

## RECENT UPDATES: Rhode Island (Small Group)

### Health Care Reform Updates

#### **2018 Requirement on Cost Sharing**

Health and Human Services (HHS) through the 2018 Notice of Benefit and Payment Parameters establishes out-of-pocket maximum amounts based on two-year estimated premium adjustment percentages. The out-of-pocket maximum for in-network services for plans other than High Deductible Health Plans (HDHPs) for 2018 is \$7,350 for self-only coverage and \$14,700 for other than self-only coverage.

The IRS sets out-of-pocket maximum limits on High Deductible Health Plans (HDHPs). The HDHP limits for Tufts Health Plan Saver plans for 2018 are \$6,650 for self-only coverage and \$13,300 for other than self-only coverage. ACA rules limit out-of-pocket maximums on individuals within a family. In 2018, no one individual within a family can have an out-of-pocket maximum greater than \$7,350.

### Plan Benefit Changes

Effective upon renewal in 2018, Tufts Health Plan is making a number of benefit changes to Rhode Island plans for small group employers. We are making these changes to help lower premiums for members and to better manage increasing pharmacy costs associated with new-to-market and specialty drugs. These changes are explained below, and more detailed information will be shared with you in your renewal package that will include a plan comparison grid.

#### **Deductible, Coinsurance & Out-of-Pocket Maximum**

We have made changes to the deductible, coinsurance, and out-of-pocket maximum associated with some of our plans. Please note that on PPO plans, the unauthorized (out-of-network) out-of-pocket maximum will now be three times the authorized out-of-pocket maximum.

#### **Prescription Drug**

We are introducing a new Generic Low Cost Copay program for all of our plans in 2018. A subset of generic drugs will now only require a new lower copay of \$5. Other generic drugs not on this list will continue to require the higher Tier 1 copay. We have also made changes to pharmacy copays for some of our plans. We encourage you to review our full formulary on our website to familiarize yourself with all tier and other prescription drug changes. This information is available on the Pharmacy page at [www.tuftshealthplan.com](http://www.tuftshealthplan.com).

#### **Copayments**

We have adjusted copays on some of our plans for primary care and specialist visits, urgent care, therapy services (physical, occupational and speech), testing

(laboratory, diagnostic, and imaging), inpatient and outpatient procedures, and emergency services.

### **Oral Enteral Formula – Effective on strike date of January 1, 2018**

Effective January 1, 2018, members will no longer be able to obtain oral enteral formulas at a pharmacy under their pharmacy benefit. These formulas will need to be ordered through a durable medical equipment (DME) supplier. They will be covered as a medical supply with the applicable member cost share. Affected members were notified of this change on or around November 1, 2017. Members were advised to contact their providers.

### **New Plans**

We have created several new plans for 2018, including the *Essential Advantage*. Essential Advantage is a plan that offers a simplified design at a competitive premium. On these plans, medical services track to a manageable deductible while pharmacy requires only a copayment. These plans can be used as a way to ease the transition to HSA-qualified plans (Saver), where all services apply to the deductible.

### **New Prescription Drug Coverage Changes**

We regularly review our prescription medication coverage to offer members a pharmacy benefit that is clinically appropriate and cost-effective. Based on this review and marketplace trends, we need to make occasional adjustments to balance cost and access to prescription medications for members.

### **January 2018 Prescription Drug Coverage Changes**

These changes in prescription drug coverage are effective on January 1, 2018, and apply to members of both Tufts Health Plan and Tufts Health Freedom Plan. Affected members will be notified of the changes by mail.

- The drugs listed on the tables below will be moved to a higher tier on January 1. A list of lower tier alternatives is provided in the table.

<b>Drug(s) Moving to Tier 3</b>	<b>Lower Tier Alternative Drug(s)</b>	<b>Tier of Alternative Drug(s)</b>
adapalene (0.1%) cream	Differin 0.1% gel OTC	tier 1
adapalene (0.1%, 0.3%) gel		
benzoyl peroxide (5.3%, 6%) foam	benzoyl peroxide 10% liquid wash	OTC
benzoyl peroxide 2.5% liquid wash		
benzoyl peroxide 9.8% foam		
<u>chlordiazepoxide/clidinium capsules</u>	dicyclomine hyoscyamine	tier 1
clindamycin 1% foam	clindamycin 1% solution and pad	tier 1

clindamycin/benzoyl peroxide (1.2-5%, 1-5%) gel	<a href="#">erythromycin/benzoyl peroxide gel</a>	tier 1
diclofenac sodium 3% gel	topical diclofenac solution topical diclofenac 1% gel	tier 1
doxycycline hyclate DR tablets	doxycycline capsules, tablets, suspension	tier 1
esgic capsules	<a href="#">butalbital/acetaminophen</a> <a href="#">butalbital/aspirin/caffeine</a>	tier 1
lidocaine 5% pad	lidocaine 3.6% patch	OTC
salicylic acid 6% foam	salicylic acid lotion, gel, cream	tier 1
tetracycline capsules	minocycline capsules	tier 1
tretinoin (0.04%, 0.1%) microsphere gel	tretinoin 0.01% gel tretinoin 0.025% gel	tier 1
tretinoin 0.05% gel		
clindamycin-tretinoin gel	tretinoin 0.01% and 0.025% gel clindamycin 1% solution, and pad	tier 1
<a href="#">migergot suppository</a> (ergotamine tartrate and caffeine)	<a href="#">butalbital/aspirin/caffeine</a> ibuprofen	tier 1
minocycline ER tablets	minocycline capsules	tier 1

Drug(s) Moving to Tier 2	Lower Tier Alternative Drug(s)	Tier of Alternative Drug(s)
atovaquone suspension	sulfamethoxazole/trimethoprim tablets and suspension	tier 1
benzoyl peroxide 7% liquid wash	benzoyl peroxide 10% liquid wash	OTC
brimonidine 0.15% ophthalmic solution	brimonidine 0.2% ophthalmic solution	tier 1
bromfenac 0.09% ophthalmic solution	<a href="#">diclofenac sodium eye drops</a>	tier 1
calcipotriene 0.005% cream	calcipotriene 0.005% ointment	tier 1
cefixime suspension	cefdinir cefprozil cefuroxime ceftibuten	tier 1
cefpodoxime (tablets and suspension)		
cevimeline 30mg capsules	pilocarpine	tier 1
clindamycin 1% gel	clindamycin 1% solution, and pad	tier 1
clindamycin 1% lotion		
colchicine 0.6mg tablet	N/A	N/A
dantrolene capsules	carisoprodol	tier 1
dronabinol capsules	<a href="#">promethazine</a> meclizine	tier 1
eplerenone tablets	spironolactone	tier 1
fondaparinux injections	enoxaparin injection	tier 1

griseofulvin (tablets and suspension)	fluconazole	tier 1
itraconazole capsules	terbinafine	
lidocaine 5% ointment	lidocaine cream 3% lidocaine gel 2%	tier 1
metaxalone tablets	carisoprodol <u>cyclobenzaprine</u> baclofen	tier 1
metronidazole 0.75% vaginal gel	vandazole 0.75% vaginal gel clindamycin 2% vaginal cream tinidazole tablets	tier 1
metronidazole 0.75% lotion	metronidazole 0.75% cream, gel	tier 1
metronidazole 1% gel		
minocycline tablets	minocycline capsules	tier 1
mycophenolate 200 mg/ml suspension	mycophenolate capsules and tablets	tier 1
naftifine hcl (1%, 2%) cream	terbinafine cream ketoconazole cream	tier 1
<u>neomycin/polymyxin b/hydrocortisone</u> ophthalmic solution	neomycin/polymyxin/dexamethasone ophthalmic solution	tier 1
oxiconazole nitrate cream	nystatin cream ketoconazole cream terbinafine cream	tier 1
pacerone 100mg tablet	amiodarone tablets propafenone tablets	tier 1
potassium chloride (10%, 20%) solution	potassium chloride ER tablets potassium chloride micro ER tablets potassium chloride CR tablets potassium chloride micro CR tablets	tier 1
potassium chloride 20 mEq powder packet		
potassium citrate tablets		
propafenone ER capsules	propafenone tablets	tier 1
quinidine gluconate tablets	quinidine sulfate tablets	tier 1
rivastigmine transdermal patch	rivastigmine capsules galantamine ER capsules	tier 1
tobramycin/dexamethasone ophthalmic solution	bacitracin/polymyxin eye ointment neomycin/polymyxin/gramicidin eye drops	tier 1
tretinoin (0.025%, 0.05%, 0.1%) cream	tretinoin 0.01% gel tretinoin 0.025% gel	tier 1
trifluridine 1% ophthalmic solution	N/A	N/A
tropium chloride ER capsules	tropium chloride tablets	tier 1
vancomycin capsules	metronidazole tablets	tier 1

voriconazole tablets	fluconazole ketoconazole terbinafine	tier 1
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N/A: No lower-tiered alternatives available

OTC: drugs available over the counter

\* Please note, Tufts Health Plan does not provide coverage for over the counter drugs unless it is noted with a Tier

- The brand drugs listed below will no longer be covered on our formularies effective January 1.

**Note:** *This is not an all-inclusive list of potential alternatives, Please refer to the formulary on our website.*

Brand drugs moving to not covered	Covered lower tier alternative drug*	Tier of covered alternative
Androderm	Testosterone gel	Tier 2
Androgel		
Testim		
Vogelxo		
Striant		
Valtrex	valacyclovir	Tier 1
Benicar	valsartan	Tier 1
Benicar HCT	valsartan/hydrochlorothiazide	Tier 1
Azor	amlodipine/olmesartan	Tier 2
Atralin	tretinoin gel or cream	Tier 1 or Tier 2
Retin-A		
Benzaclin	erythromycin/benzoyl peroxide	Tier 1
Duac		
Differin (Rx)	Differin OTC	Tier 1
Doryx	doxycycline hyclate capsules	Tier 1
Evoclin	erythromycin gel or solution	Tier 1
Lidoderm	lidocaine ointment 5%	Tier 1 <sup>^</sup>
Solaraze	diclofenac solution 1.5%	Tier 1

\* Covered lower tier alternative may be the generic for the referenced brand or may be a therapeutic alternative

<sup>^</sup>Moving to Tier 2 as of 1/1/18

- **Granix**<sup>®</sup> (tbo-filgratim) and **Neupogen**<sup>®</sup> (filgrastim) will require prior authorization effective January 1.

This prior authorization requirement applies to all Commercial formularies.

The alternative **Zarxio**<sup>®</sup> (filgrastim-sndz) does not require prior authorization.

**Unapproved Prescription Drugs**

Under the Federal Food, Drug, and Cosmetic Act, drug manufacturers may legally market certain drugs even without FDA approval. Until now, lack of public information has made it difficult for health plans and prescription benefit managers to effectively manage these unapproved drugs.

Recently, the Centers for Medicare & Medicaid Services (CMS) began publishing information about recently unapproved drugs and sharing it with health plans and pharmacy benefit managers. The information identifies which drugs are currently not FDA- approved while ensuring coverage of clinically appropriate alternative drugs that are FDA-approved. Formulary changes are being made to exclude coverage for prescription drugs that lack FDA approval. A letter was sent to your impacted employees in March informing them that their medication(s) will no longer be covered effective June 1, 2017 and will list an appropriate alternative drug(s).

**Additional Information****Joint Surgery Management Program – effective January 1, 2018**

To help improve clinical outcomes and manage the increasing cost of joint surgery, Tufts Health Plan, working in conjunction with an industry leader in medical specialty solution management, will provide utilization management for these services. We are providing this enhancement to our existing joint surgery program to help better manage utilization of elective surgeries and quality of care for our members.

**Methadone Maintenance – Elimination of Member Cost-Share - effective upon renewal date on and after January 1, 2018.**

Recognizing the impact of the opioid crisis in the diverse communities we serve, we are taking steps to reduce barriers to the essential care our members need. The post-deductible copayment and cost share for methadone maintenance for all commercial plans are being eliminated.

**Telemedicine Coverage Act - January 1, 2018**

Effective upon renewal or new sale on or after January 1, 2018, for all fully-insured Rhode Island based plans, health insurers shall provide coverage for the cost of health care services provided through telemedicine\*, so long as the health care services would be covered when provided in person and are medically appropriate to be provided through telemedicine. Applicable deductible, copayment, or coinsurance will apply for a health care service provided through telemedicine.

*\*Telemedicine is the delivery of clinical health care services by means of real time two-way electronic audiovisual communications, including the application of secure video conferencing or store-and-forward technology to provide or support health care delivery, which facilitate the assessment, diagnosis, treatment, and care management of a patient's health care while such patient is at an originating site and the health care provider is at a distant site, consistent with applicable federal laws and regulations. Telemedicine does not include an audio-only telephone conversation, email message or*

*facsimile transmission between the provider and patient, or an automated computer program used to diagnose and/or treat ocular or refractive conditions.*

## **Non-Opioid Pain Treatment**

In order to comply with recent changes to state law, effective January 1, 2018, all fully insured Rhode Island plans will include coverage for medically necessary evidence-based non-opioid treatments for pain for members with substance abuse disorders, including chiropractic care and osteopathic manipulative treatments. Applicable member cost-share will continue to apply

## **Infertility Coverage**

In accordance with state law, effective August 1, 2017, all fully insured Rhode Island-based plans will provide coverage for standard fertility preservation services when medically necessary treatment may directly or indirectly cause iatrogenic infertility\*. In addition, the requirement that a member be married to receive infertility services has been removed. Applicable member cost-share will continue to apply.

*\*Iatrogenic infertility is an impairment of fertility by surgery, radiation, chemotherapy or other medical treatment affecting reproductive organs or processes.*

## **New Member ID Cards to Be Issued**

We will be issuing new member ID cards from May through April 2018 as employers renew to reflect updated administrative processes for out-of-area care. When a member receives care outside the Tufts Health Plan service area, the provider will refer to the respective logo on the back of the new ID card for billing purposes. The new ID cards will be mailed to members of all Massachusetts and Rhode Island based plans except for CareLink and Medicare plans. Also, Tufts Health Freedom Plan members will not receive new ID cards as part of this process.

## **Provider Directories**

Provider directories are available to members online and through mobile devices at [tuftshealthplan.com](http://tuftshealthplan.com). Physical copies are available upon request.

## **PCP Designation**

Rhode Island law requires that health plans attribute members to primary care providers (PCPs). We record PCP designations for all HMO plan members and encourage PPO members to designate a PCP for which we'll also keep record. This designation does not change the administration of our PPO plans.

## **Women's Health and Cancer Rights Act**

Under the Women's Health and Cancer Rights Act of 1998, Tufts Health Plan covers the following procedures in connection with mastectomy for medically necessary conditions including, but not limited to, breast cancer for men and women:

- Reconstruction of the breast affected by a mastectomy.
- Surgery and reconstruction of the other breast with the goal of producing a symmetrical appearance.

- Prosthesis and treatment of physical complications of all stages of mastectomy. There is no annual coverage limit.

### **Mandatory Medicare Reporting Requirements**

Mandatory reporting requirements respecting Medicare beneficiaries have been created by the passage of Section 111 of the Medicare, Medicaid, and SCHIP Extension Act of 2007. By mandating electronic exchange of health insurance benefit entitlement information by responsible reporting entities (including Tufts Health Plan), these requirements will enable the Centers for Medicare and Medicaid Services (CMS) to correctly pay for the health insurance benefits of Medicare beneficiaries by determining primary versus secondary payer responsibility. To comply with this mandate, Tufts Health Plan will require employers to provide additional information to us, including member social security numbers and employer tax identification numbers. Our plan is to gather this information from our existing database wherever possible and contact employers directly to supply us with necessary information to fill any gaps in our reporting requirements to CMS. For more information on this mandate, please contact your Account Manager.