

A decorative graphic consisting of a grid of colored squares in the top left corner. The grid is 3 rows high and 6 columns wide. The colors of the squares are: Row 1: Teal, Orange, Olive Green, Teal, White, Red. Row 2: Purple, Yellow, Red, Orange, Dark Teal, White. Row 3: Dark Teal, White, White, White, White, White.

# Williamson County

January Benefit Committee Meeting

January 16, 2025





# Agenda

- **Financials**
  - Medical/Pharmacy Trend Review
- **Large Claims Review**
- **January 2026 Plan Design Discussion**
- **Compliance Discussion**
- **Retiree Coverage Discussion**
- **Review Committee for Benefit RFPs**

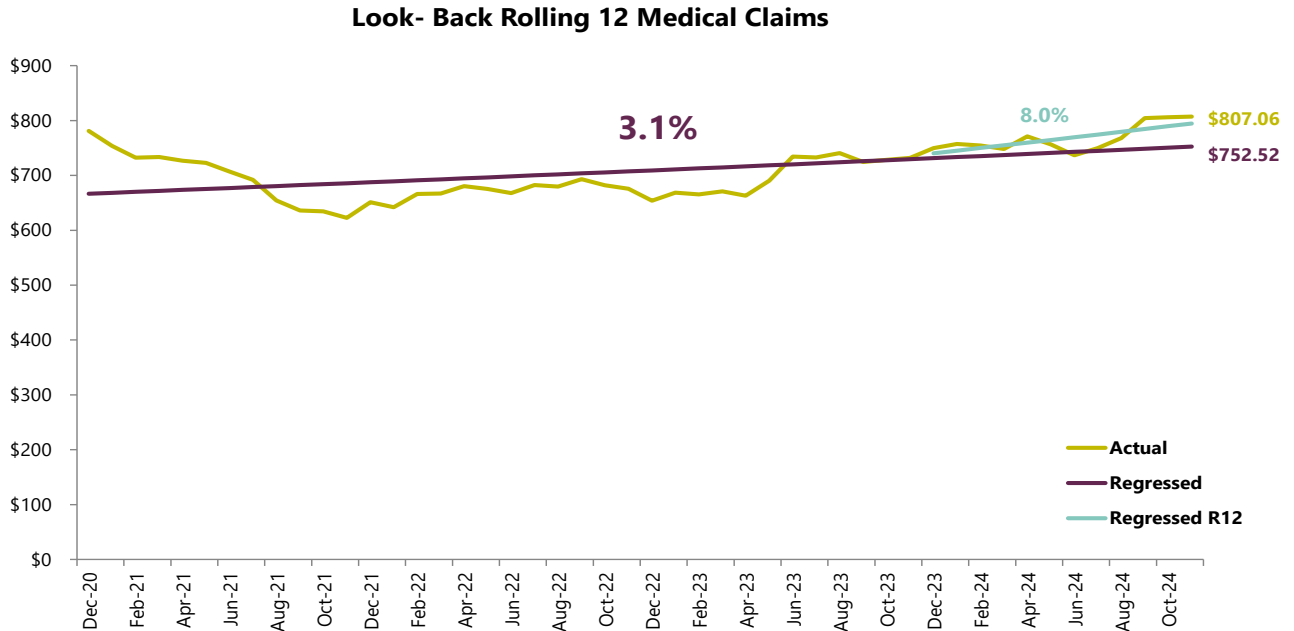
# Financials



HOLMES  
MURPHY.

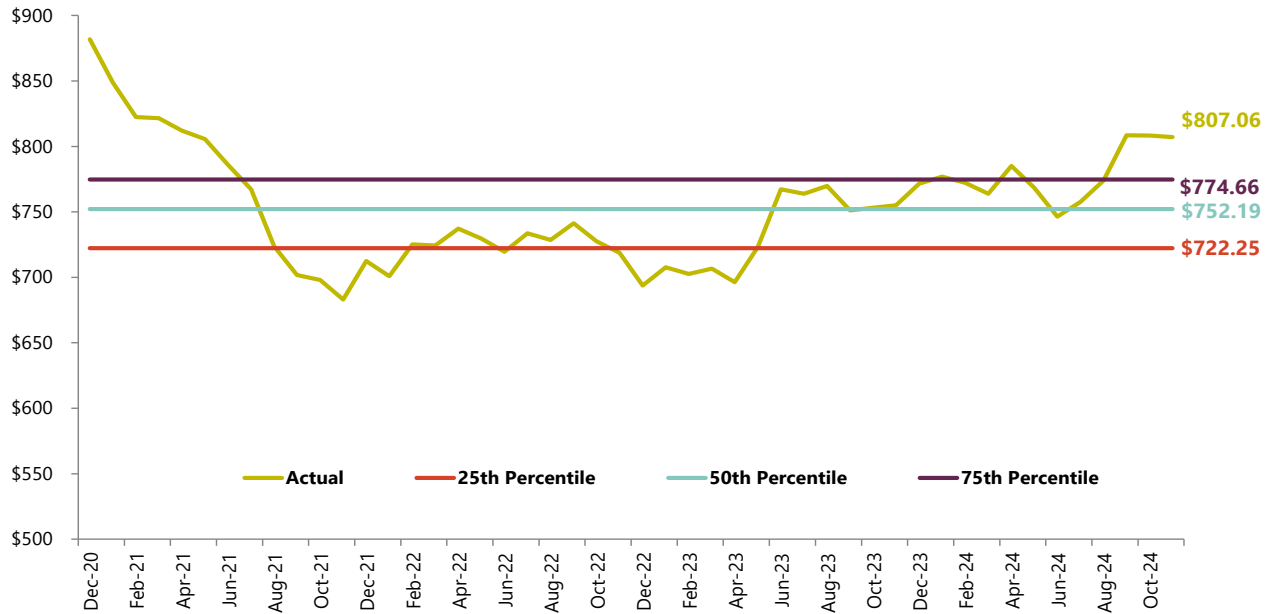
# Financial – Medical Trend, Rolling 12

(before stop loss reimbursements)



# Financial – Medical Trend, PCL

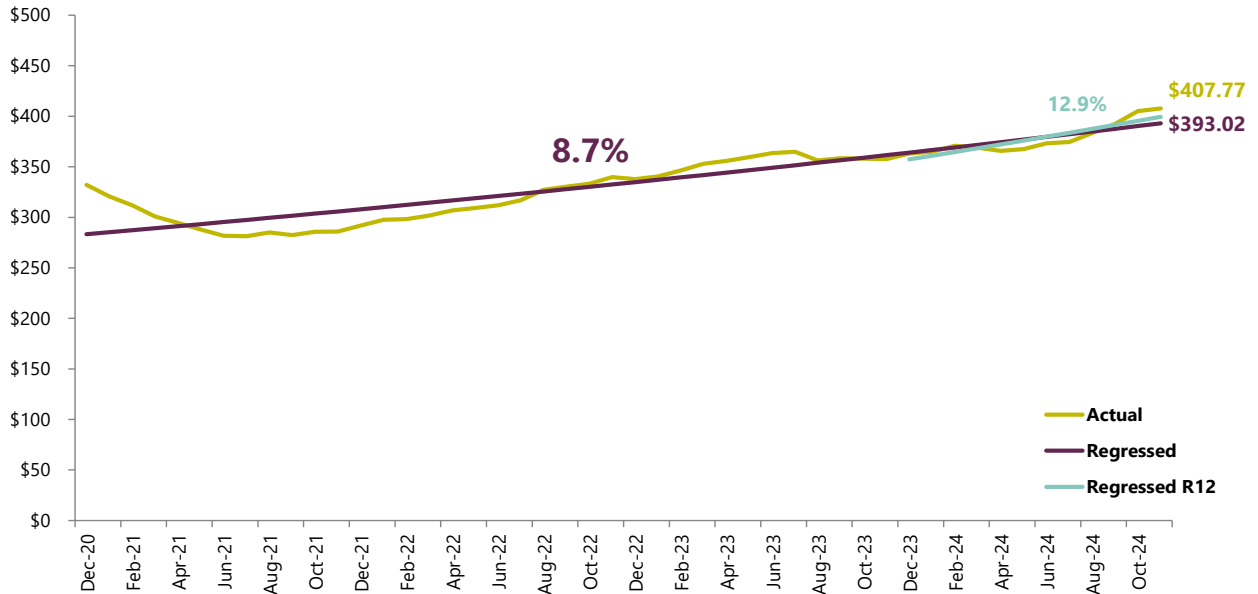
**Past Coverage Level (PCL) - Medical**



# Financial – Pharmacy Trend, Rolling 12

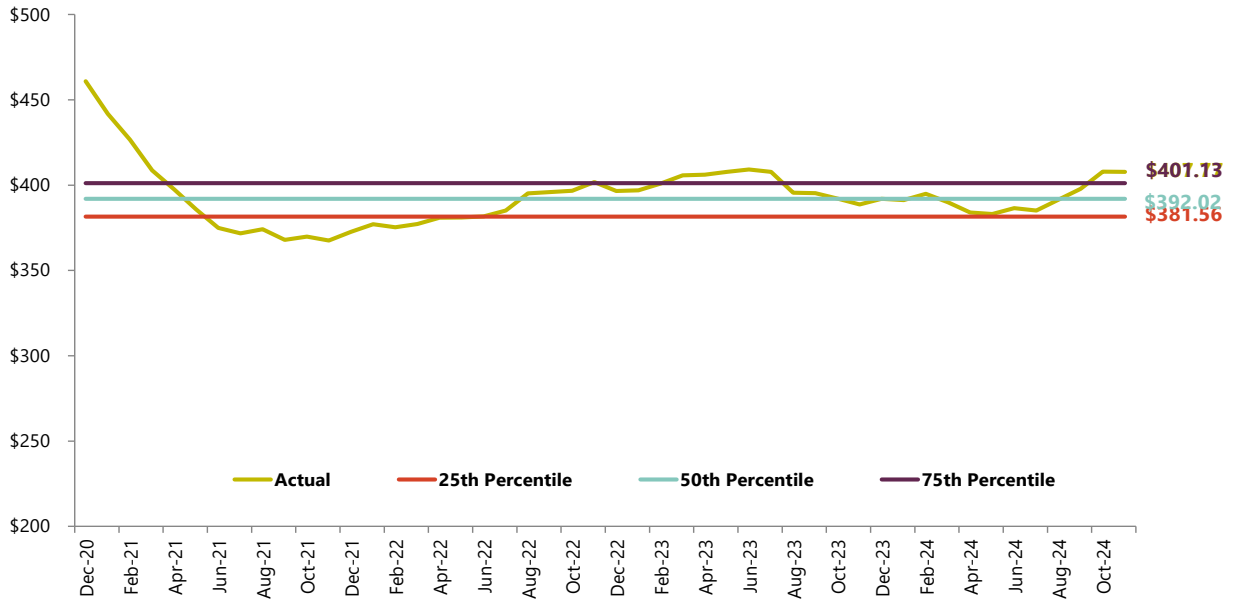
(before rebates)

Look-Back Rolling 12 Rx Claims

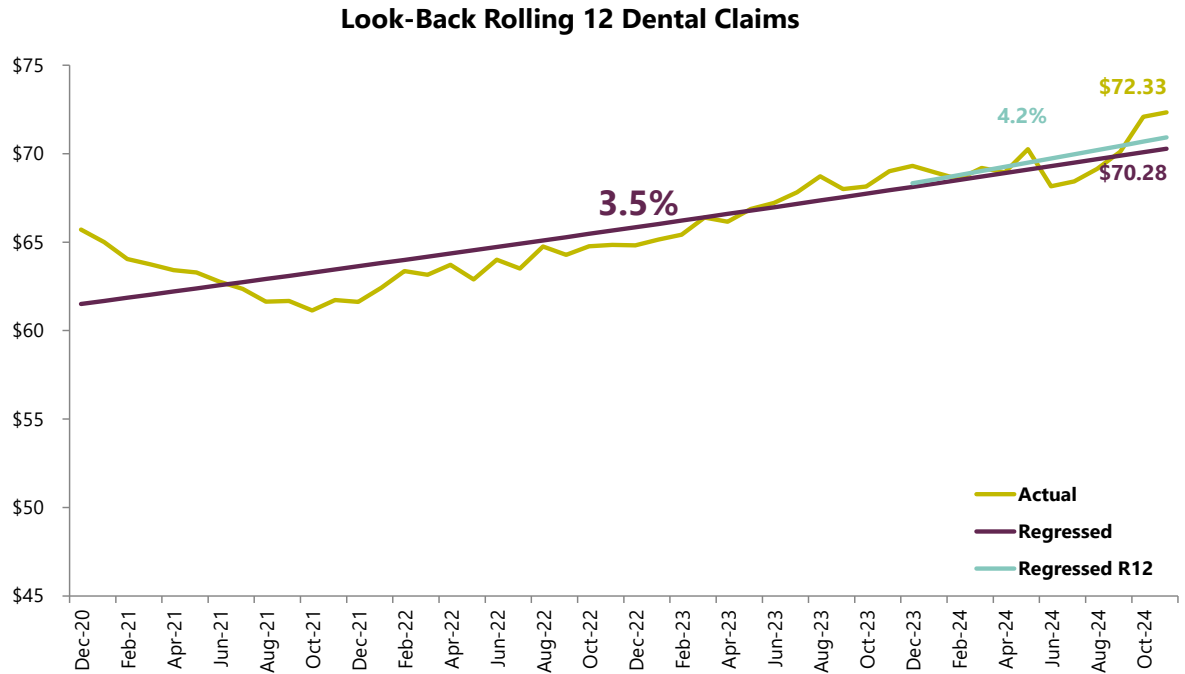


# Financial – Pharmacy Trend, PCL

Past Coverage Level (PCL) - Rx

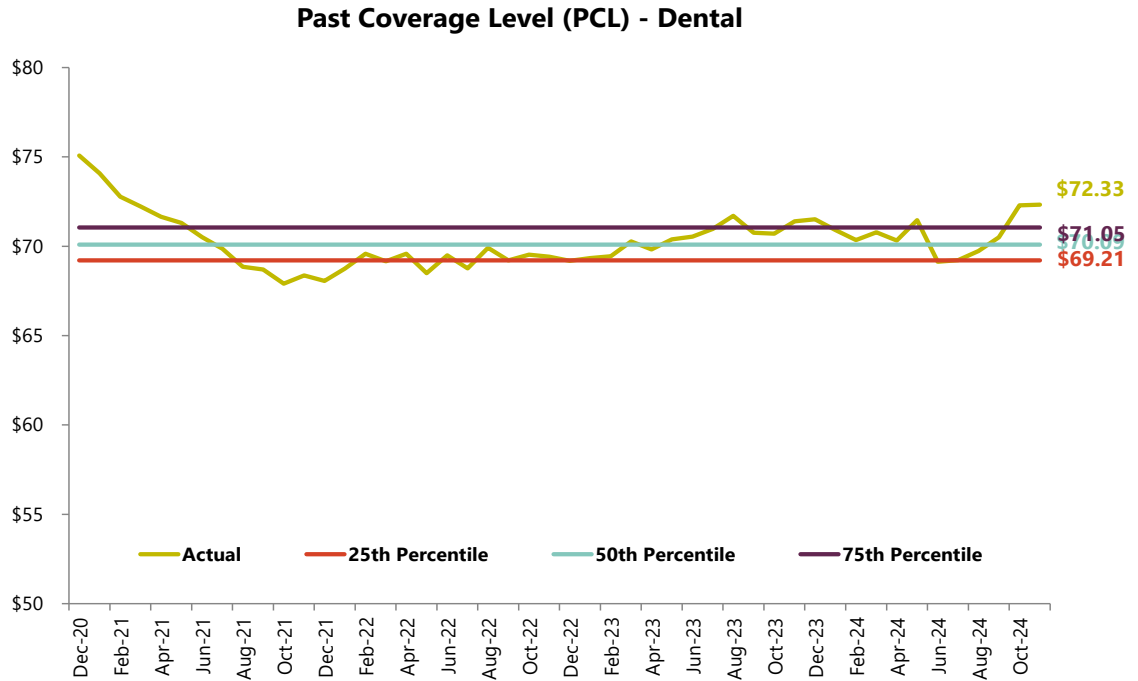


# Financial – Dental Trend, Rolling 12





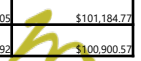
# Financial – Dental Trend, PCL



# Large Claims

# Large Claims – CY2024, through 11/30/2024

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	G36.0	NEUROMYELITIS OPTICA	OTHER THERAPEUTIC CLASS	OPEN	\$435,251.41	\$146.39	\$435,397.80
Claimant 2	EMPLOYEE	ACTIVE	Z51.12	ENC ANTINEOPLASTIC IMMUNOTHERAPY	ANTINEOPLASTICS	OPEN	\$329,539.75	\$71,749.54	\$401,289.33
Claimant 3	EMPLOYEE	TERMED	I82.210	ACUTE EMBO THROMBOSIS SUP VENA CAVA	ANTINEOPLASTICS	CLOSED	\$357,333.33	\$25,129.38	\$382,462.71
Claimant 4	CHILD	ACTIVE	J12.89	OTHER VIRAL PNEUMONIA	MISCELLANEOUS	OPEN	\$60,109.60	\$317,817.68	\$377,927.28
Claimant 5	SPOUSE	ACTIVE	Z51.12	ENC ANTINEOPLASTIC IMMUNOTHERAPY	MISCELLANEOUS	OPEN	\$303,451.31	\$59,738.17	\$363,189.48
Claimant 6	CHILD	ACTIVE	S32.82XA	MX FX PLV NO DIST PLV RING INIT CLS	OTHER THERAPEUTIC CLASS	OPEN	\$341,229.52	\$60.71	\$341,290.23
Claimant 7	EMPLOYEE	ACTIVE	N18.6	END STAGE RENAL DISEASE	ANTICOAGULANTS	OPEN	\$278,216.08	\$7,119.86	\$285,335.94
Claimant 8	SPOUSE	ACTIVE	Z51.12	ENC ANTINEOPLASTIC IMMUNOTHERAPY	ANTINEOPLASTICS	OPEN	\$52,568.43	\$217,379.06	\$269,947.49
Claimant 9	EMPLOYEE	TERMED	T84.226A	DISPLACEMENT IF DEVC VERTEBRAE INIT	LIPOTROPICS	CLOSED	\$248,837.58	\$289.14	\$249,126.72
Claimant 10	EMPLOYEE	ACTIVE	C79.51	SECONDARY MALIGNANT NEOPLASM BONE	ANTINEOPLASTICS	OPEN	\$53,492.89	\$193,829.18	\$247,322.07
Claimant 11	SPOUSE	ACTIVE	M48.07	SPINAL STENOSIS LUMBOSACRAL REGION	ANTIVIRALS	OPEN	\$237,834.37	\$1,664.62	\$239,498.99
Claimant 12	EMPLOYEE	ACTIVE	M48.061	SPINAL STENOSIS LUMBAR REGION NO NC	ANTICOAGULANTS	OPEN	\$232,847.93	\$4,221.43	\$237,069.36
Claimant 13	EMPLOYEE	ACTIVE	T82.856A	STENOSIS PERIPH VASCULAR STENT INIT	ANTICOAGULANTS	CLOSED	\$215,530.13	\$4,589.49	\$220,119.62
Claimant 14	EMPLOYEE	ACTIVE	S42.141A	DSPL FX GLND C SC RT SH INIT CLO FX	MISCELLANEOUS	OPEN	\$101,462.02	\$111,411.70	\$212,873.72
Claimant 15	EMPLOYEE	ACTIVE	Z51.0	ENCOUNTER ANTINEOPLSTC RADIATION TX	ANTINEOPLASTICS	OPEN	\$192,273.04	\$18,289.65	\$210,562.69
Claimant 16	EMPLOYEE	ACTIVE	Z51.12	ENC ANTINEOPLASTIC IMMUNOTHERAPY	DIABETIC THERAPY	OPEN	\$192,760.34	\$17,451.68	\$210,212.02
Claimant 17	CHILD	ACTIVE	S85.092A	DTH SPEC INJURY POP ART LT LEG INIT	ANTIDOTES	OPEN	\$198,517.88	\$109.32	\$198,627.20
Claimant 18	CHILD	ACTIVE	S52.502B	JNS FX LOW LT RADIUS INIT OPN I/II	OTHER THERAPEUTIC CLASS	OPEN	\$178,642.40	\$2,751.20	\$181,393.60
Claimant 19	SPOUSE	ACTIVE	G20.82	PARK DZ W DYSKINESIA AND FLUCTUATN	ANTIPARKINSON	OPEN	\$103,421.32	\$53,065.08	\$156,486.40
Claimant 20	EMPLOYEE	ACTIVE	M48.02	SPINAL STENOSIS CERVICAL REGION	OTHER THERAPEUTIC CLASS	OPEN	\$149,394.20	\$1,479.64	\$150,873.84
Claimant 21	SPOUSE	ACTIVE	J10.1	FLU D/T OTH ID FLU VIR OTH RSP MANF	ANTIARTHRITICS	OPEN	\$7,995.62	\$137,421.68	\$145,417.30
Claimant 22	CHILD	ACTIVE	Z93.0	TRACHEOSTOMY STATUS	MISCELLANEOUS	OPEN	\$34,414.97	\$107,740.05	\$142,155.05
Claimant 23	CHILD	TERMED	999.999	OTHER DIAGNOSIS	OTHER ANTIINFECTIVES	CLOSED	\$138,948.05	\$50.47	\$138,998.52
Claimant 24	CHILD	TERMED	Z38.01	SINGLE LIVEBORN INFANT DELIV C-SECT	ANTIINFUNGALS	CLOSED	\$120,715.29	\$21.95	\$120,737.24
Claimant 25	SPOUSE	ACTIVE	T81.43XA	INFCT FL PRC ORG SPCE SRG SIT INIT	ESTROGENS	CLOSED	\$110,688.91	\$3,020.77	\$113,709.68
Claimant 26	CHILD	ACTIVE	999.999	OTHER DIAGNOSIS	OTHER THERAPEUTIC CLASS	OPEN	\$112,686.73	\$608.91	\$113,295.64
Claimant 27	CHILD	ACTIVE	O32.1XX0	MATERNAL CARE BREACH PRES NA/UNS	MISCELLANEOUS	OPEN	\$27,844.72	\$85,083.50	\$112,928.22
Claimant 28	EMPLOYEE	ACTIVE	K50.00	CROHNS DISEASE SM INTEST W/O COMP	MISCELLANEOUS	OPEN	\$24,275.72	\$87,280.93	\$111,556.65
Claimant 29	CHILD	ACTIVE	999.999	OTHER DIAGNOSIS	GLUCOCORTICOIDS	OPEN	\$109,028.75	\$41.46	\$109,070.21
Claimant 30	CHILD	ACTIVE	999.999	OTHER DIAGNOSIS	ADRENERGICS	OPEN	\$106,284.97	\$1,379.86	\$107,664.83
Claimant 31	EMPLOYEE	ACTIVE	L40.50	ARTHROPATHIC PSORIASIS UNSPECIFIED	ANTIARTHRITICS	OPEN	\$919.57	\$102,841.01	\$103,760.58
Claimant 32	SPOUSE	ACTIVE	K56.600	PART INTESTINAL OBST UNS AS TO CAU	ALL OTHER DERMATOLOGICALS	CLOSED	\$47,183.20	\$55,583.33	\$102,766.53
Claimant 33	EMPLOYEE	ACTIVE	J02.0	STREPTOCOCCAL PHARYNGITIS	ALL OTHER DERMATOLOGICALS	OPEN	\$714.88	\$100,766.64	\$101,481.52
Claimant 34	CHILD	ACTIVE	999.999	OTHER DIAGNOSIS	OTHER THERAPEUTIC CLASS	OPEN	\$100,404.70	\$798.54	\$101,203.24
Claimant 35	SPOUSE	ACTIVE	R31.9	HEMATURIA UNSPECIFIED	ALL OTHER DERMATOLOGICALS	OPEN	\$1,978.72	\$99,206.05	\$101,184.77
Claimant 36	EMPLOYEE	ACTIVE	S82.61XP	DSPL FX LM RT FIB SUB CLO MALUNION	OTHER THERAPEUTIC CLASS	OPEN	\$100,892.65	\$1,978.54	\$102,871.19



# 2026 Plan Changes Discussion

# 2026 Plan Design Discussion

- Plan Design Discussion
  - Deductibles
  - Out-of-Pocket
  - Copays
  - Pharmacy Formulary
  - Network
  - Contributions

# Compliance Discussion

# Compliance Discussion

## **NQTL – Quantitative Treatment Limitations Analysis**

- To comply with this requirement, health insurance plans must provide a comparative analysis that demonstrates compliance with the requirements. This is to ensure equal access to care for mental health and substance use disorder (MH/SUD) compared to all other medical conditions.
- If the health insurance carrier or Third Party Administrator (TPA) isn't conducting the testing, it will be up to the plan fiduciary, the employer to either conduct the testing or engage a third party to conduct the testing.
- Holmes Murphy has third-party vendor partners we've used for NQTL analysis. The Cost of this analysis ranges from \$11,000 to \$15,000

# Retiree Coverage Discussion



# Retiree Coverage options

## What else should you consider?

Counties with 75,000 residents:

Sec. 175.002. RIGHT TO PURCHASE CONTINUED COVERAGE. Acts 1993, 73rd Leg.

Amended by: Acts 2009,

Sec. 175.003. LEVEL OF COVERAGE.

(b) Same as when employment ended.

(c) May substitute Medicare supplement health benefits coverage as the coverage.

(d) The person may elect to continue coverage at a reduced level, if offered by the political subdivision.

# Review Committee for Benefit RFPs

# Review Committee for RFP

The County will need to market the following benefits for 2026:

- Group Life/AD&D Benefits
- Voluntary Life/AD&D Benefits
- Short Term Disability Benefits
- Long Term Disability Benefits

A review committee will be needed for the RFP specifications draft requirements and review of the proposals received.

Thank  
you.