

Proposal Title	Diagnostic Colonoscopy Coverage (R032)	
Health Plan Affected	Retiree Health Plan	
Proposed Effective Date	January 1, 2026	
Reviewed By	RHPAB Modernization Committee; RHPAB	
Review Date	June 13, 2025; July 21, 2025	

1) Background

Currently, colonoscopies received for diagnostic purposes are subject to the medical plan’s general benefit provisions, and covered at 80% of the recognized charge, with a retiree coinsurance of 20%. Under the preventive care provisions, colonoscopies received for screening purposes are covered at 100% of the recognized charge when received in-network, or when precertification is obtained when a network provider is not available. The Division of Retirement and Benefits (Division) is considering the removal of the members’ cost share (coinsurance and deductible) for non-preventive colonoscopy services when received from an in-network provider.

2) Objectives

Provide our members access to diagnostic colonoscopies with no out-of-pocket costs.

3) Summary of Proposed Changes and Analysis

The AlaskaCare Retiree Health Plan (Plan) would remove the member cost-share for colonoscopies when received in-network.

4) Actuarial and Financial Impacts

The Division’s contracted benefit consultant (Segal) has estimated an actuarial value increase for the Plan to be between 0.01% and 0.02%. The financial impact to the Plan, based on the retiree medical and pharmacy claims projection of \$856,400,000 for 2025 (dated September 27, 2024) and trended forward at 7% to \$916,400,000 for 2026, equates to approximately \$100,000 to \$155,000 in additional annual costs to the Plan, which is equal to 0.01% to 0.02%.