Fact vs. Myth

Over the last few weeks, there have been several reports about OGB that contain inaccurate information. It's important that OGB's 230,000 members understand the options before them so they can make the right choice for them. Below, some of the most common myths are addressed.

MYTH

OGB's plans will not allow members to use the hospitals they have used before.

FACT

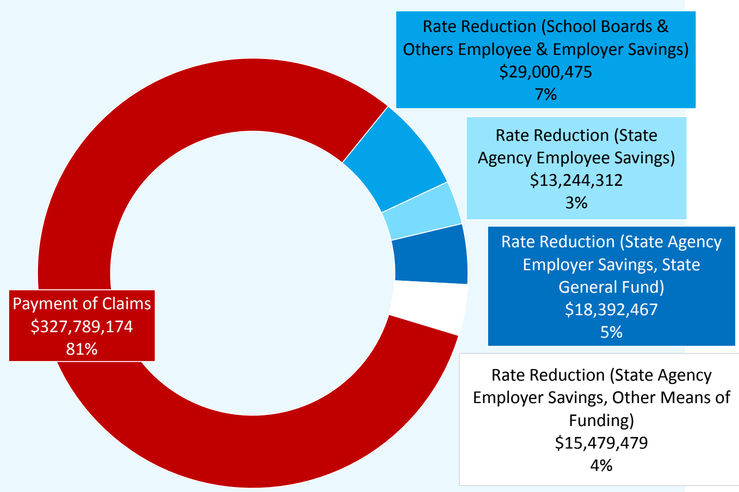
The Blue Cross network used for most OGB plans has not changed for 2015. The Magnolia Local Plus, the Magnolia Open Access and both Pelican plans offer coverage through Blue Cross's nationwide network, which includes most major hospitals like Our Lady of the Lake, the Baton Rouge General and Woman's Hospital in Baton Rouge. OGB is, however, offering an entirely new option with a lower premium that uses a much more limited network. This plan, the Magnolia Local, is an option available to members. It could be beneficial for a small number of members who don't use a wide variety of providers. For members who prefer a wider network, the Blue Cross nationwide network is available through all of the other Blue Cross plans. No options have been removed for members.

MYTH

Money from OGB's reserve was used to balance the budget.

FACT

<u>No money from OGB's budget has ever been used to fund anything but OGB expenses.</u> OGB is not a part of the state general fund and the money in OGB's reserves has never been used to pay for anything that wasn't related to OGB. In 2011, OGB had 325% more money than is actuarally necessary. It used the excess funds to offset the rising cost of care for members and shield them from much of the increase in cost they would have otherwise seen. $327 million of the decline was used to pay for medical and pharmacy claims. Only $18.4 million was saved by state agencies within the state general fund from what they had previously contributed to the fund balance simply by reducing the premiums members and employers pay.



MYTH

OGB has not provided information on the new plans to its members and that information is nowhere to be found.

FACT

OGB has provided multiple means of obtaining information through a variety of channels. OGB launched a website September 12 with full plan details available. Benefit guides, benefit comparison sheets, hundreds of frequently asked questions, a blog, videos, and a cost calculator that allows people to estimate their costs in each plan depending on their circumstances have been available on the site for nearly two weeks. Additionally, OGB is mailing all members a full enrollment guide in advance of annual enrollment. Finally, OGB mailed all members an invitation to attend one of 43 meetings around the state. They're hosting 16 live webinars and have included recorded versions on the website for members who are unable to attend. Information is also available through OGB's customer service line. Hours have been extended to inclue 7 a.m. to 7 p.m. Monday - Saturday. To date, 65,000 members have visited the website, 10,000 have called customer service and 12,000 have attended a webinar.