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JOSHUA F. TENORIO
Lt. Governor (Sigundo Maga'låhi)

DEPARTMENT OF ADMINISTRATION CIRCULAR NO: **2023-031**

Attn: All Employees, Retirees and Survivors (Subscribers)

From: Director, Department of Administration

Subject: FY24 Group Health Insurance Open Enrollment Period: September 11 – 26, 2023

Buenas yan Hafa Adai! The Government of Guam announces the FY24 Open Enrollment Period under a self-funded plan administered through a Third-Party Administrator (TPA). The government is pleased to announce that subscribers and their dependents (members) can enroll exclusively with SelectCare for medical benefits and NetCare for dental benefits.

The TPA's will be responsible to process all claims and make the necessary payments to the providers. The self-funded plan will be seamless for all members. Members will continue to have access to the TPA's extensive provider network locally and off-island.

The government has increased its medical contributions towards the PPO1500 and HSA2000 plans for the FY24 plan year. Currently enrolled members under these plans will continue to pay the same premium amount or will see a reduction in premiums effective October 1, 2023. The plan maximum for dental coverage has been increased from \$1,000 to \$1,500. The government has taken these steps to ensure that all members continue to have access to quality healthcare. Members are encouraged to enroll or maintain coverage.

Those currently enrolled will continue their coverage under SelectCare for medical and NetCare for dental. No action is needed for members who are not making any changes. Those who are not enrolled or who wish to make changes are required to complete the proper forms during the OE period. TPA representatives will be available at the Guam Museum (OE venue) during the OE Period. On-line enrollment, virtual and face-to-face presentations are available. All subscribers are encouraged to attend and be informed.

All line agency employees may enroll directly at the OE venue. Autonomous agency employees and retirees may enroll with their HR/Retirement Fund or at the OE venue. All may enroll on-line via the carrier's website. Please visit the Department of Administration's website at <https://doa.guam.gov> for FAQ's and more information.

Please see attached sheet for the presentation schedule and rates. Si Yu'us Ma'ase.


Edward M. Birn
Date: 2023-08-31
T12:09:34+10:00

Attachments

Government of Guam

FY2024 - GROUP HEALTH INSURANCE PROGRAM RATES

Actives - Bi-Weekly Rates; Retirees - Semi-Monthly Rates

MEDICAL RATES		
HSA2000		
PLAN	CLASS	SELECTCARE - HSA2000
		EMP
HSA2000 ACTIVE	I	\$2.04
	II	\$45.08
	III	\$36.21
	IV	\$58.83
HSA2000 RETIREE	RET/SURV.	
	I	\$2.21
	II	\$48.84
	III	\$39.23
	IV	\$63.73
PPO1500		
PLAN	CLASS	SELECTCARE - PPO1500
		EMP
PPO1500 ACTIVE	I	\$77.36
	II	\$193.51
	III	\$145.71
	IV	\$239.13
PPO1500 RETIREE	RET/SURV.	
	I	\$83.81
	II	\$209.64
	III	\$157.85
	IV	\$259.06
RETIREE SUPPLEMENTAL PLAN (RSP) - Medicare Eligibility Requirements - Subscriber Must be Enrolled in Medicare A&B		
PLAN	CLASS	SELECTCARE - RSP
		RET
RSP	I	\$0.00
	IIa	\$0.00
	IIb	\$25.00
	III	\$25.00
	IVa	\$25.00
	IVb	\$25.00

DENTAL RATES		
PLAN	CLASS	NetCare - DENTAL
		EMP
DENTAL ACTIVE	I	\$8.77
	II	\$28.38
	III	\$22.78
	IV	\$37.29
DENTAL RETIREE	RET/SURV.	
	I	\$9.05
	II	\$30.14
	III	\$24.19
	IV	\$39.59

MEDICAL & DENTAL CLASSES	ACTIVE, RETIREE, & SURVIVOR	
	CLASS I	Subscriber Only (No Dependents)
	CLASS II	Subscriber + Spouse (Domestic Partner) Only
	CLASS III	Subscriber + Child/ren Only
	CLASS IV	Subscriber + Family (Spouse/Domestic Partner & Child/ren)
RETIREE SUPPLEMENTAL PLAN (RSP) - Medicare Eligibility Requirements - Subscriber Must be Enrolled in Medicare A & B		
CLASS I	RSP Subscriber Only	
CLASS IIa	RSP Subscriber + Spouse/Domestic Partner (Medicare A & B Both Enrolled)	
CLASS IIb	RSP Subscriber + Non-Medicare Spouse/Domestic Partner	
CLASS III	RSP Subscriber + Non-Medicare Child/ren	
CLASS IVa	RSP Subscriber + Spouse/Domestic Partner (Medicare A & B Both Enrolled) + Non-Medicare Child/ren	
CLASS IVb	RSP Subscriber + Non-Medicare Spouse/ Domestic Partner + Child/ren	


 Date: _____

Edward M. Birn
 Date: 2023-08-31
 T11:44:48+10:00
Edward M. Birn, Director
 Department of Administration

GOVERNMENT OF GUAM SELF-INSURED GROUP HEALTH INSURANCE

FY2024 OPEN ENROLLMENT SCHEDULE

SEPTEMBER 2023

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
11	12	13	14	15	16
Guam Museum	Guam Museum				
Multipurpose Room 8:30am – 3pm	Multipurpose Room 9am – 12pm				
Presentations	Presentations	Presentations	Presentations	Presentations	Presentations
Museum Theater: 9am & 1pm	Museum Theater: 9am & 1pm	Museum Theater: 9am & 1pm	Museum Theater: 1pm	Museum Theater: 9am & 1pm	Museum Theater: 10am
Virtual: 9am	Virtual: 9am	Virtual: 9am	Virtual: 1pm	Virtual: 9am	
18	19	20	21	22	23
Guam Museum					
Multipurpose Room 8:30am – 3pm					
Presentations	Presentations	Presentations	Presentations	Presentations	
Museum Theater: 9am & 1pm					
Virtual: 9am	Virtual: 9am	Virtual: 9am	Virtual: 9am	Virtual: 9am	
25	26	27	28	29	30
Guam Museum	Guam Museum				
Multipurpose Room 8:30am – 3pm	Multipurpose Room 8:30am – 3pm				
Presentations	Presentations				
Museum Theater: 9am & 1pm	Museum Theater: 9am & 1pm				
Virtual: 9am	Virtual: 9am				

*DOORS OPEN AT 8:30AM



Frequently Asked Questions (FAQs) Relative to Self-Insured Group Health Plan & Third Party Administrator (TPA)

by Communications Department | Aug 18, 2023 | Press Releases



Hagåtña, Guam – The Government of Guam will be fully self-insuring for its Fiscal Year 2024 GovGuam Group Health Plan. Though coverage and benefits will remain generally the same as prior years, employees can expect lower premiums than they would have paid with a private insurance carrier. The Office of the Governor issues the following Frequently Asked Questions (FAQs) on Self-Insurance:

1. What is a self-insured health plan?

Answer. A self-insured group health plan (or 'self-funded' plan, as it is also called) is one in which the employer assumes the financial risk of providing health care

benefits to its employees. In practical terms, self-insured employers pay for each out-of-pocket claim as it is incurred instead of paying a fixed premium to an insurance carrier, which is known as a fully-insured plan.

2. How does this impact my coverage?

Answer: For the most part, your coverage and benefits will remain the same. However, it should be noted that from year to year, health insurance coverage and benefits vary slightly, even when insured by a private insurance company.

3. Can I continue going to the same doctor?

Answer: For the most part, yes. Since the insurance plan will be administered by Calvo's SelectCare, doctors and clinics currently part of their provider network will still be a part of it. Of course, doctors and clinics can choose to opt out of Calvo's SelectCare's provider network at any time, just as they have always been able to opt out of the network.

4. What is a Third Party Administrator (TPA)?

Answer: A TPA is a company that provides administrative services for self-insured plans. They handle tasks such as claims processing, provider network management, member support, and data analysis.

5. What role does a TPA play in a self-insured plan?

Answer: The TPA acts as a service provider, assisting the employer in managing the day-to-day operations of the self-insured plan. They handle various administrative tasks, including claims adjudication, facilitating communication between employers and employees, and ensuring compliance with regulatory requirements.

6. Why do employers choose to work with a TPA for their self-insured plans?

Answer: Employers often partner with a TPA because they have the expertise and resources to effectively manage the complexities of self-insured plans. TPAs can provide cost-effective solutions, expertise in compliance matters, access to provider networks, and data analysis capabilities.

7. How do employers select a TPA for their self-insured plan?

Answer: When selecting a TPA, employers should consider factors such as the TPA's experience and reputation, their ability to meet the specific needs of the employer's industry and employee population, the range of services provided, cost considerations, and their technological capabilities.

8. What are the benefits of partnering with a TPA for a self-insured plan?

Answer: Working with a TPA can help employers streamline administrative processes, improve cost control efforts, ensure compliance with regulatory requirements, enhance member support, and gain access to valuable data and analytics for decision-making purposes.

9. Are there any potential challenges or risks associated with using a TPA for a self-insured plan?

Answer: While TPAs can offer many benefits, it's important for employers to carefully evaluate the reputation, financial stability, and track record of potential TPAs. Additionally, employers should ensure that clear communication and expectations are established to avoid any misunderstandings or issues down the line.

10. Can self-insured employers protect themselves against unpredicted or catastrophic claims?

Answer: Yes. While the largest employers have sufficient financial reserves to cover virtually any amount of health care costs, most self-insured employers purchase what is known as stop-loss insurance to reimburse them for claims above a specified dollar level. This is an insurance contract between the stop-loss carrier and the employer, and is not deemed to be a health insurance policy covering individual plan participants.

11. Who will administer the claims?

Answer: The TPA will adjudicate and process all claims. The TPA will advise GovGuam of claims, and GovGuam will send authorization to draw from the account and send payments directly to the providers.

12. What about payroll deductions?

Answer: Any payments made by employees for their coverage are still handled through the employer's payroll department. However, instead of being sent to an insurance company for premiums, the contributions are held by the employer and placed in a special fund set up to draw funds to pay providers.

13. Is self-insurance the best option for every employer?

Answer: No. Since a self-insured employer assumes the risk of paying the health care claim costs for its employees, it must have the financial resources (cash flow) to meet this obligation, which can be unpredictable. Therefore, small employers and other employers with poor cash flow may find that self-insurance is not a

viable option. It should be noted, however, that there are companies with as few as 25 employees that do maintain viable self-insured health plans.

14. How many people receive coverage through self-insured health plans?

Answer: According to a 2000 report by the Employee Benefit Research Institute (EBR), approximately 50 million workers and their dependents receive benefits through self-insured group health plans sponsored by their employers. This represents 33% of the 150 million total participants in private employment-based plans nationwide.

15. Do current TakeCare members have to complete enrollment forms since they are not being offered?

Answer: No. Current members will automatically be enrolled in the servicing TPA's, SelectCare for medical and NetCare for dental. Members will be enrolled in the same plan and class. A form must be completed for any changes.

16. What do I need to do to enroll?

Answer: You must complete an enrollment form during the Open Enrollment Period.

17. Will I maintain my current clinic under TakeCare with SelectCare?

Answer: SelectCare's provider list is similar to TakeCare's. Members will experience minimal to no disruption. Members are encouraged to verify with their doctors if they accept SelectCare.

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This website is updated regularly by the Governor's Communications Office.

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