

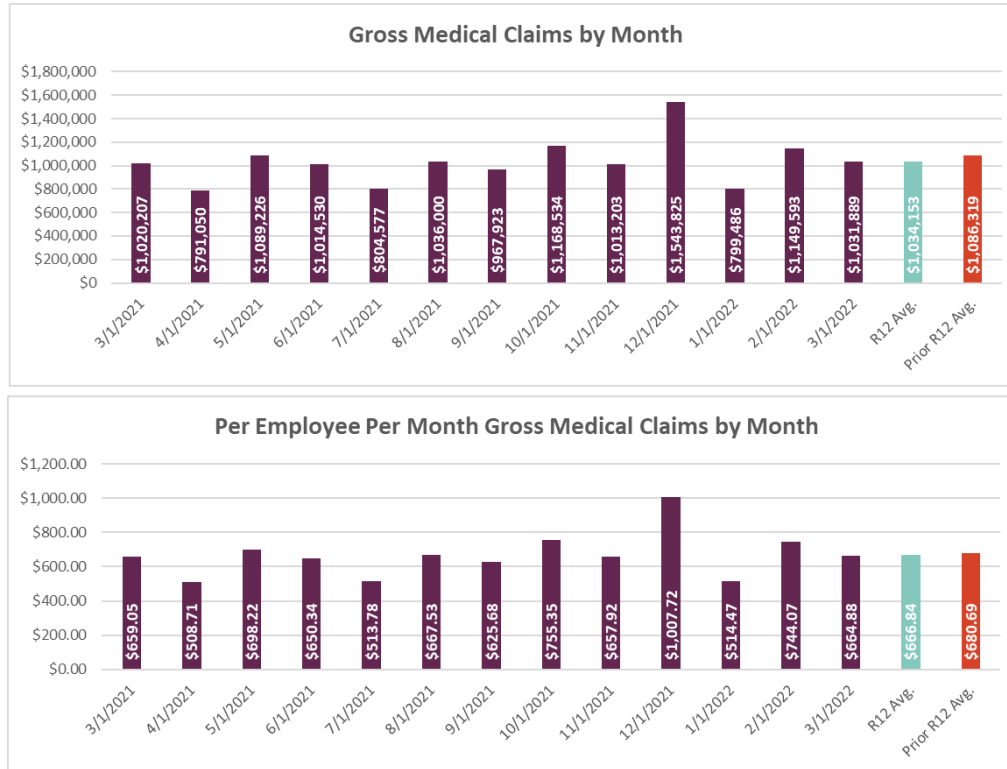


# Williamson County

2023 Benefit Committee Recommendations

**June 1, 2022**

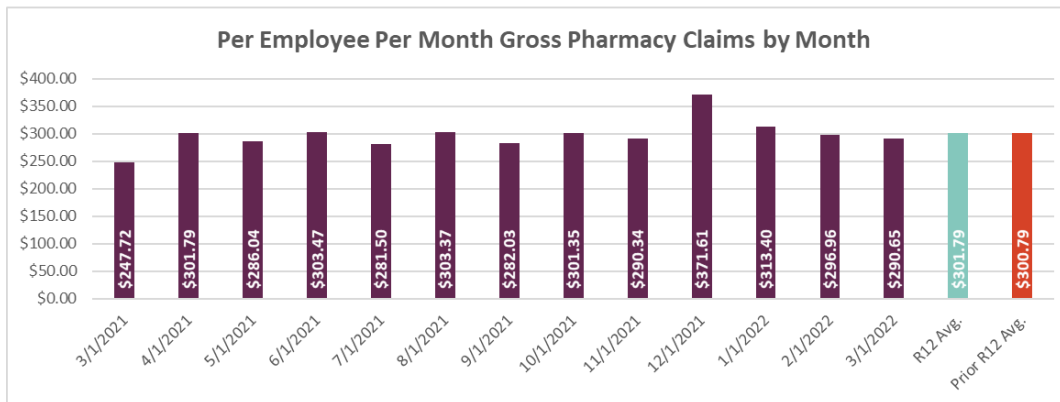
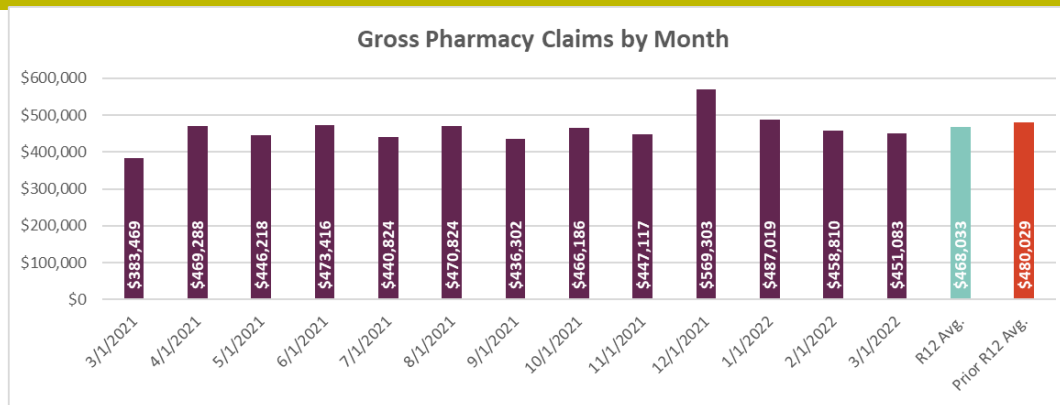
# Medical Claims by Month



**Rolling 12 Average PEPM is 2.0% lower than Prior Rolling 12 Average PEPM**



# Pharmacy Claims by Month

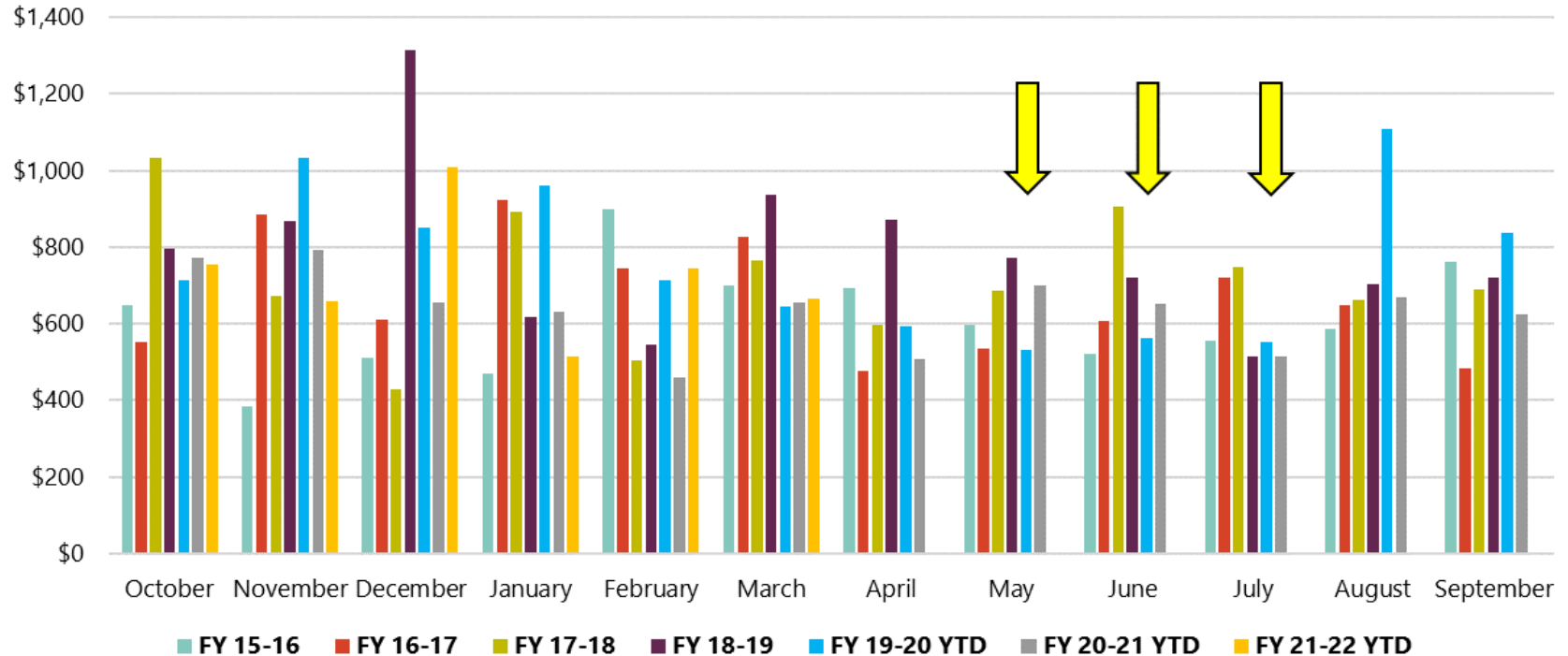


**Rolling 12 Average PEPM is 0.3% higher than Prior Rolling 12 Average PEPM**



# COVID Normalization

## Gross Medical Per Employee PEPM



# Fixed Cost Assumptions

2021 Plan Year		
Medical Admin	PEPM	Annual
Navigate Plan	\$54.57	\$628,646
Choice +	\$51.79	\$168,214
Naviguard Admin	\$2.50	\$46,560
HSA Plan	\$51.79	\$131,961
<b>Total</b>	<b>\$52.37</b>	<b>\$975,381</b>

Stop-Loss Admin	PEPM	Annual
SL Family	\$76.39	\$1,422,687
Agg SL	\$4.33	\$80,642
<b>Total</b>	<b>\$80.72</b>	<b>\$1,503,329</b>

Other Costs	PEPM	Annual
Shared Savings (R12)	\$0.00	\$0
Legislative	\$0.47	\$8,810
<b>Total</b>	<b>\$0.47</b>	<b>\$8,810</b>

Rebates	PEPM	Annual
Rx Rebates	-\$112.50	-\$2,095,219

2022 Plan Year		
Medical Admin	PEPM	Annual
Navigate Plan	\$54.57	\$628,646
Choice +	\$51.79	\$168,214
Naviguard Admin	\$2.50	\$46,560
HSA Plan	\$51.79	\$131,961
<b>Total</b>	<b>\$42.39</b>	<b>\$975,381</b>

*Increase: \$0*

Stop-Loss Admin	PEPM	Annual
SL Family	\$91.23	\$1,699,068
Agg SL	\$4.27	\$79,524
<b>Total</b>	<b>\$95.50</b>	<b>\$1,778,592</b>

*Increase: \$275,263*

Other Costs	PEPM	Annual
Subrogation & A&R	\$0.91	\$16,977
Legislative	\$0.50	\$9,240
<b>Total</b>	<b>\$1.41</b>	<b>\$26,218</b>

*Increase: \$17,408*

Rebates	PEPM	Annual
Rx Rebates	-\$110.93	-\$2,066,002

*Increase: \$29,216*

# 2023 Plan Change Recommendations

## **Plan Changes:**

- **Medical/Rx**
  - Specialist copay for Behavioral Health: \$30 copay
  - Diagnostic and Preventive Colonoscopies: covered at 100%
  - Diagnostic and Preventive Mammograms: covered at 100%
- **Vision**
  - Buy Up Plan Only, Tier 1 Progressive Lens: covered at 100% (in-network)

## **Implementations:**

- Kaia MSK program
- 2<sup>nd</sup> MD program

## **Contributions:**

- No contribution increases to Medical/Rx or Dental plans for employees
- Alternate Vision Plan Offering to cover Progressive Lens
  - Vision contributions will increase 15% if alternate vision plan selected



# 2023 Proposed Medical Plan Designs

	Current Plan Year (2022)		2023 Plan Year	
	In-Network Benefits			
	Nexus / Choice+ Plan	HSA Plan	Navigate / Choice+ Plan	HSA Plan
<b><u>Medical Plan Design</u></b>				
Coinsurance	80%	80%	80%	80%
Annual Deductible (Individual)	\$2,000	\$3,000	\$2,000	\$3,000
Out of Pocket Max (Indiviudal)	\$5,500	\$5,500	\$5,500	\$5,500
Physician Office Visit	\$30	Deductible / Coinsurance	\$30	Deductible / Coinsurance
Specialist Office Visit	\$55	Deductible / Coinsurance	\$55	Deductible / Coinsurance
Inpatient Hospital	80%	Deductible / Coinsurance	80%	Deductible / Coinsurance
Emergency Room	\$400	Deductible / Coinsurance	\$400	Deductible / Coinsurance
Urgent Care	\$45	Deductible / Coinsurance	\$45	Deductible / Coinsurance
<b><u>Pharmacy</u></b>	<b><u>Retail</u></b>	<b><u>Retail</u></b>	<b><u>Retail</u></b>	<b><u>Retail</u></b>
Rx Deductible	\$50	Integrated w/ Medical	\$50	Integrated w/ Medical
Generic	35% (\$10 Min/\$100 Max)	Deductible / Coinsurance	35% (\$10 Min/\$100 Max)	Deductible / Coinsurance
Preferred Brand	35% (\$40 Min/\$100 Max)	Deductible / Coinsurance	35% (\$40 Min/\$100 Max)	Deductible / Coinsurance
Non-preferred Brand	35% (\$75 Min/\$100 Max)	Deductible / Coinsurance	35% (\$75 Min/\$100 Max)	Deductible / Coinsurance
Specialty Pharmacy	\$125	Deductible / Coinsurance	\$125	Deductible / Coinsurance
<b><u>HSA Deposit (Individual/Family)</u></b>	N/A	\$1,500/\$1,500	N/A	\$1,500/\$1,500
Active Enrollment %	66% / 19%	15%	66% / 19%	15%

## 2023 Plan Year

- Specialist copay for Behavioral Health: \$30 copay
- Diagnostic and Preventive Colonoscopies: covered at 100%
- Diagnostic and Preventive Mammograms: covered at 100%



# 2023 Vision Plan Options

	Enrollment	<u>Basic</u> Current Plan	<u>Buy-Up</u> Alternate Progressive Lens	<i>Increase</i>
<b>Employee</b>	616	\$12.69	\$14.62	\$1.93
<b>Employee + Spouse</b>	184	\$24.07	\$29.24	\$5.17
<b>Employee + Child(ren)</b>	182	\$28.23	\$31.88	\$3.65
<b>Employee + Family</b>	291	\$39.71	\$45.20	\$5.49
<b>Monthly Total</b>		\$28,940	\$33,341	\$4,402
<b>Annual Total</b>		\$347,273	\$400,097	\$52,825
				<b>15.21%</b>

**From 2020-2022:**

414 Progressive Standard Lens





# 2023 Budget Projections

*Including Plan Design Changes*

	2022		2023
	Budget	HMA Reforecast	HMA Projection
Total Operating Expenses	\$24,977,159	\$22,189,051	\$26,471,780
Total Revenue Accounts	\$24,661,999	\$24,480,262	\$26,581,877
<b>(Surplus)/Deficit</b>	<b>\$315,160</b>	<b>(\$2,291,212)</b>	<b>(\$110,097)</b>

	2022	2023
	Budget	HMA Projection
FTE Positions	<b>2,012</b>	<b>2,011</b>
FTE Funding	<b>\$844</b>	<b>\$844</b>

***FTE Funding Increase: 0.0%***



# 2023 Employee Contributions

*No Increase*

	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	\$233.52
Choice +	\$217.45	\$360.99	\$277.44	\$416.70
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	\$0.00	\$0.00	\$0.00	\$0.00
Choice +	\$0.00	\$0.00	\$0.00	\$0.00
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>
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$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	\$0.00	\$0.00	\$0.00	\$0.00
Choice +	\$0.00	\$0.00	\$0.00	\$0.00
HSA Plan	\$0.00	\$0.00	\$0.00	\$0.00



# 2022 Employer/Employee Medical Plan Cost

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

2022 Employee/Employer Costs				
With All Incentives				
Navigate Plan	Employee Per Pay Period	Employee Monthly	WilCo Monthly	Monthly Total Cost
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				
Choice Plus Plan	Employee Per Pay Period	Employee Monthly	WilCo Monthly	Monthly Total Cost
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				
HSA Plan	Employee Per Pay Period	Monthly Employee	Monthly Employer	Monthly Total Cost
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



# 2022 Retiree Contributions

*Retiree prior to 2/1/2013*

2021 Monthly Premiums			
<u>EE</u>	<u>ES</u>	<u>EC</u>	<u>EF</u>
\$54.08	\$216.32	\$113.36	\$226.72
\$211.12	\$350.48	\$269.36	\$404.56
2022 Monthly Contributions			
<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
\$55.75	\$222.81	\$116.76	\$233.52
\$217.45	\$360.99	\$277.44	\$416.70
2023 Monthly Contributions			
<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
\$55.75	\$222.81	\$116.76	\$233.52
\$217.45	\$360.99	\$277.44	\$416.70

2021 Enrollment			
<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
11	3	2	0
3	3	0	1
2022 Enrollment			
<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
9	3	2	0
3	3	0	1
2023 % Increase			
<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
0%	0%	0%	0%
0%	0%	0%	0%



# 2022 Retiree Contributions

*8-15 yrs of Service, Retiree After 2/1/2013*

2021 Monthly Premiums			
<u>EE</u>	<u>ES</u>	<u>EC</u>	<u>EF</u>
\$410.80	\$790.40	\$643.76	\$974.08
\$580.32	\$1,024.40	\$833.04	\$1,217.84
2022 Monthly Contributions			
<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
\$423.46	\$814.11	\$663.07	\$1,188.87
\$597.73	\$1,055.13	\$858.03	\$1,430.97
2023 Monthly Contributions			
<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
\$423.46	\$814.11	\$663.07	\$1,188.87
\$597.73	\$1,055.13	\$858.03	\$1,430.97

2021 Enrollment			
<u>EE</u>	<u>ES</u>	<u>EC</u>	<u>EF</u>
5	1	1	0
1	0	0	1
2022 Enrollment			
<u>EE</u>	<u>ES</u>	<u>EC</u>	<u>EF</u>
4	0	1	0
1	0	1	0
2023 % Increase			
<u>EE</u>	<u>ES</u>	<u>EC</u>	<u>EF</u>
0%	0%	0%	0%
0%	0%	0%	0%



# 2022 Retiree Contributions

*16+ Years of Service, Retire after 2/1/2013*

2021 Monthly Premiums			
<u>EE</u>	<u>ES</u>	<u>EC</u>	<u>EF</u>
\$225.68	\$455.52	\$353.60	\$535.60
\$377.52	\$755.04	\$512.72	\$755.04
2022 Monthly Premiums			
<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
\$232.64	\$469.19	\$364.21	\$653.44
\$388.85	\$777.69	\$528.10	\$887.18
2023 Monthly Premiums			
<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
\$232.64	\$469.19	\$364.21	\$653.44
\$388.85	\$777.69	\$528.10	\$887.18

2021 Enrollment			
<u>EE</u>	<u>ES</u>	<u>EC</u>	<u>EF</u>
32	14	4	12
11	1	1	3
2022 Enrollment			
<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
32	18	5	14
9	2	1	3
2023 % Increase			
<u>Employee</u>	<u>EE + Spouse</u>	<u>EE + Child</u>	<u>Family</u>
0%	0%	0%	0%
0%	0%	0%	0%



Thank  
you.