



Health Plan Comparison Tool Ready to Help Millions of Federal Employees and Retirees Choose Best Plans During Open Season; Most People Can Save \$2,000 or More

Open Season for 2019 Plans Runs Nov. 12-Dec. 10

*Checkbook's Guide to Health Plans Gives Easy-to-Use Comparison of Plans on Total Cost for the Consumer; Risk of Very High Costs in Bad Years; Plan Quality; and Doctor Availability—Guide Available Online and in Print—**Many Agencies Provide Free Online Access for Employees***

WASHINGTON—Nonprofit *Consumers' Checkbook* today released its annual *Guide to Health Plans for Federal Employees*, which as in prior years, indicates many popular plans may not be the best choices for coverage. The *Guide* shows that **most federal employee and retiree families can save \$2,000 or more** if they make any of several choices that rank high in the *Guide*—and still get high-quality service and be protected against catastrophic health care costs.

Federal employees have used *Checkbook's Guide* to make smart decisions about their health-care coverage for 40 years. The *Guide*, available online at GuideToHealthPlans.org (**MEDIA CREDENTIALS—user: 2019FEHB; password: healthplans**), and in print, is the only source of Open Season information that tells both full- and part-time employees and retirees, both with and without Medicare, how much money they can expect to save—considering both premiums and out-of-pocket costs—by changing health-care plans.

The *Guide* is also the only source that compares all dental benefits, both in FEDVIP dental plans and in health plans, and shows how much money can be saved under each. And it is the only source that incorporates “premium conversion” tax savings into its estimates, and that adjusts claimed catastrophic expense limits for gaps and loopholes.

Users in the Washington, D.C., metro area will also be able quickly to see in which plans their personally preferred doctors participate. Also, the *Guide's* “Ask the Expert” feature makes it the only comparison tool that offers detailed advice and money-saving tips on plan selection and on pitfalls to avoid.

Highlights from *Checkbook's 2019 Guide to Health Plans for Federal Employees*:

- *Checkbook's Guide* helps all enrollees compare the new plans in the program, helps enrollees compare major changes in plan benefits or premiums, and helps enrollees in plans dropping out of the program identify good choices for next year.
- The *Guide* shows that many HMOs, most Consumer-Driven and High Deductible plans, the Blue Cross Basic plan, the Foreign Service high option plan, the GEHA Standard option plan, and the new Blue Cross FEP Blue Focus plan can save a family \$2,000 or more a year, compared to the highest-cost nationally available plans.
- Annual costs are lower in some local plans than in national insurance plans. For example, the *Guide* shows that several DC-area plans—including three Kaiser options, UnitedHealthcare's High Deductible option, CareFirst High Deductible option, and Aetna Open Access Basic option—will save an average family \$2,000 or more compared to the most popular plan, Blue Cross Standard option.
- The *Guide's* ratings show that most plans of the newest types, Consumer-Driven and High Deductible plans, offer employees substantial savings over almost all traditional insurance plans, and that these plans protect enrollees against high costs as well or better than most other plans. Savings for families in

several more popular plans will average \$2,000 or more when switching to some of these plans, such as those sponsored by NALC, GEHA, APWU, Aetna, and MHBP.

- Some plans have been less likely than others to be involved in claims disputes with their enrollees. For example, the Blue Cross, Foreign Service, and MHBP plans have only about four to eight disputed claims for each 10,000 enrollees, whereas many other plans have dispute rates over twice that high.
- How much the better buy plans save varies substantially depending on the age, family size, retirement status, and other facts about the enrollee. The Kaiser HMO standard option, and the Aetna, CareFirst, MHBP and NALC High Deductible and Consumer-Driven options, and the GEHA standard and High Deductible options will save a retired couple without Medicare, on average, \$3,000 or more compared to the most popular retiree plan, Blue Cross Standard option.
- The *Guide* also shows the effects of Medicare Part B enrollment on both premium and out-of-pocket costs to annuitants. Some plans make enrollment in Part B much less expensive than others. In almost all cases, the Aetna Direct CDHP and CareFirst and MHBP High Deductible plans are best buys for annuitants with parts A and B of Medicare, the new Blue Cross FEP Blue Focus plan is also a best buy, and the Blue Cross Basic plan has a Medicare premium rebate that puts it close behind.

About the *Guide to Health Plans for Federal Employees*:

- *The Guide* evaluates about 20 health plan options available to all federal employees and retirees, the several plans that restrict enrollment to foreign affairs or other categories of employees, and more than 250 health maintenance organizations (HMOs) and other local plans available only in specific geographic areas. The *Guide* also evaluates both standalone dental and vision plans and dental benefits in health plans.
- *The Guide is the* only plan comparison tool that uses extensive population health-care-usage data to make “insurance value” comparisons among plans taking into account the costs and probabilities of high health-care-usage years for someone with the same age, family size, health status, and other characteristics as the comparison tool user--so that consumers will know how to protect against costly expenses they cannot predict.
- The *Guide* presents its ratings based on which benefits are tax-preferred, which plans coordinate best with Medicare, which plans work best for singles, large families, or the elderly, and which plans work best whether health care usage is low, average, or high.
- For retirees, the *Guide* presents separate ratings that take into account their higher medical bills, their enrollment (or not) in Medicare, and other key factors. It is the only plan comparison tool that shows how much they can save or lose depending on whether they enroll in *both* Medicare Part B *and* one of the plans available to them as a federal retiree.
- The *Guide* shows most of its estimates in after-tax dollars, so that employees eligible for "Premium Conversion" can estimate their savings based on their actual costs after the average one-third savings from this tax preference. But for those who can't claim this tax preference, especially retirees, the *Guide* presents the correct “bottom line” premium and maximum out-of-pocket costs.
- The *Guide* uniquely looks out for consumers. For example, it is the only online comparison source that cuts through plans' stated insurance limits on what enrollees could pay in the worst case and adjusts for loopholes and gaps in these claimed guarantees.
- The *Guide* presents not just numeric comparisons, but also in-depth advice on which plan choice strategies are likely to work best for families in different situations or facing unique insurance problems.
- The *Guide's* expert comparisons and ease of use have made it a model for what is needed to help consumers compare plans in Health Insurance Exchanges. In fact, Consumers' Checkbook is working with several states to provide similar plan comparison tools (available at HealthPlanRatings.org) and has won two major national competitions as the best tool for consumers available in state exchanges.

Many Government Agencies Provide Employee Access to www.GuideToHealthPlans.org

Because federal agencies pay on average more than two-thirds of plan premiums, agencies can save a great deal of money by helping employees make sensible plan choices that lower premium costs. Checkbook

estimates that, on average, agencies save about \$2,000 for every employee who follows *Guide* advice and switches from one of the dozen highest-cost plans to one of the dozen lowest-cost plans. Recognizing that both agencies and employees gain from smart Open Season choices, many agencies or agency bureaus provide free access to all employees. To find out whether their agency or bureau has subscribed and how to access the *Guide*, employees should visit GuideToHealthPlans.org. Agency managers at any level need not depend on central office action and can provide this benefit directly to their bureau or component at minimal cost.

How Individuals and Agencies Can Order the *Guide to Health Plans*

Federal agencies can subscribe to the online *Guide* for their employees by calling 800-213-SAVE. Individuals in agencies that do not subscribe can subscribe for themselves to the online version of *Checkbook's Guide to Health Plans for Federal Employees* for \$10.95 at GuideToHealthPlans.org. Single copies of the printed *Guide* are \$15.95, including shipping. Orders can be placed online or by calling 800-213-SAVE.

About the Authors of the *Guide to Health Plans*

Checkbook's Guide to Health Plans for Federal Employees is written by Walton Francis and the editors of *Consumers' Checkbook* magazine and Checkbook.org. The *Guide* is published by Consumers' Checkbook, a nonprofit organization that also publishes *Checkbook* magazine and its online companion, Checkbook.org. Checkbook, which rates auto repair shops, hospitals, plumbers, veterinarians, banks, doctors, and many other services, has localized versions in seven metropolitan areas (Washington, D.C., San Francisco, Boston, Philadelphia, Chicago, Twin Cities, and Seattle-Tacoma).

Interviews Available

Authors of the *Guide* are available for interview at your request. Please contact Jamie Lettis, public relations director, at 202-454-3006, or jlettis@checkbook.org, for more information.

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