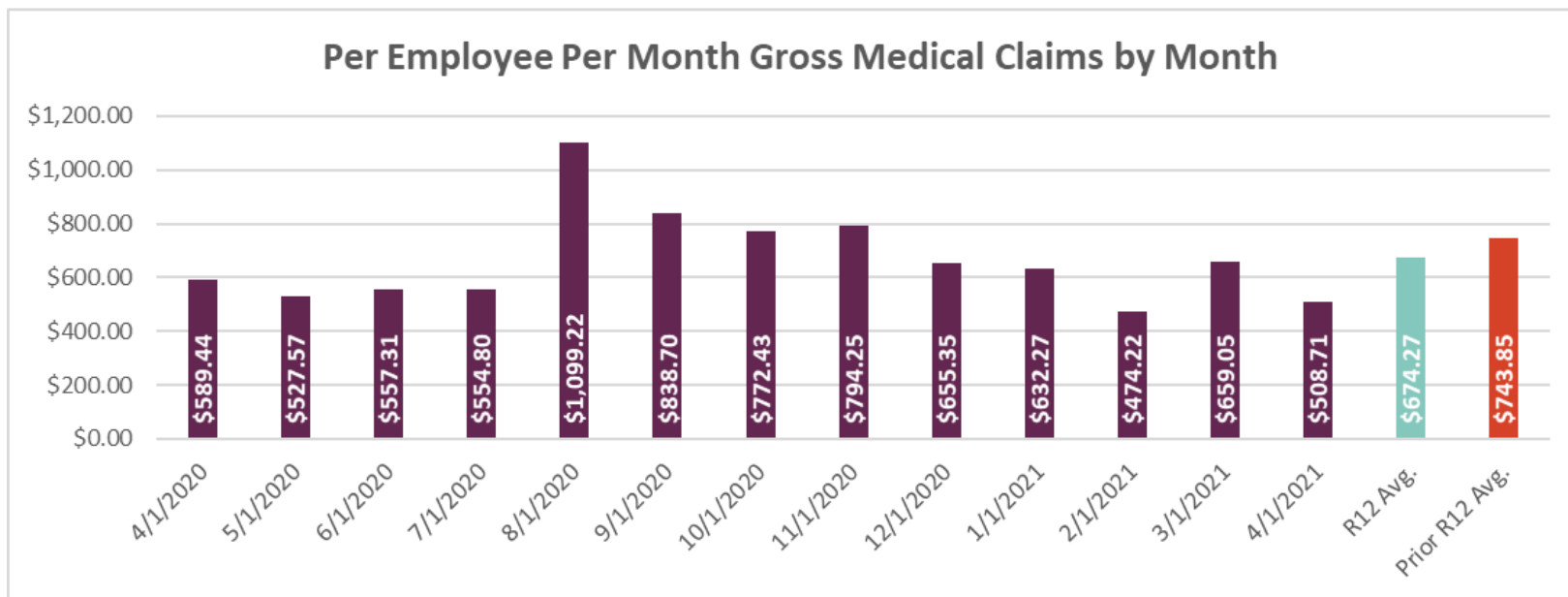
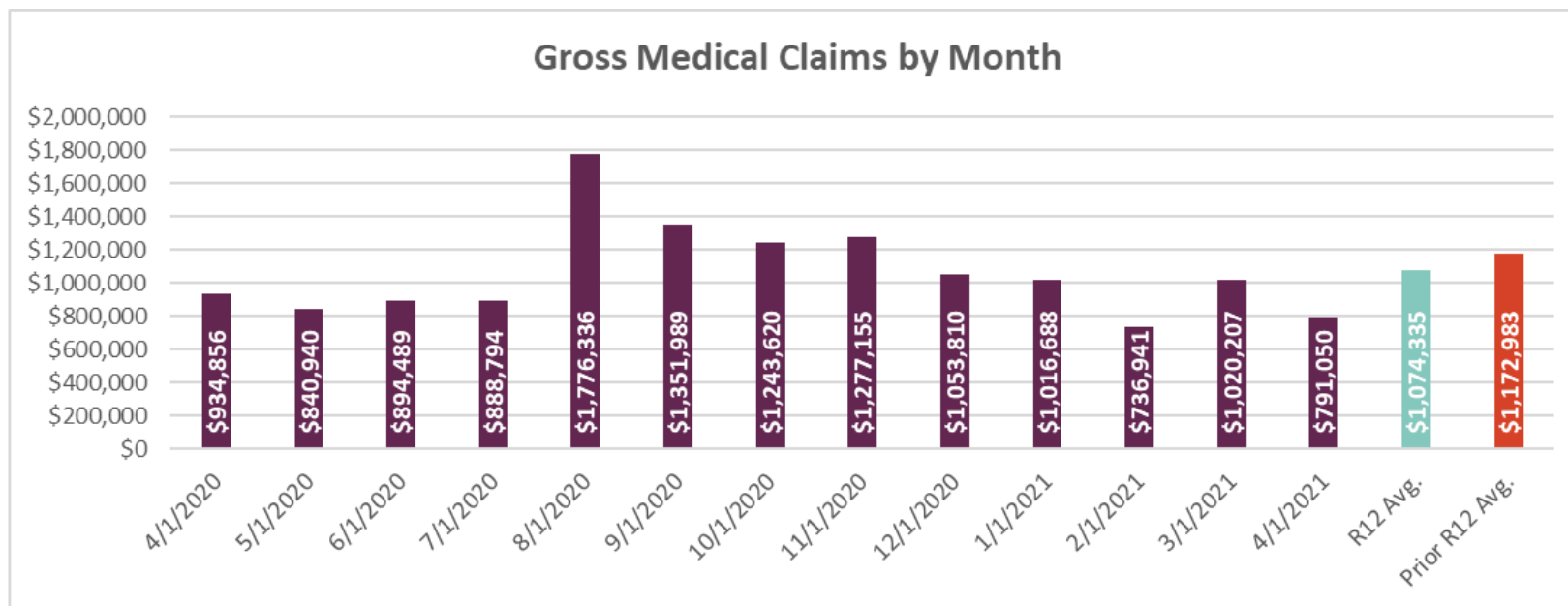




WILLIAMSON COUNTY
2022 BENEFITS FUND BUDGET –
BENEFIT COMMITTEE RECOMMENDATIONS
JUNE 22, 2021

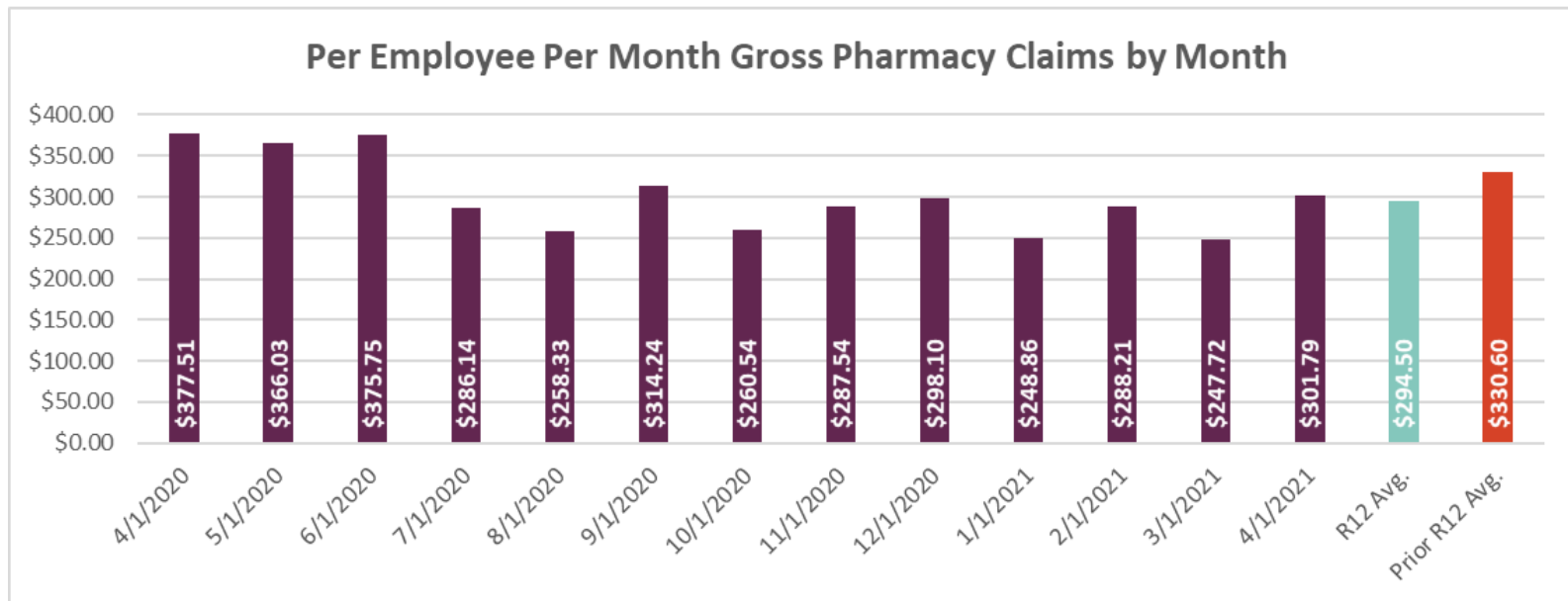
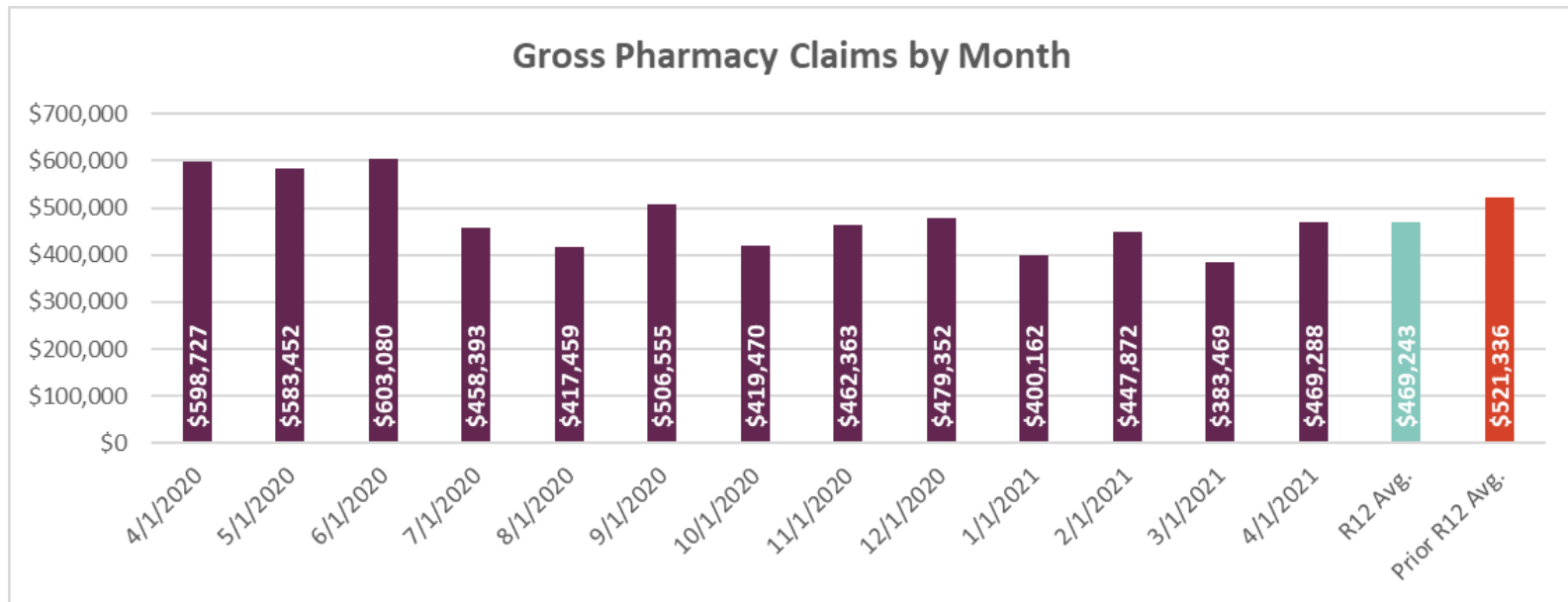
MEDICAL CLAIMS BY MONTH



Rolling 12 Average is 9.4% lower the Prior Rolling 12 Average



PHARMACY CLAIMS BY MONTH

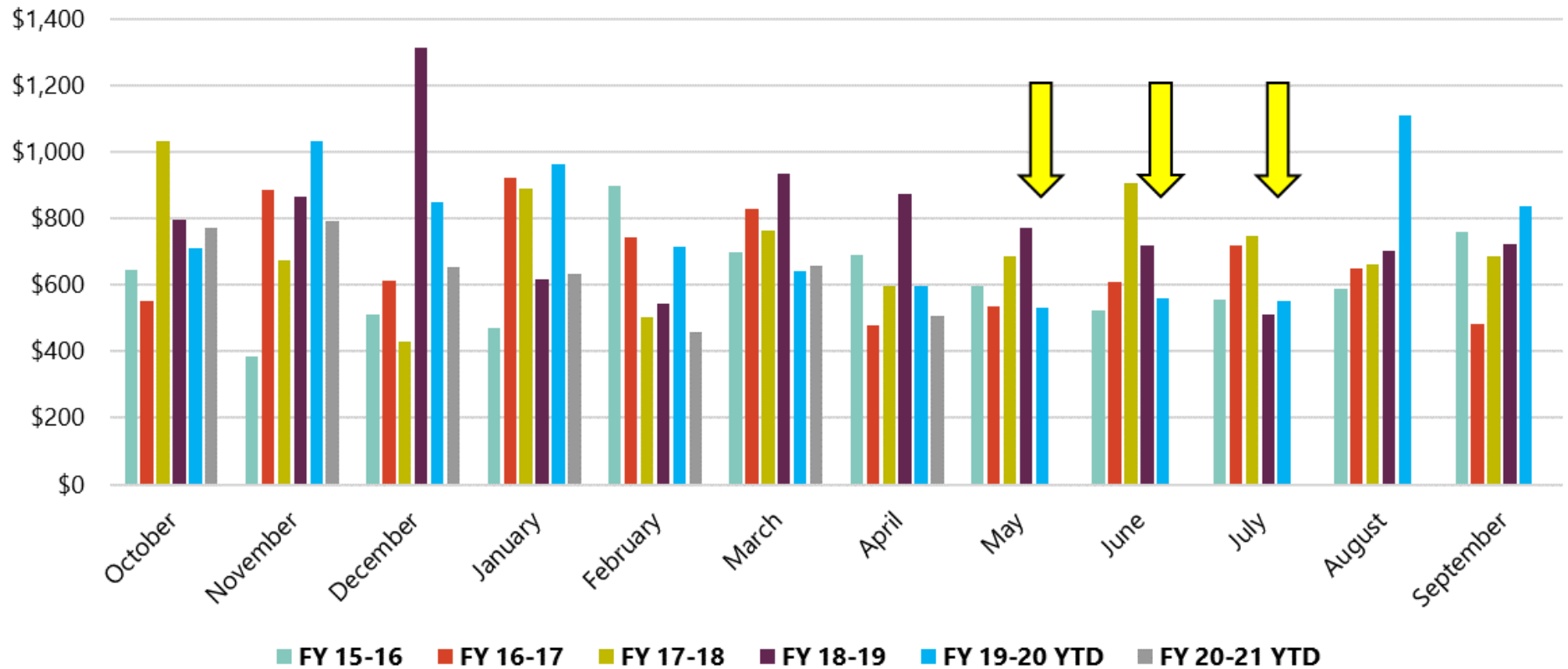


Rolling 12 Average is 10.9% lower the Prior Rolling 12 Average



COVID-19 NORMALIZATION

Gross Medical Per Employee PEPM



FIXED COST ASSUMPTIONS

2021 Plan Year		
Medical Admin	PEPM	Annual
Nexus Plan	\$54.25	\$783,153
Choice +	\$51.55	\$205,375
Naviguard Admin	\$2.50	\$46,770
HSA Plan	\$51.55	\$21,032
Total	\$56.46	\$1,056,331

2022 Plan Year		
Medical Admin	PEPM	Annual
Nexus Plan	\$55.88	\$789,046
Choice +	\$53.10	\$119,964
Naviguard Admin	\$2.58	\$48,173
HSA Plan	\$53.10	\$129,961
Total	\$58.11	\$1,087,145

Increase: \$30,814

Stop-Loss Admin	PEPM	Annual
SL Family	\$71.06	\$1,329,390
Agg SL	\$4.47	\$83,625
Total	\$75.53	\$1,413,015

Stop-Loss Admin	PEPM	Annual
SL Family	\$76.74	\$1,435,742
Agg SL	\$4.47	\$83,625
Total	\$81.21	\$1,519,366

Increase: \$106,351

Other Costs	PEPM	Annual
Shared Savings (R12)	\$16.76	\$313,534
Legislative	\$0.48	\$9,057
Total	\$17.24	\$322,591

Other Costs	PEPM	Annual
Subrogation & A&R	\$0.91	\$17,054
Legislative	\$0.50	\$9,363
Total	\$1.41	\$26,417

Increase: -\$296,174

Rebates	PEPM	Annual
Rx Rebates	-\$100.09	-\$1,872,467

Rebates	PEPM	Annual
Rx Rebates	-\$104.60	-\$1,956,764

Increase: -\$84,297



2022 PLAN CHANGES

- **Plan Changes**

- Increase HSA Deposit for Single/Family to \$1,500
- Convert Nexus ACO to Navigate with larger network, PCP selection and referrals required

- **Implement:**

- Variable Copay and RX Accumulator program: Helps members access Copay discount programs to reduce expense. Actual employee expense paid is only counted towards OOP
- 3 No copay Chiro Visit
- Airrosti Virtual Remote Recovery
- AbleTO Mental Health App & Behavioral Health Benefits through UHC
- Wellness Virgin Pulse

- **Enrollment Migration**

- *Nexus/Navigate: 77% to 75%*
- *Choice + : 21% to 12%*
- *HSA Plan: 2% to 13%*

- **Employee Contributions**

- Small Increase Navigate/Choice+: '\$20 a year' on EE Only Navigate
- No Increase to HSA Plan



2022 PROPOSED PLAN DESIGNS

Current Plan Year (2021)		2022 Plan Year	
In-Network Benefits			
Nexus / Choice+ Plan	HSA Plan	Navigate / Choice+ Plan	HSA Plan
80%	80%	80%	80%
\$2,000	\$3,000	\$2,000	\$3,000
\$5,500	\$5,500	\$5,500	\$5,500
\$30	Deductible / Coinsurance	\$30	Deductible / Coinsurance
\$55	Deductible / Coinsurance	\$55	Deductible / Coinsurance
80%	Deductible / Coinsurance	80%	Deductible / Coinsurance
\$400	Deductible / Coinsurance	\$400	Deductible / Coinsurance
\$45	Deductible / Coinsurance	\$45	Deductible / Coinsurance
<u>Retail</u>	<u>Retail</u>	<u>Retail</u>	<u>Retail</u>
\$50	Integrated w/ Medical	\$50	Integrated w/ Medical
35% (\$10 Min/\$100 Max)	Deductible / Coinsurance	35% (\$10 Min/\$100 Max)	Deductible / Coinsurance
35% (\$40 Min/\$100 Max)	Deductible / Coinsurance	35% (\$40 Min/\$100 Max)	Deductible / Coinsurance
35% (\$75 Min/\$100 Max)	Deductible / Coinsurance	35% (\$75 Min/\$100 Max)	Deductible / Coinsurance
\$125	Deductible / Coinsurance	\$125	Deductible / Coinsurance
N/A	\$500/\$500	N/A	\$1,500/\$1,500
77% / 21%	2%	75% / 12%	13.0%

2022: Navigate Network will replace Nexus Network.
PCP Selection and Referrals required



2022 BUDGET PROJECTION

INCLUDING PLAN DESIGN & CONTRIBUTION CHANGES

	2021		2022
	Budget	HMA Reforecast	HMA Projection
Total Operating Expenses	\$24,651,341	\$22,181,116	\$25,266,961
Total Revenue Accounts	\$24,661,999	\$24,558,758	\$24,435,901
(Surplus)/Deficit	(\$10,658)	(\$2,377,642)	\$831,060

	2021	2022
	Budget	HMA Projection
FTE Positions	1,946	1,958
FTE Funding	\$844	\$844

FTE Funding Increase: 0.0%



2022 EMPLOYEE CONTRIBUTIONS

SMALL INCREASE TO NEXUS/CHOICE

(NEXUS PLAN BECOMES NAVIGATE)

	2021 Monthly Contributions			
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Nexus Plan	\$54.08	\$216.32	\$113.36	\$226.72
Choice +	\$211.12	\$350.48	\$269.36	\$404.56
HSA Plan	\$44.00	\$176.00	\$92.23	\$204.58
	Monthly \$ Increase			
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Navigate Plan	\$1.67	\$6.49	\$3.40	\$6.80
Choice +	\$6.33	\$10.51	\$8.08	\$12.14
HSA Plan	\$0.00	\$0.00	\$0.00	\$0.00

Total Annual Increase			
<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
\$20.00	\$77.88	\$40.81	\$81.62
\$76.00	\$126.17	\$96.97	\$145.64
\$0.00	\$0.00	\$0.00	\$0.00

	\$ Per Paycheck Increase			
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Navigate Plan	\$0.83	\$3.24	\$1.70	\$3.40
Choice +	\$3.17	\$5.26	\$4.04	\$6.07
HSA Plan	\$0.00	\$0.00	\$0.00	\$0.00

The were no increases to employee Medical contributions from 2020 to 2021.



2022 EMPLOYER/EMPLOYEE MEDICAL PLAN COST

2022 Employee/Employer Costs				
With All Incentives				
	Employee Per Pay Period	Monthly Employee	Monthly Employer	Total Cost
Naviagte Plan				
Employee Only	\$27.87	\$55.75	\$613.56	\$669.31
Employee/Spouse	\$111.40	\$222.81	\$1,283.14	\$1,505.95
Employee/Child	\$58.38	\$116.76	\$1,221.86	\$1,338.62
Employee/Family	\$116.76	\$233.52	\$1,941.74	\$2,175.26
With All Incentives				
	Employee Per Pay Period	Monthly Employee	Monthly Employer	Total Cost
Choice Plus Plan				
Employee Only	\$108.73	\$217.45	\$518.79	\$736.24
Employee/Spouse	\$180.50	\$360.99	\$1,295.55	\$1,656.55
Employee/Child	\$138.72	\$277.44	\$1,195.04	\$1,472.49
Employee/Family	\$208.35	\$416.70	\$1,976.09	\$2,392.79
With All Incentives				
	Employee Per Pay Period	Monthly Employee	Monthly Employer	Total Cost
HSA Plan				
Employee Only	\$22.00	\$44.00	\$598.56	\$642.56
Employee/Spouse	\$88.00	\$176.00	\$1,269.75	\$1,445.75
Employee/Child	\$46.12	\$92.23	\$1,192.88	\$1,285.11
Employee/Family	\$102.29	\$204.58	\$1,883.73	\$2,088.31

**Total Cost = Medical & RX claims + Administration
+ Stop Loss Insurance costs**



2022 RETIREE CONTRIBUTIONS

RETIRE PRIOR TO 2/1/2013

PY 2021 Monthly Contributions				
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Nexus Plan	\$54.08	\$216.32	\$113.36	\$226.72
Choice +	\$211.12	\$350.48	\$269.36	\$404.56
PY 2022 Monthly Contributions				
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Navigate Plan	\$55.75	\$222.81	\$116.76	\$276.60
Choice +	\$217.45	\$360.99	\$277.44	\$475.36
Monthly \$ Increase				
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Navigate Plan	\$1.67	\$6.49	\$3.40	\$49.88
Choice +	\$6.33	\$10.51	\$8.08	\$70.80

PY 2021 Enrollment				
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Nexus Plan	9	3	2	0
Choice +	3	3	0	1



2022 RETIREE CONTRIBUTIONS

8-15 YRS OF SERVICE, RETIRE AFTER 2/1/2013

PY 2021 Monthly Contributions				
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Nexus Plan	\$410.80	\$790.40	\$643.76	\$974.48
Choice +	\$580.32	\$1,024.40	\$833.04	\$1,217.84
PY 2022 Monthly Contributions				
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Navigate Plan	\$423.46	\$814.11	\$663.07	\$1,188.87
Choice +	\$597.73	\$1,055.13	\$858.03	\$1,430.97
Monthly \$ Increase				
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Navigate Plan	\$12.66	\$23.71	\$19.31	\$214.39
Choice +	\$17.41	\$30.73	\$24.99	\$213.13

PY 2021 Enrollment				
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Nexus Plan	4	0	1	0
Choice +	1	0	1	0



2022 RETIREE CONTRIBUTIONS

16+ YR'S OF SERVICE, RETIRE AFTER 2/1/2013

PY 2021 Monthly Contributions				
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Nexus Plan	\$225.68	\$455.52	\$353.60	\$535.60
Choice +	\$377.52	\$755.04	\$512.72	\$755.04
PY 2022 Monthly Contributions				
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Navigate Plan	\$232.64	\$469.19	\$364.21	\$653.44
Choice +	\$388.85	\$777.69	\$528.10	\$887.18
Monthly \$ Increase				
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Navigate Plan	\$6.96	\$13.67	\$10.61	\$117.84
Choice +	\$11.33	\$22.65	\$15.38	\$132.14

PY 2021 Enrollment				
	<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
Nexus Plan	30	16	5	14
Choice +	9	2	1	3





Thank You!