

HABERSHAM COUNTY BOARD OF COMMISSIONERS

EXECUTIVE SUMMARY

SUBJECT: APPROVAL OF THE PLAN YEAR 2024-2025 INSURANCE RENEWAL

DATE: 05-20-2024

RECOMMENDATION

POLICY DISCUSSION

BUDGET INFORMATION:

STATUS REPORT

ANNUAL-

OTHER

CAPITAL-

PRESENTED BY: Ann Cain

COMMISSION ACTION REQUESTED ON: 05-20-2024

PURPOSE: To accept proposed changes to the Insurance Renewal for plan year 2024-2025

BACKGROUND / HISTORY: Every year the County's benefit plans are evaluated by staff and the County's insurance broker.

FACTS AND ISSUES: This year the County's medical loss ratio was 15 percentage points below the average; therefore our renewal was 5.46% favorable to the County's budget and this is the result after adding many new benefit offerings for our employees. See detailed overview of changes attached.

OPTIONS:

- 1) Approve recommendation
- 2) Deny recommendation
- 3) Commission defined alternative

RECOMMENDED SAMPLE MOTION: I make a motion to approve the Plan Year 2024-2025 Insurance Renewal as recommended by staff and the Insurance Broker.

DEPARTMENT:

Prepared by:

Director:



ADMINISTRATIVE

COMMENTS:

DATE: \_\_\_\_\_

County Manager



## **OVERVIEW OF CHANGES**

### **We will have a new third-party administrator – HealthEZ:**

- Dedicated employer website and employee contact specifically for Habersham County
- Member single payment platform
- Chronic condition case management –
  - (This case management is in addition to Livongo.) We will continue to have Livongo available to our employees, but this will include all chronic conditions, not just diabetes.
- Get ready for another biometric screening event. The HealthEZ administrator offers free onsite biometric screening events.

### **Weight Loss medications-**

- *We will not be changing the prescription provider – Veracity will continue to be our prescription provider.*
- We are adding the following weight loss medications to our prescription formularies: Wegovy and Zepbound.
- We will be keeping Saxenda.
- What this means is that if you are on Ozempic for weight loss, you will need to switch to one of the weight loss medications to continue coverage on the prescription.
- Veracity will be conducting an outreach program for those employees on the prescriptions for weight loss to ensure that everyone gets their medication moved over.

### **TextCare from One-to-One-**

- Telemedicine will be moving from Teladoc to TextCare from One-to-One.
- Like Teladoc, TextCare allows employees to contact them as needed or on-demand. However, there are major differences between the two programs.
- *The first being that this benefit is no cost to the employee.*
- TextCare allows for:
  - text messaging capabilities.
  - There is a team and contact number specifically for Habersham County.
  - This means that each time you contact TextCare, you will get the same team.
  - TextCare will follow up with you.
  - The team for Habersham County includes a nutritionist and health coach.

### **Dental-**

- We will be adding the ability to roll over unused dental funds from year to year.
- Preventive Dental care does not apply to the Annual Maximum and is not subject to the Deductible (the same last this plan year).

### **Disability-**

- The Short-Term Disability is currently 3 months and will be moving to 6 months. In turn, that means the Long-Term Disability that currently starts at 3 months will be starting at 6 months.
- Long-Term Disability is currently at a 2-year cap but will be moving to a 5-year cap.

### **Ulliance-**

- Ulliance is a stand-alone Employee Assistance Program.
- *This benefit is at no cost to the employee.*
- They have a 24-hour crisis line with an emphasis on public safety.
- They offer face-to-face counseling, identity theft protection, and credit monitoring.
- They offer a well-being portal and discount programs.

### **Know-The-Cost-**

- Know-The-Cost is a radiology program.
- *This benefit is at no cost to the employee.*
- Medlink in Commerce offers MRIs, CT scans, Ultrasounds, Xrays and Bone Density scans.
- American Health Imaging in Gainesville offers MRI's and CT scans.
- PENDING OTHER LOCATIONS



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# **MSI Benefits Group Renewal Meeting**

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April 03, 2024 | rev.  
April 10, 2024



# Benefits Renewal Summary

	Current	Renewal (Recommended)
Health Plan	Trustmark/VeracityRx/Skyward	HealthEZ/VeracityRx/Voya
County Health Plan Annual Cost	\$5,266,119	\$4,939,559
COBRA	Trustmark	AdminAmerica
County COBRA Annual Cost	\$2,809	\$2,189
FSA/DCA	Trustmark	AdminAmerica
County FSA/DCA Annual Cost	\$5,412	\$4,428
Telemedicine	Teladoc	One to One
County Telemedicine Annual Cost	\$29,667	\$36,480
Dental	Anthem	Anthem
County Dental Plan Annual Cost	\$66,975	\$82,485
Vision	Anthem	Anthem
County Vision Annual Cost	\$20,320	\$20,320
Basic Life/AD&D	OneAmerica	OneAmerica
County Life/AD&D Annual Cost	\$54,366	\$54,366
Employee Assistance Program	ComPsych	Ulliance
County EAP Annual Cost	\$0	\$8,682
<b>County Total Benefits Annual Cost</b>	<b>\$5,445,668</b>	<b>\$5,148,509</b>
\$ Difference from Current	N/A	(\$297,159)
% Difference from Current	N/A	-5.46%

- Above is not inclusive of VeracityRx Pharmacy Rebates passed along to the County



# Renewal Recommendations Overview:

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- **Health Plan Administration** – Change from Trustmark to HealthEZ and Renew with VeracityRx
  - \*Livongo Diabetes Management Program – Include Chronic Disease Management
  - \*COBRA and FSA/DCA – Change from Trustmark to AdminAmerica
- **Stop Loss** – Change from Skyward to Voya
- **Weight Loss Medications** – Only Cover FDA Approved Weight Loss Meds for Non-Diabetics (w/ targeted outreach)
- **Telemedicine** – Change from Teladoc (through Trustmark) to One to One
- **Dental/Vision** – Renew with Anthem with addition of Annual Maximum Rollover benefit
- **Life/Disability** – Renew with OneAmerica with extended STD Duration and LTD Elimination Period/Duration
- **Employee Assistance Program** – Change from ComPsych (through OneAmerica) to Ulliance
- **Carve-out Radiology** – Include as Voluntary Offering to Employees (billed as claim to County)

# 2019 - 2023 Plan YTD Health Plan Spend Snapshot

	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024 Annualized (through Feb)
<b>Enrollment</b>					
<b>Total Avg Employee Enrollment</b>	<b>260</b>	<b>259</b>	<b>262</b>	<b>277</b>	<b>300</b>
<b>Fixed Cost</b>					
Admin/Network/Consulting Fees	\$188,007	\$191,207	\$161,219	\$244,715	\$253,018
Stop Loss Premium	\$469,529	\$474,973	\$704,124	\$901,700	\$1,457,599
<b>Total Fixed Cost</b>	<b>\$657,535</b>	<b>\$666,180</b>	<b>\$865,343</b>	<b>\$1,146,415</b>	<b>\$1,710,617</b>
<b>Claims</b>					
<b>Total Gross Claims</b>	<b>\$3,739,570</b>	<b>\$2,872,950</b>	<b>\$3,191,860</b>	<b>\$4,610,466</b>	<b>\$3,377,005</b>
Out of Aggregate Claims	\$0	\$9,152	\$2,567	\$618	\$3,431
Stop Loss Reimbursements	\$988,448	\$446,426	\$472,785	\$1,487,548	\$344,385
<b>Total Net Aggregate Paid Claims</b>	<b>\$2,751,122</b>	<b>\$2,417,372</b>	<b>\$2,716,508</b>	<b>\$3,122,299</b>	<b>\$3,029,190</b>
<b>Total Spend</b>					
Fixed Costs and Net Agg Paid Claims	\$3,408,657	\$3,083,552	\$3,581,851	\$4,268,714	\$4,739,806
Employee Contributions	\$210,328	\$252,539	\$242,953	\$234,955	\$260,583
<b>Total Net Costs</b>	<b>\$3,198,329</b>	<b>\$2,831,013</b>	<b>\$3,338,897</b>	<b>\$4,033,760</b>	<b>\$4,479,224</b>
<b>Total Net Costs PEPY</b>	<b>\$12,293</b>	<b>\$10,948</b>	<b>\$12,764</b>	<b>\$14,540</b>	<b>\$14,956</b>
<b>Loss Ratio</b>					
Stop Loss Premium	\$469,529	\$474,973	\$704,124	\$901,700	\$1,457,599
Stop Loss Reimbursements	\$988,448	\$446,426	\$472,785	\$1,487,548	\$344,385
<b>Stop Loss Premium Loss Ratio (Target: 65%)</b>	<b>210.5%</b>	<b>94.0%</b>	<b>67.1%</b>	<b>165.0%</b>	<b>23.6%</b>
Total Net Aggregate Paid Claims	\$2,751,122	\$2,417,372	\$2,716,508	\$3,122,299	\$3,029,190
Attachment Point	\$2,566,547	\$3,096,014	\$3,532,007	\$4,501,575	\$4,669,224
<b>Medical Loss Ratio (Target: 80%)</b>	<b>107.2%</b>	<b>78.1%</b>	<b>76.9%</b>	<b>69.4%</b>	<b>64.9%</b>



# Health Plan Administration Market Evaluation

Health Plan - Administration			
304 Enrolled	Current	Renewal	Alt Option
Third-Party Administrator (TPA)	Trustmark	Trustmark	HealthEZ
Provider Network	Aetna	Aetna	Aetna
Pharmacy Benefits Manager (PBM)	VeracityRx	VeracityRx	VeracityRx
Admin Fee	\$30.65	\$30.65	\$29.07
Network Access Fee	\$12.48	\$12.48	\$16.25
Case Management	\$175/hour	\$175/hour	\$175/hour
Care Coordinator/Utilization Review	\$0.00	\$0.00	\$2.81
Medicare Part D Fee	\$0.50	\$0.50	\$0.00
PBM/Stop Loss Interface Fee	\$0.00/\$0.00	\$0.00/\$0.00	\$0.00/\$0.00
TIC/NSA Fee	\$1.35	\$1.35	\$1.50
PBM/Veracity Fee	\$12.00	\$12.00	\$12.00
Broker Fee	\$10.00	\$10.00	\$10.00
<b>Annual Admin/Network Fees</b>	<b>\$244,343</b>	<b>\$244,343</b>	<b>\$261,306</b>
<b>One-Time Renewal Credit</b>	<b>N/A</b>	<b>\$5,000</b>	<b>\$0</b>
<b>22 Enrolled - Livongo Diabetes Management Program</b>	<b>\$67 PPPM Diabetes</b>	<b>\$71 PPPM Chronic</b>	<b>\$90 PPPM Chronic</b>
<b>Admin/Network Annual Fees</b>	<b>\$262,031</b>	<b>\$258,087</b>	<b>\$285,066</b>
<b>\$ Difference from Current</b>	<b>N/A</b>	<b>-\$3,944</b>	<b>\$23,035</b>
<b>% Difference from Current</b>	<b>N/A</b>	<b>-1.5%</b>	<b>8.8%</b>
<b>Additional Features</b>			
Custom Employer Website	No	No	Yes
Dedicated Employee Contact Number	No	No	Yes
Member Single Payment Platform	No	No	Yes
Dedicated Account Management and Data Analytics	Yes	Yes	Yes
Stop Loss Coordination	Yes	Yes	Yes
Chronic Condition Management/Member Care Advocates	No	No	Yes
Maternity Support Program	No	No	Yes
Free Onsite Biometric Screening Event	No	No	Yes

- Above does not include COBRA, FSA/DCA nor Telemedicine Fees since administration would be handled by alternative vendors if TPA change is made

# Stop Loss Market Evaluation

Health Plan - Stop Loss						
304 Enrolled	Current		Renewal		Alt Option	
Stop Loss Carrier	Skyward		Skyward		Voya	
Individual Stop Loss Specific Limit (ISL)	\$100,000		\$100,000		\$100,000	
	Single	Family	Single	Family	Single	Family
Specific Stop Loss Premium Rate	\$221.87	\$674.63	\$285.52	\$830.17	\$189.89	\$477.33
Specific Stop Loss Annual Premium	\$1,455,923		\$1,819,337		\$1,103,189	
Aggregate Stop Loss Premium Rate	\$9.28		\$9.46		\$11.27	
Aggregate Stop Loss Annual Premium	\$33,853		\$34,510		\$41,116	
Stop Loss Annual Premium	\$1,489,776		\$1,853,847		\$1,144,305	
\$ Difference from Current	N/A		\$364,071		-\$345,471	
% Difference from Current	N/A		24.4%		-23.2%	
Annual Expected Claims Liability	\$3,816,386		\$3,876,928		\$3,812,262	
\$ Difference from Current	N/A		\$60,541		-\$4,124	
% Difference from Current	N/A		1.6%		-0.1%	

Health Plan - Grand Total			
304 Enrolled	Current	Renewal	Alt Option
Annual Fixed Costs	\$1,751,808	\$2,111,934	\$1,429,371
Annual Expected Claims Liability	\$3,816,386	\$3,876,928	\$3,812,262
Employee Deductions	-\$302,075	-\$302,075	-\$302,075
County Health Plan Annual Cost	\$5,266,119	\$5,686,787	\$4,939,559
\$ Difference from Current	N/A	\$420,668	-\$326,560
% Difference from Current	N/A	8.0%	-6.2%



# Weight Loss Medications Consideration

## Diabetes Medication Utilization

	Diabetes	Weight Loss	Totals
Scripts	24	31	55
Ozempic Scripts	20	25	45
Mounjaro Scripts	0	2	2
All Other Scripts*	4	4	8
Habersham Cost	\$44,092	\$55,560	\$99,652

\*All Other Scripts:  
Saxenda (1); Trulicity (2); Victoza (1)

\*All Other Scripts:  
Rybelsus (1); Trulicity (1); Wegovy (2)

31% of Total Rx Spend

## Top 5 Personal Importation And Specialty Medications

	Scripts	Retail Cost	Habersham Cost
Ozempic 2mg Pen	37	\$70,617	\$35,308
Ozempic 1mg Pen	20	\$46,212	\$23,106
Skyrizi 150mg Pen	2	\$36,743	\$18,371
Otezla 30mg Tablet	5	\$19,812	\$9,906
Saxenda 18mg Pen	2	\$10,007	\$5,003

- Ozempic typically sourced through Canada at 50% savings to Plan – filled locally due to global shortage
- Ozempic and Mounjaro (not FDA Approved for Weight Loss) – include same active ingredient as Wegovy and Zepbound
- **Wegovy, Zepbound and Saxenda (FDA Approved for Weight Loss) – recommended Weight Loss medications moving forward**
- **Current Non-Diabetic Members on Diabetes Medications for Weight Loss – targeted outreach to be made**



# Telemedicine Market Evaluation

Telemedicine	Current - Teladoc	Alt Option - One to One
On-Demand Virtual Care	Included	Included
Text Messaging Capabilities	Not Included	Included
Dedicated Employee Contact Number	Not Included	Included
Behavioral Health Treatment	Included	Included
Patient Follow-up	Not Included	Included
Designated Health Primary Care Physician	Not Included	Included
Designated Nurse and Family Nurse Practitioner	Not Included	Included
Nutritionist and Health Coaches Availability	Not Included	Included
Annual Education	Not Included	Included
Visit Guarantee	Not Included	Included
Visits Billed as Claim	\$20,000	\$0
Cost Per Employee Per Month	\$2.65	\$10.00
Total Employees	304	304
<b>County Telemedicine Annual Cost</b>	<b>\$29,667</b>	<b>\$36,480</b>
<b>\$ Difference from Current</b>	<b>N/A</b>	<b>\$6,813</b>
<b>% Difference from Current</b>	<b>N/A</b>	<b>23.0%</b>

**92%** of patients choose text as their Preferred Communication Channel with their clinician

**4%: Phone Call**  
**2%: Video Chat**  
**1%: Secure Chat**

- Teladoc Annual Net Savings = \$68k (not inclusive of visits billed as claim to County, which is approximately \$15k-\$20k )
- One to One Visit Guarantee = annual enrollment (deficit refunded) due to **average increase in utilization of 7x** when moving from Teladoc



# Dental/Vision Market Evaluation – Same ER/EE % Cost-Share

Dental	Current - Anthem		Renewal - Anthem		Alt Option - MetLife	
	Basic Plan (142 Enrolled)	Buy-Up Plan (165 Enrolled)	Basic Plan	Buy-Up Plan	Basic Plan	Buy-Up Plan
Deductible (EE / F)	\$50 / \$100	\$50 / \$100	\$50 / \$100	\$50 / \$100	\$50 / \$150	\$50 / \$150
Annual Maximum	\$1,000	\$2,000	\$1,000	\$2,000	\$1,000	\$2,000
Annual Maximum Rollover	N/A	N/A	Included	Included	Included	Included
Basic Services	50%	80%	50%	80%	60%	80%
Major Services	0%	50%	0%	50%	0%	50%
Orthodontia Services	N/A	50%	N/A	50%	N/A	50%
Ortho Annual Maximum	N/A	\$1,000	N/A	\$1,000	N/A	\$1,000
1 year Rate Guarantee	Gross Monthly Rates		Gross Monthly Rates		Gross Monthly Rates	
Employee Only	\$18.18	\$39.79	\$22.39	\$48.99	\$20.91	\$45.76
Employee + Spouse	\$38.41	\$81.16	\$47.29	\$99.92	\$44.17	\$93.33
Employee + Child(ren)	\$47.26	\$99.88	\$58.19	\$122.97	\$54.35	\$114.86
Family	\$70.61	\$149.21	\$86.93	\$183.71	\$81.20	\$171.59
<b>Gross Dental Annual Cost</b>	<b>\$208,386</b>		<b>\$256,571</b>		<b>\$239,646</b>	
<b>Gross \$ Difference</b>	<b>N/A</b>		<b>\$48,185</b>		<b>\$31,260</b>	
<b>Gross % Difference</b>	<b>N/A</b>		<b>23.1%</b>		<b>15.0%</b>	
	County Monthly Cost		County Monthly Cost		County Monthly Cost	
Employee	\$18.18	\$18.18	\$22.39	\$22.39	\$20.91	\$20.91
Employee + Spouse	\$18.18	\$18.18	\$22.39	\$22.39	\$20.91	\$20.91
Employee + Child(ren)	\$18.18	\$18.18	\$22.39	\$22.39	\$20.91	\$20.91
Family	\$18.18	\$18.18	\$22.39	\$22.39	\$20.91	\$20.91
<b>County Dental Annual Cost</b>	<b>\$66,975</b>		<b>\$82,485</b>		<b>\$77,032</b>	
<b>County \$ Difference</b>	<b>N/A</b>		<b>\$15,510</b>		<b>\$10,057</b>	
	Employee Per Pay Period Cost		Employee Per Pay Period Cost		Employee Per Pay Period Cost	
Employee	\$0.00	\$9.97	\$0.00	\$12.28	\$0.00	\$11.47
Employee + Spouse	\$9.34	\$29.07	\$11.49	\$35.78	\$10.74	\$33.42
Employee + Child(ren)	\$13.42	\$37.71	\$16.52	\$46.42	\$15.43	\$43.36
Family	\$24.20	\$60.48	\$29.79	\$74.46	\$27.83	\$69.54
<b>Employee Dental Annual Cost</b>	<b>\$141,411</b>		<b>\$174,086</b>		<b>\$150,105</b>	
<b>EE \$ Difference PEPPP</b>	<b>N/A</b>		<b>\$8.87</b>		<b>\$5.76</b>	

- Vision secured under Rate Guarantee through Anthem – **County Vision Annual Cost: \$20,320**
- Most Competitive Alt Vision Option issued by MetLife for an increase of \$6,946 (+\$4,470 County / +\$2,477 EE), which would negate Dental Savings

# Life and Disability Consideration

Basic Life and AD&D	Current - The Standard
Benefit	1 x Annual Salary Max \$100,000
Reduction Schedule	35% at age 65 and 50% at age 70
Benefit Volume	\$17,424,900
Life Rate per \$1,000	\$0.240
AD&D Rate per \$1,000	\$0.020
<b>County Basic Life/AD&amp;D Annual Cost</b>	<b>\$54,366</b>

Voluntary Short-Term Disability	Current OneAmerica	Alt Option OneAmerica	Voluntary Long-Term Disability	Current OneAmerica	Alt Option OneAmerica
Benefit	60%	70%	Benefit	60%	60%
Maximum Weekly Benefit	\$1,500	\$1,500	Maximum Monthly Benefit	\$5,000	\$5,000
Elimination Period	7 days	7 days	Elimination Period	90 Days	180 Days
Duration	12 Weeks	25 Weeks	Duration	2 years	5 years
Pre-existing Conditions	None	None	Pre-existing Conditions	3/12	3/12
Benefit Volume	\$125,829	\$125,829	Benefit Volume	\$730,459	\$703,051

STD Age Banded Rates:			LTD Age Banded Rates:		
0-29	\$0.685	\$0.967	0-29	\$0.360	\$0.307
30-39	\$0.630	\$0.980	30-39	\$0.550	\$0.469
40-49	\$0.740	\$0.886	40-49	\$0.800	\$0.682
50-59	\$1.125	\$1.048	50-59	\$1.300	\$1.108
60+	\$1.235	\$1.746	60+	\$1.500	\$1.278

- \$ Difference per pay period is +\$3.90 for STD and -\$2.28 for LTD (based on average age of 42 with Salary of \$50,200)



# Employee Assistance Program Market Evaluation

Employee Assistance Program	Current - ComPsych	Alt Option - Ulliance
Online Counseling	Unlimited	Unlimited
Face-to-Face Counseling	6	Unlimited
Referral Services	Unlimited	Unlimited
Financial Consulting	Included	Included
Legal Consulting	Included	Included
Identity Theft Recovery and Credit Monitoring	Not Included	Included
Critical Incident Stress Debriefing	Not Included	Unlimited
Critical Incident Onsite Response Time	N/A	24 Hours
24-hour Crisis Line	Not Included	Included
Police, Fire and EMT Specialty Emphasis	Not Included	Included
HR/Supervisor/Manager Consultation	Not Included	Included
HR/Supervisor/Manager Onsite Training	Not Included	Included
Employee/Supervisor Orientations	Not Included	Included
Customized Communication Materials	Not Included	Included
Wellbeing Portal	Not Included	Included
Discount Program	Not Included	Included
Designated Clinical Account Manager	Not Included	Included
Reporting Capabilities	Not Included	Quarterly
Cost Per Employee Per Month	\$0.00	\$2.38
Total Employees	304	304
<b>County EAP Annual Cost</b>	<b>\$0</b>	<b>\$8,682</b>

# Carve-out Radiology Consideration

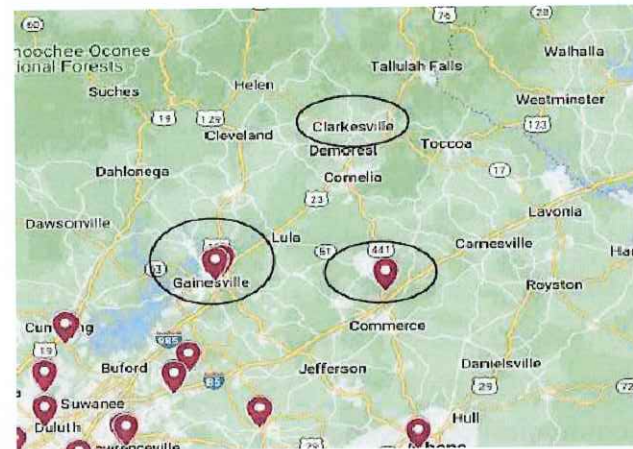
- *Know the Costs*® (KTC) clients in 24 states save over **25%** on radiology costs with *no fees to clients or members*
- Employers save on healthcare costs while offering a *new and improved benefit to members*
- Members pay **\$0** for exams
- No additional work for HR – KTC reminds members of their benefit *but with no hard steerage*
- Nationwide network of KTC providers; *60 sites in Georgia*

## MedLink Banks – Commerce, GA (27 Miles)

- MRI, CT Scan, Ultrasound, X-ray, and Bone Density

## American Health Imaging – Gainesville, GA (29 Miles)

- MRI and CT Scan



Annual Imaging Utilization				
	Visits	Total Avg. Cost	KTC Avg. Cost	Projected Savings
MRI	28	\$47,516	\$35,637	\$31,472
CT Scan	63	\$78,372	\$58,779	

- No billed fees to the County for offering this program (KTC charges a fee at time of claim, which is paid by providers)
- Open MRI of Clarkesville negotiations underway