

# COCHISE COUNTY

## Proposed Schedule of Health Care Benefits and Rates FY 19/20

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***Public Programs...Personal Service***

## COCHISE COUNTY

# Health Care Benefits Overview

- Total benefits eligible employees: 818
- Total enrolled in medical benefits: 651
  - HDHP: 236 (Buy-Up: 3)
  - EPO: 415 (Buy-Up: 93)
- Enrollment and claims are declining
  - Plan paid \$6,115,526 for claims this year, a decrease of \$283,303
  - 25.3% of enrolled members had no plan paid claims



## COCHISE COUNTY

# Health Care Benefits Overview

- Participation in preventative care is increasing
  - On average, 208 members participate in each screening
  - Cardiac/Organ screening is most popular (335 members)
  - Prostate screening is least popular (55 members)
- Teladoc utilization increased, but remains less than 1%
- Urgent care utilization decreased .3%
  - \$107 average cost per visit
- Emergency Room utilization increased 4%
  - 311 claims for 237 members
  - Costs increased 20%; average paid claim \$2,238
  - 47% of ER visits were avoidable



# Health Care Benefits Overview

- Combined Trust Medical Plan Adjustments
  - Decreased Urgent Care EPO co-pay from \$50 to \$35
  - Decreased Teladoc EPO co-pay from \$45 to \$35
  - Increased Emergency Room EPO co-pay from \$100 to \$250
  - Added several advanced care services to precertification:
    - Organ transplants, fixed wing air ambulance, and intensive substance abuse/mental health treatment beyond 18 outpatient visits and/or hospitalization



## COCHISE COUNTY

# Health Care Benefits Overview

- Total premium rate unchanged for FY 19/20
- All vendors will continue providing services to the Trust in FY 19/20
  - BCBS network received fee increase of \$0.50 PEPM (\$4,554); network rates saved the trust and members \$9.3 million over the 12 months ending 9/18
  - No other vendors received increases
- Current County trust reserves approximately \$6.5 million



## COCHISE COUNTY

# Health Care Benefits Overview

## FY 18/19 Employee/Employer Benefits Rate Structure

	Employee Only	Employee/Spouse	Employee/Child	Employee/Family
EPO County	\$ 538.97	\$ 766.00	\$ 694.78	\$ 888.07
EPO Employee	\$ 50.00	\$ 270.00	\$ 170.00	\$ 370.00
EPO Buy-Up County	\$ 537.65	\$ 718.27	\$ 657.00	\$ 802.80
EPO Buy-Up Employee	\$ 75.00	\$ 360.00	\$ 242.00	\$ 508.00
HDHP County	\$ 543.65	\$ 817.04	\$ 707.31	\$ 973.30
HDHP Employee	\$ 0.00	\$ 135.00	\$ 85.00	\$ 185.00
HDHP Buy-Up County	\$ 515.75	\$ 712.40	\$ 653.43	\$ 797.21
HDHP Buy-Up Employee	\$ 100.00	\$ 368.00	\$ 242.00	\$ 522.00



# Health Care Benefits Overview

## Recommendation:

It is our recommendation that the Board of Supervisors adopt the same employer/employee benefits rate structure as was adopted for FY 18/19.

