

CHOOSE HEALTH: BECAUSE YOU MATTER

afspa

in action

SUMMER 2024



Keeping Up with Kyle

The sun never sets on AFSPA members, and our team is at work for you throughout the year. So far this year, I've traveled to meet with members in Florida and Arizona, attended conferences in New York, Orlando, and Chicago, and had meetings with our partners, Express Scripts and Aetna, in St. Louis. I'd like to share some insights from these meetings, which focused on reviewing the performance of the **Foreign Service Benefit Plan (FSBP)** in 2023.

Much of our focus in those meetings was looking at the Plan's trend – the rate at which the Plan's costs are increasing. I saw trends in medical and prescription spending that are higher than we have seen in recent years. Health care was not immune from inflation, and that was evident. The cost of care is up for every level of care—primary, specialty, outpatient, inpatient, and emergency room. With the growth in membership, we also saw an increase in utilization of services.

One area that garnered particular attention was the drugs known as glucagon-like peptide 1 (GLP-1) agonists. Former CEO, Paula Jakub, wrote about this class of drugs in the Spring 2023 AFSPA In Action Newsletter. GLP-1s have been shown to be incredibly effective at managing diabetes, under brands names like Ozempic and Mounjaro, and weight loss, such as Mounjaro and Zepbound. However, the side effects can lead many to stop taking the drugs before the maximum effects are seen and can lead others to multiple visits to the emergency room. In 2023, **GLP-1s accounted for 7%** of all money spent on pharmacy benefits. With thousands of more Americans starting GLP-1s each week and dozens more of these drugs in development, all FEHB plans will see the effects in future rate increases.

When I consider the trends in prescriptions and the highest cost areas on the medical side of our plan, such as cancer, musculoskeletal care, and mental health, I see behind all of them a common need

for prevention, early detection, and ongoing coordination of care. This all points to a need for consistent and quality primary care. On page 3 of this edition, you can take a deep dive with me into the need for primary care and the various ways that **FSBP** members can access it—as well as the rewards available to you for engaging in certain preventive activities.

Our Ancillary Insurance Program is a key part of what we offer our members. On page 2, you can find information about the changes in Long-Term Care. Keep an eye out for details about the open enrollment for our Group Enhanced Life (GEL) program later this year. Also, make sure not to overlook our dental programs, which are available for enrollment throughout the year, and our dental and vision discount program, which you can use while living in or visiting the U.S. for your needs.

We decided on the name “Keeping Up with Kyle” for this column and aim to carry this theme across all our communications to keep you informed. When I travel or meet with members or partners, I do my best to share that with you and show the association at work. I encourage you to follow us on Facebook, Instagram, and LinkedIn and subscribe to our YouTube channel—all under the name “afspacares.”



To Choosing Your Health,

Kyle Longton, CAE, REBC
CEO, AFSPA



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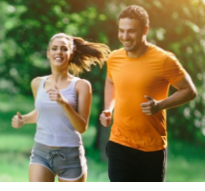
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Ancillary Insurance Programs

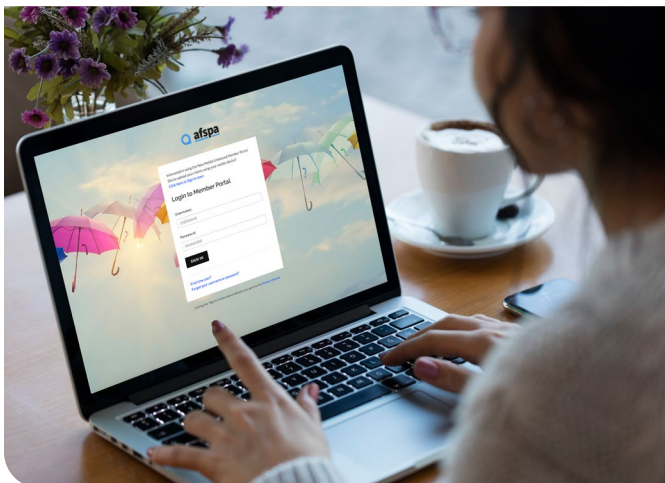


So Much Confusion Surrounding Long-Term Care Insurance

For many Americans, including Federal workers, long-term care (LTC) insurance is one big ball of confusion. A LTC survey conducted by the National Retirement Institute found only 3.1% of Americans have purchased LTC coverage, 51% of those surveyed confused LTC insurance with long-term disability coverage, and 30% thought it was included with health insurance. The survey also noted that those who purchased LTC insurance policies did not clearly understand the benefits they bought! The recent changes to the Federal John Hancock LTC Plan and news of other U.S. states following Washington State's implementation of an LTC tax have garnered even more confusion.



AFSPA is pleased to offer assistance and information on LTC insurance. We have partnered with Long Term Care Consultants, Inc. (LTCCINC), a consulting service that is free of cost for our members. Their goal is to help you understand LTC insurance, find affordable policies that meet your caregiving needs, and ensure you fully understand your policy benefits if you are already insured. Linda Tsironis Caruthers, LTCP, the founder and CEO, and her team have over 20 years of experience in the LTC industry. You can find more information on our website at <https://ltccinc.com/afspa> or call **202-630-1939**.



Pay Your AIP Premiums Online

Did you know that you can pay for your Ancillary Insurance (AIP) plan's quarterly and annual premiums using an online payment option? This allows you to use a credit/debit card, eliminating the need to mail in a check. It's fast and easy—simply log in to your AFSPA Member Portal at myafspa.org to access and pay your AIP premium balance online.

Choosing Health and Navigating the Shifts and Importance of Primary Care



Primarily care in the United States has been changing over the course of recent decades. Increasingly, nurse practitioners and physician assistants provide primary care to patients. The site of care is moving, too, away from the traditional doctor's office to walk-in clinics, urgent care centers, and even virtual visits. In some cases, Americans are foregoing primary care altogether in favor of specialists: one study of national claims data showed that 29 percent of patients who received care between 2016 and 2022 did not visit a primary care provider.

Members of the **Foreign Service Benefit Plan (FSBP)** are no exception. Data comparing 2023 claims to that from 2022 showed a decrease in visits to primary physicians by **FSBP** members when compared to other key statistics. There was a 0.2% drop in visits to primary physicians, while there were increases in visits to the ER (+4.7%), specialist physician visits (+7.3%), and behavioral health visits (+8.6%). This decrease in primary care utilization is a first-time occurrence.

Why is primary care important enough that we are devoting a quarter of this abbreviated issue to it? Primary care is your entry point into the healthcare system in many cases. This form of care is designed to focus on the individual and provide a comprehensive overview of your health. Additionally, studies have shown that primary care improves a person's health regardless of other demographic factors such as age, sex, race, income, and more. It can be at a primary care appointment that a provider first diagnoses or recognizes a risk for a chronic or complex condition.

FSBP offers various solutions to help members access primary care and establish an ongoing relationship with a trusted primary care provider. Adult members of **FSBP** are covered for one routine physical each year at 100% when they receive the service from an in-network or overseas provider. Well-child visits also are covered at 100% when conducted by in-network and overseas providers. Additionally, a range of immunizations and age-appropriate screenings are covered if they have a grade of A or B from the U.S. Preventive Services Task Force (USPSTF). For primary care needed for an acute illness or injury, the coverage in-network or overseas is 90% after the calendar year deductible for in-person or telemedicine visits with your provider.

In some cases, your doctor's office may not be able to see you right away. **FSBP** offers a variety of alternatives, including:

- ▶ Telehealth services from Teladoc Health in the U.S. and through vHealth (worldwide) outside the U.S. – no cost to **FSBP** members
- ▶ MinuteClinics or HealthHUBs from CVS – no cost to **FSBP** members
- ▶ Other in-network walk-in clinics – \$10 copay per visit for **FSBP** members
- ▶ In-network and overseas urgent care clinics – \$35 copay per visit for **FSBP** members

Our population is not only global but also mobile. This can make establishing a relationship with a primary care provider challenging. In January of this year, we launched a new option that may help address our members' needs when they are back in the U.S., even temporarily. Virtual Primary Care is offered through our partnership with Aetna and Teladoc Health. This virtual-first approach to primary care surrounds you with a care team. Initial visits are typically available in under 10 days and last an average of over 50 minutes, allowing for a comprehensive review of your health. Your care team can recommend and help schedule follow-up labs, screenings, and specialist visits as needed. While this program is available only when you are in the U.S., it is a convenient way to begin to build a relationship even if your stop stateside is short. Learn more and register today at www.teladoc.com/primary360-Aetna.

AFSPA and **FSBP** are committed to your health and well-being, and we want to appreciate your efforts to *choose health*. Every **FSBP** member aged 18 and above can receive up to \$400 each year in wellness rewards. These rewards can be used to reduce your out-of-pocket expenses for medical, dental, and vision care. Earning this money is straightforward, yet many members leave this benefit untapped every year. Visit www.afspa.org/fsbp/wellness to get started with a Health Risk Assessment and earn \$75 today.

Prevention, early detection, and immediate intervention can save lives. It all starts with primary care and your commitment to *Choose Health: Because You Matter!*

Sources:

"A Window into Primary Care: An Analysis of Private Healthcare Claims." A FAIR Health White Paper, March 15, 2023.

Cuadra, Deanna. "The State of Healthcare 2024: Continuing care in the face of costs, complexity and concerns." Employee Benefit News.

"Medical cost trend: Behind the numbers 2024 – Increase pressure in healthcare" PwC Health Research Institute.



Contraceptive Coverage

We are pleased to provide you with essential details about contraceptive coverage under the **Foreign Service Benefit Plan (FSBP)** as part of the Affordable Care Act. **FSBP** ensures coverage for at least one type of contraception from each category set forth on the Affordable Care Act and Health Resources and Services Administration site. To discover the range of **no-cost** contraceptives, please refer to Sections 5(a), 5(b), and Section 5(f) of your **FSBP** official plan brochure for comprehensive information. Should you or your prescriber deem a non-formulary contraceptive medically necessary, we have established a seamless process for you to follow.

Here is the process for contraceptives:

- Initiate reviews through the member, pharmacist, or provider.
- Members can reach Express Scripts at 1-800-841-2734.



- Providers also have the option to initiate through electronic prior authorization.

We are committed to ensuring swift processing times for contraceptive exception requests. Rest assured that exception requests for contraceptive coverage will be processed within 24 hours upon receipt of complete information.

In the case of over-the-counter (OTC) contraceptives with a National Drug Code (NDC), you simply need to present your **FSBP** ID card and the prescription from your provider at the

pharmacy. For OTC contraceptives without an NDC, you can file a claim for reimbursement. You can find all the specifics on filing your claim in Section 7 of the **FSBP** Plan Brochure, under “Filing a Claim for Covered Services.”

For comprehensive information on contraception resources and reproductive rights, we encourage you to visit these websites:

- www.opm.gov/healthcare-insurance/healthcare/contraception-coverage/
- www.reproductiverights.gov/

Should you encounter any challenges accessing contraceptive coverage or other reproductive health services, please do not hesitate to contact OPM at contraception@opm.gov. We’re here to ensure that you receive the support and coverage you deserve.