



# Williamson County

2<sup>nd</sup> Quarter Benefit Committee Meeting

**May 1, 2024**



# United Healthcare Plan Performance Review

# 2024 / 2025 Budget Add-Ons

# 2024/2025 Budget Add-Ons

## LifeLine

- Wellness Week in 2025
- Estimated cost: 140 scans at \$36 per scan = \$51,660

## Heart CT Scan

- 2025 estimated 500 scans at \$75 per scan = \$37,500

## Dexa

- 2025 two events estimated 6 busses at \$12,000 = \$24,000

## Airrosti Benefit Change to \$0 copay

- 2024 estimated cost = \$875
- 2025 Would like to offer onsite options. This would require the Choice plan being added to the plan offerings

Additional estimated expense from above Preventive services and screenings should be considered cost neutral due to added benefits of early detection resulting in less costly current and future utilization.



# 2024/2025 Potential Budget Add-Ons, continued

## Dental

- **Low Plan:** Increase Calendar Year OOP Max from \$750 to \$1,000 (+5% load)
- **High Plan:** Increase Calendar Year OOP Max from \$1,500 to \$1,750 (+5% load). Increase child Ortho Lifetime benefit Max from \$2,000 to \$2,500. Additional (+2% load).

## Wellness Administration (Tobacco Reasonable Alternative Standard)

- Estimated costs +\$200,000 annually.



# 2024/2025 UHC Changes

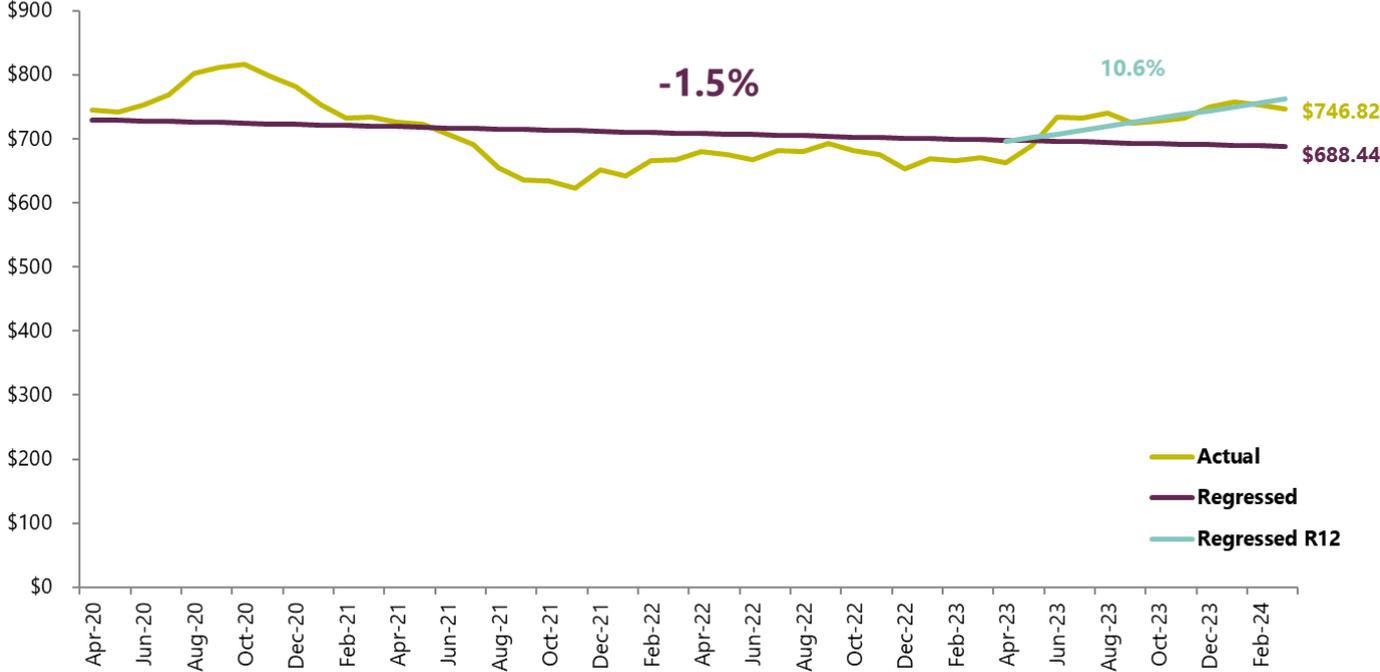
- Improving Network Access

	<b>Total</b>			
enrollment	<b>1,665</b>	<b>1,099</b>	<b>350</b>	<b>216</b>
% by plan		<b>66%</b>	<b>21%</b>	<b>13%</b>
<b>Current State 2025</b>		<b>Navigate plan</b>	<b>Choice +</b>	<b>HSA</b>
Medical Only costs	<b>\$738.28</b>	<b>\$738.28</b>	<b>\$738.28</b>	<b>\$738.28</b>
Network Value		<b>100%</b>	100%	100%
Revised Value		<b>\$738.28</b>	<b>\$738.28</b>	<b>\$738.28</b>
Est RX costs		<b>\$275.95</b>	<b>\$275.95</b>	<b>\$275.95</b>
Estimated Admin Costs		<b>\$152.97</b>	<b>\$152.97</b>	<b>\$152.97</b>
Total Costs		<b>\$1,167.20</b>	<b>\$1,167.20</b>	<b>\$1,167.20</b>
Wtd Average	<b>\$1,167.20</b>			
<b>Improved State 2025</b>		<b>Move to EPO plan</b>	<b>Choice +</b>	<b>HSA</b>
Medical Only costs	<b>\$738.28</b>	<b>\$738.28</b>	<b>\$738.28</b>	<b>\$738.28</b>
Network Value adj (Navigate only)		<b>94%</b>	100%	100%
Revised Value		<b>\$785.40</b>	<b>\$738.28</b>	<b>\$738.28</b>
Est RX costs		<b>\$275.95</b>	<b>\$275.95</b>	<b>\$275.95</b>
Estimated Admin Costs		<b>\$152.97</b>	<b>\$152.97</b>	<b>\$152.97</b>
Total Costs		<b>\$1,214.32</b>	<b>\$1,167.20</b>	<b>\$1,167.20</b>
Wtd Average	<b>\$1,198.30</b>			
Estimated % increase if Navigate is changed to EPO, before plan changes that will need to be made to differentiate current Navigate vs Choice+	<b>2.7%</b>			



# Medical Trend Rolling 12

### Look- Back Rolling 12 Medical Claims

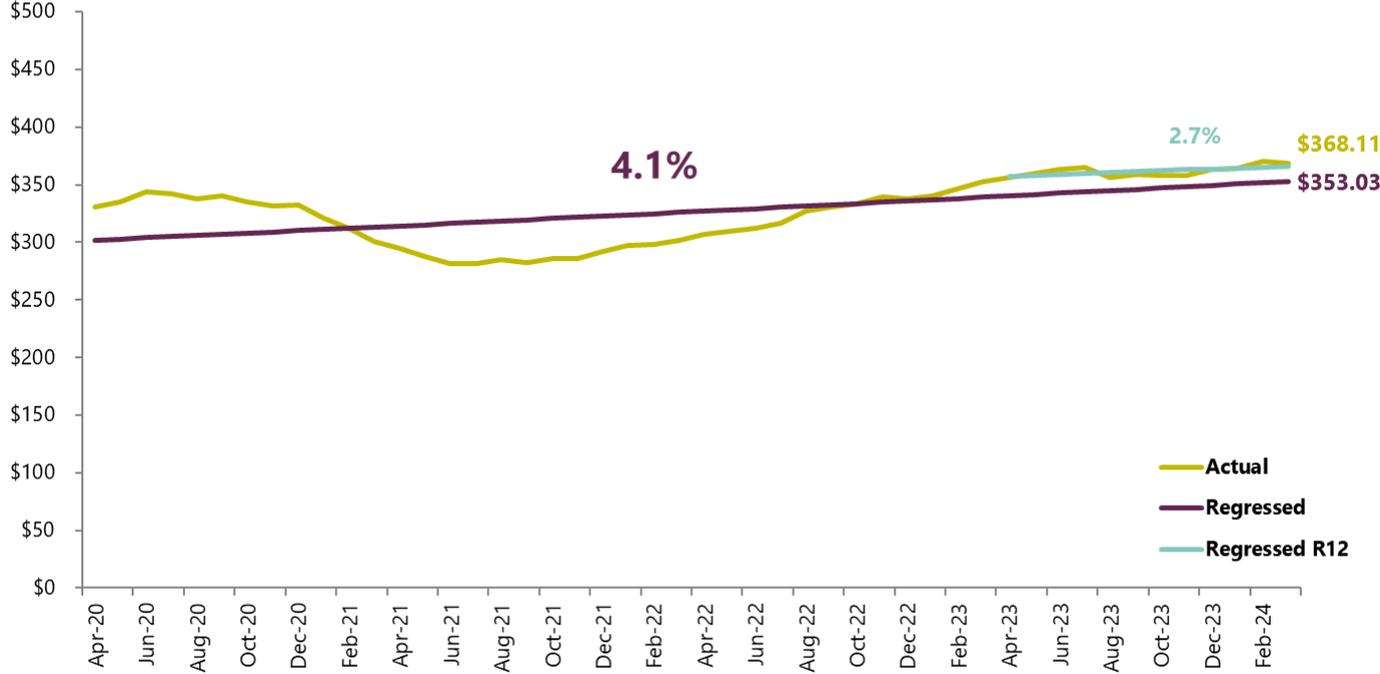


Gross medical claims before SL reimbursements



# Pharmacy Trend Rolling 12

### Look-Back Rolling 12 Rx Claims

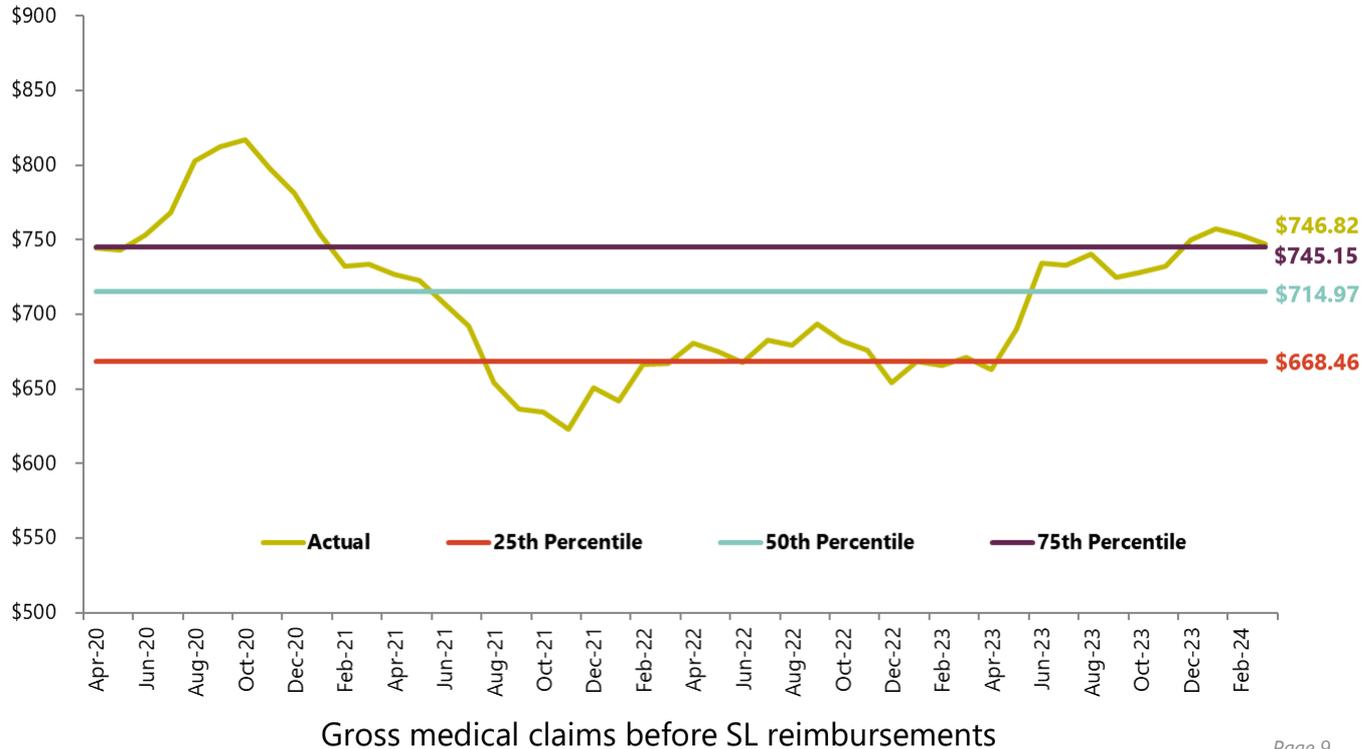


Gross pharmacy claims before rebates



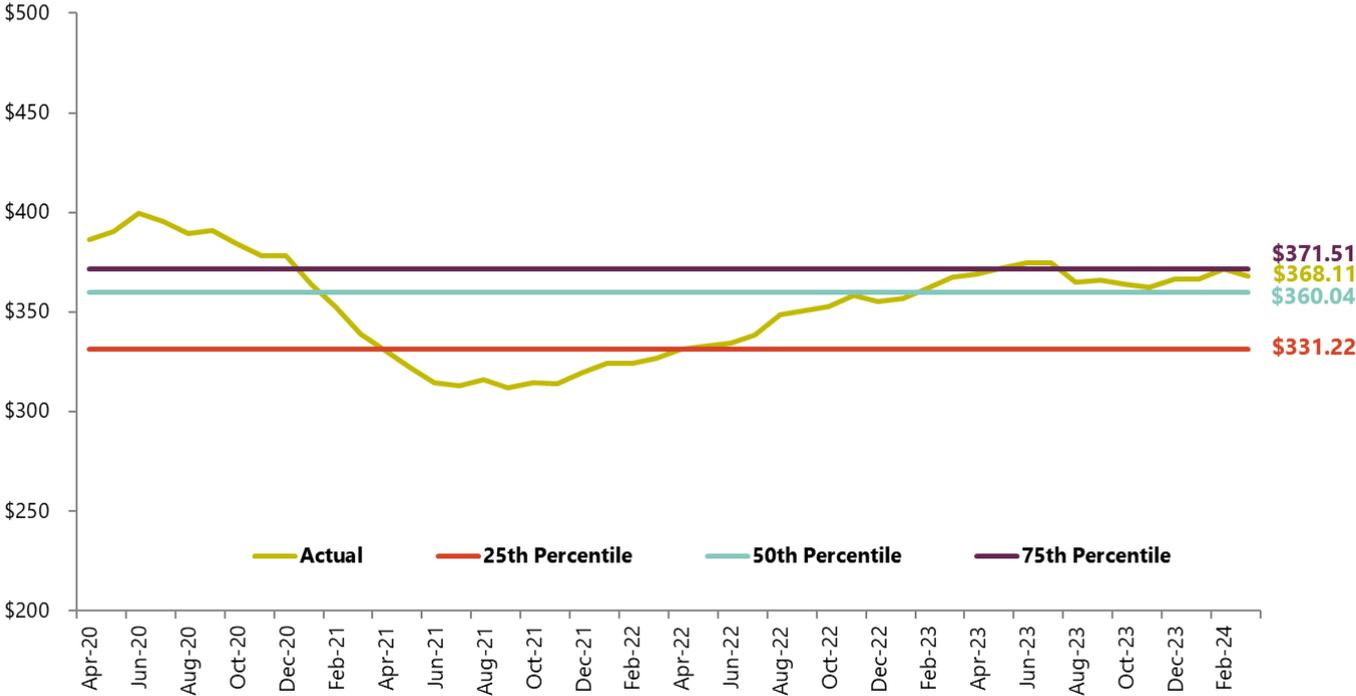
# Medical Trend PCL

## Past Coverage Level (PCL) - Medical



# Pharmacy Trend PCL

Past Coverage Level (PCL) - Rx



Gross pharmacy claims before Rx rebates

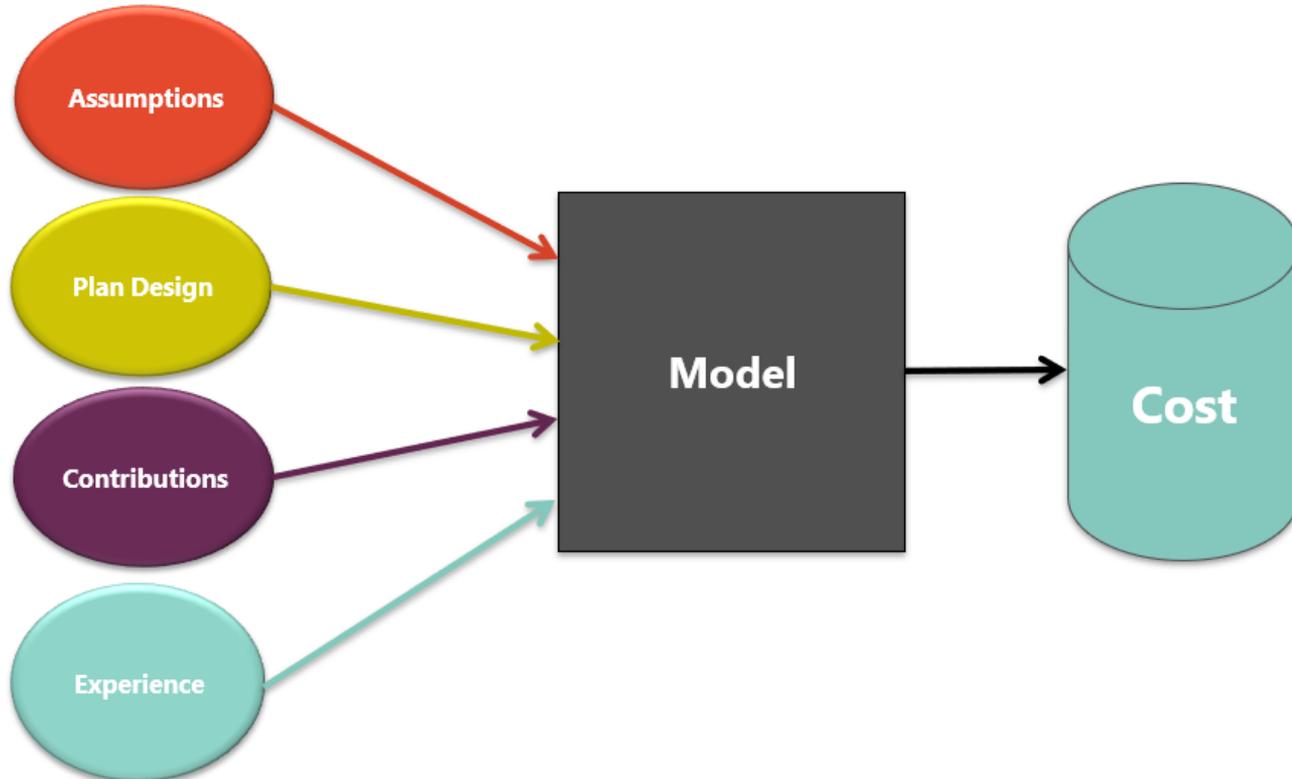


# High-Cost Claimants

Claimant ID	Relationship Description	Claimant Coverage Status	Medical Diagnosis Code	Medical Diagnosis Code Description	RX Standard Therapeutic Class Description	*Derived Claim Status	Medical Paid	Rx Paid	Total Paid
Claimant 1	EMPLOYEE	ACTIVE	T84.226A	DISPLACEMENT IF DEVC VERTEBRAE INIT	LIPOTROPICS	OPEN	\$232,763.26	\$141.74	\$232,905.00
Claimant 2	SPOUSE	ACTIVE	Z51.12	ENC ANTINEOPLASTIC IMMUNOTHERAPY	MISCELLANEOUS	OPEN	\$98,161.43	\$13,139.94	\$111,301.37
Claimant 3	EMPLOYEE	ACTIVE	Z51.12	ENC ANTINEOPLASTIC IMMUNOTHERAPY	ANTINEOPLASTICS	OPEN	\$75,457.89	\$27,394.73	\$102,852.62
Claimant 4	SPOUSE	ACTIVE	999.999	OTHER DIAGNOSIS	MISCELLANEOUS	OPEN	\$89,062.69	\$301.26	\$89,363.95
Claimant 5	EMPLOYEE	ACTIVE	C71.1	MALIGNANT NEOPLASM OF FRONTAL LOBE	ANTINEOPLASTICS	OPEN	\$81,563.70	\$6,221.57	\$87,785.27
Claimant 6	CHILD	ACTIVE	E84.0	CF WITH PULMONARY MANIFESTATIONS	MISCELLANEOUS	OPEN	\$3,653.24	\$80,659.75	\$84,312.99
Claimant 7	EMPLOYEE	ACTIVE	Z51.12	ENC ANTINEOPLASTIC IMMUNOTHERAPY	ANTINEOPLASTICS	OPEN	\$59,939.47	\$18,763.04	\$78,702.51
Claimant 8	SPOUSE	ACTIVE	M47.894	OTHER SPONDYLOSIS THORACIC REGION	ANTINEOPLASTICS	OPEN	\$12,761.18	\$58,251.36	\$71,012.54
Claimant 9	SPOUSE	ACTIVE	K56.600	PART INTESTINAL OBST UNS AS TO CAU	ALL OTHER DERMATOLOGIC	OPEN	\$42,696.13	\$26,910.55	\$69,606.68
Claimant 10	SPOUSE	ACTIVE	T81.43XA	INFCT FL PRC ORG SPCE SRG SIT INIT	OTHER THERAPEUTIC CLASS	OPEN	\$68,655.06	\$642.17	\$69,297.23
Claimant 11	EMPLOYEE	ACTIVE	C79.51	SECONDARY MALIGNANT NEOPLASM BONE	ANTINEOPLASTICS	OPEN	\$17,391.31	\$42,676.81	\$60,068.12
Claimant 12	EMPLOYEE	ACTIVE	N18.6	END STAGE RENAL DISEASE	ANTICOAGULANTS	OPEN	\$57,104.52	\$1,107.03	\$58,211.55
Claimant 13	NEWBORN	ACTIVE	Z38.01	SINGLE LIVEBORN INFANT DELIV C-SECT	MISCELLANEOUS	OPEN	\$50,192.11	\$0.00	\$50,192.11



# Budget Model



Thank  
you.