, UT 84062  
1-801-563-0333  
[Request Cash Back or Copay For Member](#)
- Cash Back:** \$125  
or  
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Mountain Medical Physician Specialists - Murray

# Maximizing Copays and Cash Back

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## Traditional Plan

- ***Copays*** Unless:
  - Preventative (cash back)
  - Maximum Out-of-Pocket (cash back)
- Automatic

## STAR Plan

- **Cash Back** Unless:
  - Deductible is Met (copay)
- Request Via App

## Site of Service Strategies

### Targeted Super Cash Back

- Huge and Unique Opportunities
- Outpatient Drug Space
- Ten Percent Rule

### Medical Necessity Policies— Sleep Studies

- Ambulatory Surgery Centers
- Home Health or Infusion Centers

# Principles of Fair Payment

Payment as Percent of Medicare

Neutralization of Percent of Billed

Get Full Benefit of Fixed Rates

Never Pay More for Outpatient

Realize Cost Relief of Less Inpatient Care





# At-Home Services At-Home Rates

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- Healthy Utah at Home
- FIT Colorectal Screening
- Health Coaching



# Health Coaching: Outcome Driven

## Three-Months

- General Wellness
- Parenting

## Six-Months

- Chronic Disease
- High Risk Conditions
- Cancer Support
- Inpatient Mental Health

## On-Going

- Extremely Complex

# Thank You

## Mission-Driven Organization

- Expertise
- Loyalty
- Accountability

# Contact Information

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