

MMSI Consumer Driven Health Plan Model

To help your organization improve cost controls and educate employees on health care expenses, our consumer-driven health plan model utilizes:

Core – MMSI Health and Wellness Programs

MMSI clinical programs support plan members throughout the decision-making process. Developed with input from Mayo Clinic experts, these programs educate members on how to choose the right care at the right time.

Level 1 – HRA/FSA Allocation

A Health Reimbursement Account (HRA) account is funded by your organization on a pre-tax basis and is used by employees to pay for eligible services. Depending on the plan design you set up, employees can roll over all or part of the unused HRA balance

to cover future expenses. Our benefits experts can help you determine the appropriate allocation amounts and services eligible for coverage.

A Flexible Spending Account (FSA) is a financial tool your organization can provide to employees at little to no cost. Employers can save on social security taxes for every dollar employees put into the plan while employees can use pre-tax dollars to pay eligible expenses not covered by the benefit plan (for example, coinsurance, deductibles, copays, etc.).

Level 2 – Deductible Gap

The deductible gap is the difference between the HRA and deductible amount. For example, in a plan with a \$2,000 deductible and \$1,000 HRA, employees would be responsible for the \$1,000 “gap” if their medical expenses exceed the HRA allocation. Members can use funds from an FSA or pay out of pocket to bridge this gap.

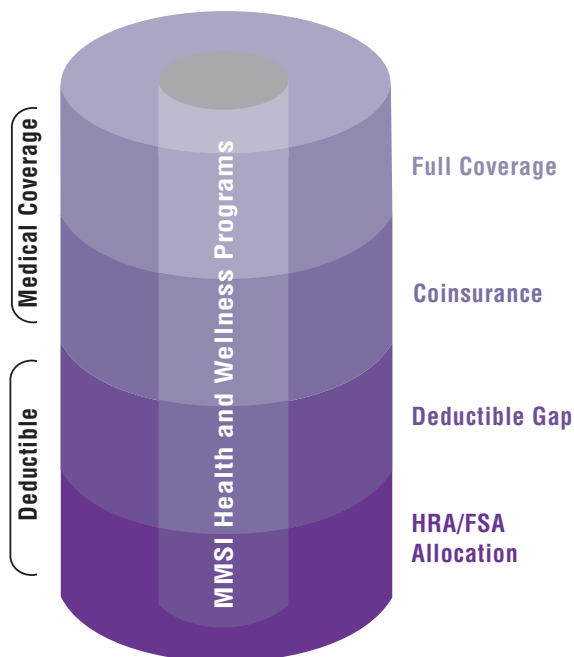
Level 3 – Coinsurance

When members meet the deductible, a coinsurance amount applies for medical expenses. This includes employer-determined cost sharing amounts for in- and out-of-network services.

Level 4 – Full Coverage

When members reach the out-of-pocket maximum, benefits are paid at 100%.

Preventive care services also are included in the plan design, and are paid through the medical coverage. These expenses are not deducted from an employee’s HRA.



MMSI

A Mayo Health Company

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