



# MEA Benefits Trust

Maine Prescription Drug Affordability Board  
Presentation

December 22, 2020

# Who we are

- The MEA Benefits Trust (MEABT) is a Fully Insured ERISA Trust established in 1993
- The MEABT insures ~ 68,000 active school employees, their families, and retirees
  - ~ 58,000 members enrolled on Active Plans
  - ~ 10,000 members enrolled on our Medicare Advantage Plan
- The Trust contracts with Anthem to provide comprehensive medical and pharmacy benefits
- IngenioRx is the PBM

# MEABT Health Plans

- The Trust offers 4 health plan options to participating school districts
  - 1 POS Plan
    - \$200 individual deductible
    - \$1,000 coinsurance limit
  - 3 PPO Plans
    - Individual deductibles: \$200, \$500, \$1,000
    - Coinsurance limits: \$1,000, \$2,000
- Plans are collective bargained into union contracts

# Pharmacy Benefits

- The Trust uses IngenioRx's National formulary
- Pharmacy copayment structure is consistent for all plans
  - Tier 1a            \$10/30-day supply
  - Tier 1b            \$15/30-day supply
  - Tier 2             \$35/30-day supply
  - Tier 3             \$60/30-day supply
  - Tier 4             \$85/30-day supply
- 90-day supplies are available for 2-copays
- Chronic condition care management incentive program

# MEABT

- Trust conducted an extensive RFP in 2018 for medical and pharmacy benefits
- Advantages and efficiencies with an integrated medical and pharmacy program
- Total Health Approach:
  - Clinical first – focusing on outcomes and patient experience
  - Total view – pharmacy claims occur both on the medical side and through the pharmacy benefit
  - Site of care optimization
  - Consistent clinical criteria across medical and pharmacy

# MEABT

- MEABT contracts with Anthem on an annual basis the pharmacy benefits
  - Pharmacy rebates
  - Discount guarantees
- MEABT has experienced a negative overall pharmacy trend
- Conversion to IngenioRx has resulted in increased discount savings
- High generic fill rate

# LD1499 -- MPDAB Powers & Responsibilities

- Determine annual spending targets for prescription drugs purchased by public payors based on a 10-year rolling average of the medical care services component of the USDOL, Bureau of Labor Statistics CPI medical care services index plus a reasonable percentage for inflation and minus a spending target determined by the board for pharmacy savings;
- Determine spending targets on specific prescription drugs that may cause affordability challenges to enrollees;
- Determine which public payors are likely to exceed the spending targets

# LD 1499 MPDAB Recommendations

LD1499 proposed methods for public payors to meet spending targets established through the Board

- Rebates
- Formulary Management & Restrictions
- Bulk Purchasing Arrangements
- Small Groups & Individuals allowed to participate in public payor prescription drug benefits for a fee
- Actuarial Services