

Health Service Board City & County of San Francisco

Copay Benchmarking

February 11, 2016

HMO Plan Design Benchmarking

Copay	2016 HSS		Aon's Book of Business		Carrier's Book of Business	
	Kaiser Permanente ¹	Blue Shield of California	Government ²	National ²	Kaiser Permanente ³	Blue Shield of California
Physician	\$20	\$25	\$20	\$20	\$20	\$16
Specialist	\$20	\$30	\$38	\$35	\$20	\$16
Hospital (per admission)	\$100	\$200	\$375	\$250	\$150	\$336
Hospital (per day)	N/A	N/A	\$100	\$100	N/A	\$113
Outpatient Surgery (per surgery)	\$35	\$100	N/A	N/A	\$50	\$118
Emergency Room	\$100	\$100	\$100	\$100	\$75	\$67
Retail						
Rx Generic	\$5	\$10	\$10	\$10	\$10	\$5
Rx Brand	\$15	\$25	\$28	\$30	\$25	\$23
Rx Non-formulary	Physician Authorized Only	\$50	\$46.50	\$50	Physician Authorized Only	\$53
Rx Specialty	N/A	20% (up to \$100 max per script)	N/A	N/A	N/A	N/A
Mail						
Rx Generic	\$10	\$20	\$20	\$20	\$20	\$9
Rx Brand	\$30	\$50	\$52.50	\$60	\$50	\$43
Rx Non-formulary	Physician Authorized Only	\$100	\$100.00	\$105	Physician Authorized Only	\$99
Rx Specialty	N/A	N/A	\$100.00	\$105	N/A	N/A

1) Members pay 2 times the retail copay for a 31 to 60 day supply for Rx for Kaiser's plan

2) Source: Aon Benefit SpecSelect- Actives HMO plans

3) Numbers rounded to the nearest plan offered by Kaiser Permanente

PPO Plan Design Benchmarking

	2016 HSS	Aon's Book of Business	
Copay	United Healthcare (In-Network)	Government ¹	National ¹
Physician	85%, after deductible	\$20	\$25
Specialist	85%, after deductible	\$40	\$40
Hospital (per admission)	85%, after deductible	\$250	\$250
Hospital (per day)	N/A	\$0	\$100
Hospital (coinsurance)	85%, after deductible	85%	80%
Emergency Room	85%, after deductible	\$100	\$100
Deductible			
Individual	\$250	\$500	\$500
Family	\$750	\$1,200	\$1,200
Out-of-Pocket Maximum			
Individual	\$3,750	\$2,900	\$3,000
Family	\$12,700	\$6,000	\$6,000
Retail			
Rx Generic	\$5	\$10	\$10
Rx Brand	\$20	\$28	\$30
Rx Non-formulary	\$45	\$46.50	\$50
Rx Specialty	N/A	N/A	N/A
Mail			
Rx Generic	\$10	\$20	\$20
Rx Brand	\$40	\$52.50	\$60
Rx Non-formulary	\$90	\$100.00	\$105
Rx Specialty	N/A	\$100.00	\$105

1) Source: Aon Benefit SpecSelect- Actives PPO plans

2) United Healthcare does not have PPO data available for large groups