



Evaluate the Evidence

Be Informed



JHH Health Insurance

Yes, costs of health insurance premiums have increased over the years. Not just at Johns Hopkins. The question is will unionization bring better benefits because people that are impacted by those benefits are at the table?

EHP Benefit Table ALL JHH/JHHSC Employees: UNION & NON-UNION

JHH/JHHSC Medical Schedule of Benefits (Effective January 01, 2018)
Non-Union and Union Employees and Eligible Dependents

		Hopkins Preferred Network Provider	EHP Network Provider	Out of Network Provider
Plan Year Deductible	Individual	\$150 (under \$50K) / \$200 (\$50K to \$119,999K) / \$300 (\$120K and over)	\$150 (under \$50K) / \$200 (\$50K to \$119,999K) / \$300 (\$120K and over)	\$750
	Family	\$300 (under \$50K) / \$400 (\$50K to \$119,999K) / \$600 (\$120K and over)	\$300 (under \$50K) / \$400 (\$50K to \$119,999K) / \$600 (\$120K and over)	\$1500
Out-of-Pocket Maximum	Individual	\$1500 (under \$50K) / \$2000 (\$50K to \$119,999K) / \$3000 (\$120K and over)	\$1500 (under \$50K) / \$2000 (\$50K to \$119,999K) / \$3000 (\$120K and over)	\$3500
	Family	\$3000 (under \$50K) / \$4000 (\$50K to \$119,999K) / \$6000 (\$120K and over)	\$3000 (under \$50K) / \$4000 (\$50K to \$119,999K) / \$6000 (\$120K and over)	\$7000
Lifetime Maximum		Unlimited		

Services & Supplies (In Alphabetical Order)		Hopkins Preferred Network Provider	EHP Network Provider	Out of Network Provider
Acupuncture	Medically necessary services for anesthesia, pain control, and therapeutic purposes	90% of allowed amount; deductible applies (20 visit annual maximum for all networks combined)	80% of allowed amount; deductible applies (20 visit annual maximum for all networks combined)	70% of R&C; deductible applies (20 visit annual maximum for all networks combined)
Allergy Tests & Procedures	Allergy tests	90% of allowed amount; deductible applies	80% of allowed amount; deductible applies	70% of R&C; deductible applies
	Desensitization materials and serum	90% of allowed amount; deductible applies	80% of allowed amount; deductible applies	70% of R&C; deductible applies
Ambulance Transportation	Medically necessary transport	100% of allowed amount; deductible applies	100% of allowed amount; deductible applies	100% of R&C; deductible applies
Biofeedback	Biofeedback	90% of allowed amount; deductible applies (pre-authorization required)	80% of allowed amount; deductible applies (pre-authorization required)	70% of R&C; deductible applies (pre-authorization required)
Chemo & Radiation Therapy	Physician visit	90% of allowed amount; deductible applies	80% of allowed amount; deductible applies	70% of R&C; deductible applies
	Materials and treatment	90% of allowed amount; deductible applies	80% of allowed amount; deductible applies	70% of R&C; deductible applies

What does this mean?

An examination of the EHP benefits website shows All JHH employees who opt in for health benefits are offered the same coverage selections – this includes those employees in the existing SEIU bargaining unit. You also see the benefits for all of the JHHS hospitals. The coverage is similar with some institutions providing coverage for fewer services. Bayview and JHH are the only that seem to offer different deductibles and out of pocket maximums based on employee salary (the more you make, the more you pay). These benefit discussions take place at an HR level by JHH(S) employees that are impacted personally by their decisions.

<http://www.StandWithHopkins.org>

1. Full chart and information on other JHHS institutions available from: <http://benefits.ehp.org>