

COCHISE COUNTY

**COCHISE COMBINED TRUST
PROPOSED BENEFITS & RATES
FY 2020/2021**

March 10, 2020

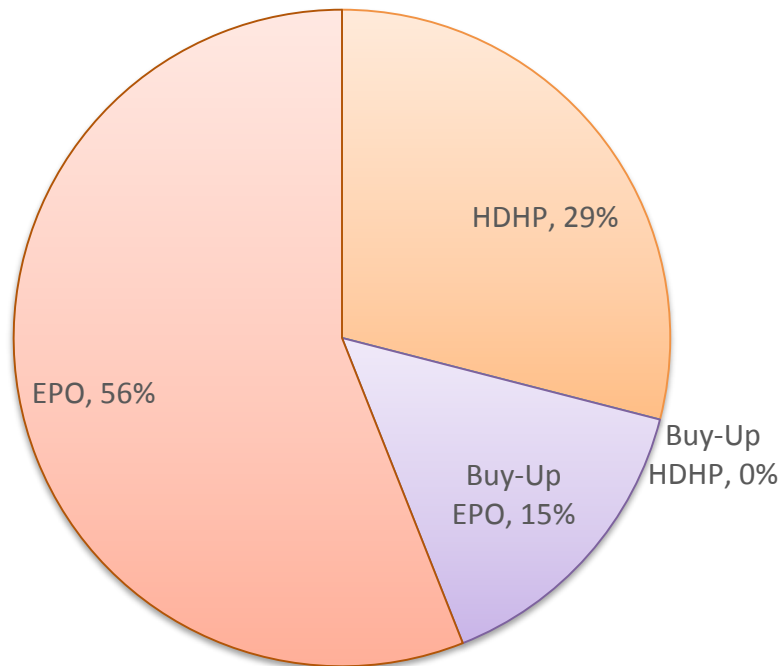


Public Programs...Personal Service

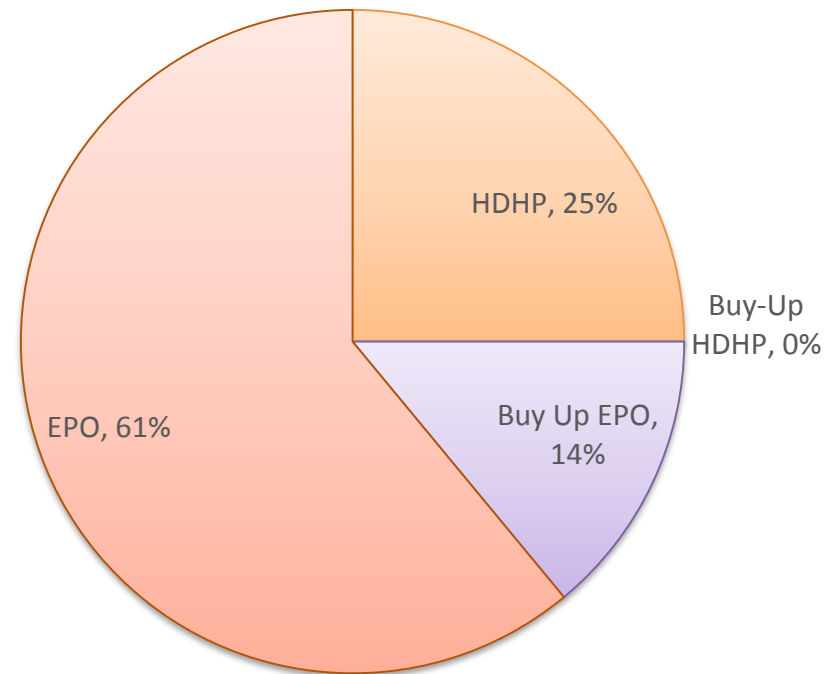
COCHISE COUNTY

PLAN TYPE ENROLLMENT

July 2019-January 2020



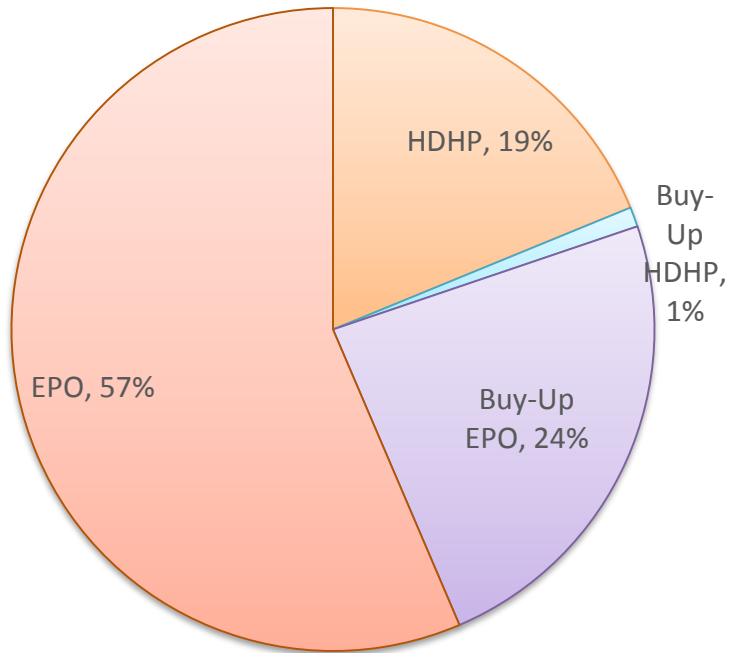
2018/2019



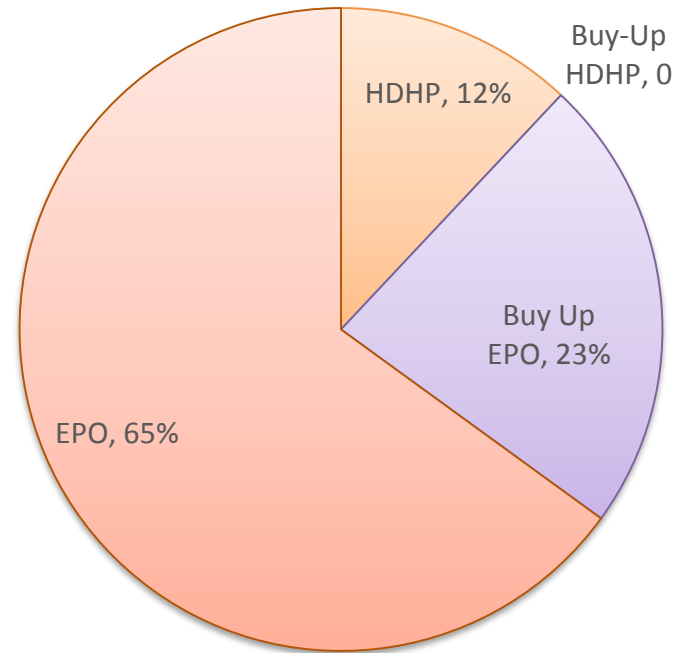
COCHISE COUNTY

MEDICAL/RX CLAIMS

July 2019-January 2020



2018/2019



ACROSS THE BOARD CHANGES

- **Mental Health Parity Exemption Removed**
 - Inpatient limit of 30 days per plan year removed
 - 60 days inpatient lifetime limit removed
- **Coverage for Medical Food with Precertification Added**
- **Increased Compression Stockings to 3 per Prescribed Limb per Plan Year**
 - Limit was 1 for each leg, plus one extra.
- **Rx Copay Maximum Program Added**



HDHP AND HDHP BUY-UP CHANGES

- **Qualified Safe Harbor Medications with Zero Cost Sharing Added**
- **Employee spouses enrolled in plan will be eligible for up to \$500 contribution for participation in wellness clinics.**



HDHP AND HDHP BUY-UP CHANGES

- **Transfer of up to \$500 from PTO hours to HSA will now occur twice per year (July and December).**
- **New plan enrollees will be able to transfer up to \$1,000 worth of PTO to HAS upon enrollment, but will not be able to transfer again in the same plan year.**

ZERO RATE INCREASE



EPO PLAN CHANGES

- **3% Rate Increase**
 - *Recommendation: County absorb entire rate increase of approximately \$8,211.48 for employees only; Not retirees.*



COCHISE COUNTY

3% Increase - EPO

County	EO (185)	ES (65)	EC (83)	EF (57)
New Rate	\$590.76	\$1037.74	\$866.12	\$1,260.33
Old Rate	\$588.97	\$1036.00	\$864.78	\$1,258.07
Difference	\$1.79	\$1.74	\$1.34	\$2.26
	RO (6)	RS (0)	RC (0)	RF (0)
New Rate	\$853.14	\$1,509.09	\$1,238.91	\$1,858.57
Old Rate	\$850.73	\$1,506.23	\$1,236.69	\$1,854.50
Difference	\$2.41	\$2.86	\$2.22	\$3.69



EPO PLAN CHANGES

- **Maximum Medical Out of Pocket Increased from \$4,500 per Plan Participant to \$6,000 per Plan Participant and includes Rx MOOP**
 - Rx MOOP was \$3,650



EPO BUY-UP PLAN CHANGES

- **5.7% Rate Increase**
 - *Recommendation: Entire rate increase paid by employees and retirees enrolled in plan.*



COCHISE COUNTY

5.7% Increase – EPO Buy-Up

County	EO (64)	ES (15)	EC (18)	EF (6)
New Rate	\$623.44	\$1,096.09	\$913.33	\$1,333.12
Old Rate	\$612.65	\$1078.27	\$899.00	\$1310.80
Difference	\$10.79	\$17.82	\$14.33	\$22.32
	RO (1)	RS (1)	RC	RF
New Rate	\$902.84	\$1,598.02	\$1,310.31	\$1,970.20
Old Rate	\$886.73	\$1,530.66	\$1,288.42	\$1,935.76
Difference	\$16.11	\$27.36	\$21.89	\$34.44



EPO BUY-UP PLAN CHANGES

- **Maximum Medical Out of Pocket Increased from \$2,000 per Plan Participant to \$4,500 per Plan Participant and Includes Rx MOOP**
 - Plan Participant Rx MOOP alone was \$3,850
- **Maximum Medical Out of Pocket for Family Increased from \$6,000 to \$11,000 and Includes Rx MOOP**
 - Family Rx MOOP was \$7,700



COCHISE COUNTY

ADMINISTRATIVE FEES – COUNTY SHARE

Provider	Old Fee	New Fee	Increase or Decrease	Annual Budget
BCBS AZ	\$14.50	\$15.00	\$4,530	\$135,900
Navitus (RFP)	\$4.53	\$3.75	(\$7,067)	\$33,975
ECA Pool Admin.	\$9.50	\$10.00	\$4,530	\$90,600
Wellness Admin.	\$3.50	\$4.50	\$9,060	\$40,770
Auditor (RFP)	\$0.54	\$0.65	(\$544)	\$4,349



NOTEWORTHY

- **The Trust will be issuing an RFP to compare costs and services provided by Erin Collins and Associates against other benefit consulting firms.**
- **Central Arizona College will join the Trust effective July 1, 2020.**

