



ADVENTURE AWAITS

GREENE COUNTY EMPLOYEE HEALTH PLANS HUDDLE-APRIL 9, 2024

Why We Are
Taking This Trip...

Education

Strategy

Planning



Facts About Healthcare Costs=Education

Greene County Data	Cigna		UMR*
	2021-2022	2022-2023	2023-2024
Employees Enrolled	894	973	997
Members Enrolled	1224	1361	1450
Average Age	41	40.8	34.1
Male/Female Mix Percentage	58/42	57/43	55/45
Medical Claims Billed	Not Reported	Not Reported	\$7,109,007.00
Ineligible claims/COB/Benefits	Not Reported	Not Reported	<i>\$1,278,960.00</i>
Medical Claims Covered	Not Reported	Not Reported	\$5,830,047.00
Medical Claims Savings	Not Reported	Not Reported	<i>\$3,459,652.00</i>
Medical Claims Allowed	Not Reported	Not Reported	\$2,370,395.00
COB and Plan Design	Not Reported	Not Reported	<i>\$712,206.00</i>
Medical Claims Paid	\$8,880,647.00	\$7,574,517.00	\$1,636,180.00 **
Average Discount on Medical Claims	Not Reported	Not Reported	59.9%
RX Claims	Not Reported	Not Reported	\$1,038,974.00
Total Claims Paid **			\$2,675,154.00 **

*** An additional \$600K in claims paid as "Run In" from previous year, annualized at \$3,275,154*

Facts About Healthcare Costs=Education

Greene County Data	Cigna		UMR*
Number of Catastrophic Claimants (\$100k+)	3	5	3 <i>as of 2-29-24</i>
Number of Claimants over \$500K	1	3	0
Number of CC Hospital Admissions/Days	18/99	8/73	11/67
In Network Utilization	95.4%	95.4%	99.50%
Well Visits	508	635	391
Office Visits-PCP	1860	1986	1218
Office Visits -Spec	728	881	579
Urgent Care Visits	378	436	257
Telehealth Visits	420	392	131
Teladoc Visits	Not Reported	Not Reported	157
Emergency Room Visits	114	143	71

Facts About Healthcare Utilization=Education

	HDHP1500				Copay 1000			
Dollars	Single Ded	Single OOP	Family Ded	Family OOP	Single Ded	Single OOP	Family Ded	Family OOP
0-249	287	287	537	537	235	216	234	222
250-499	54	54	27	27	11	19	15	16
500-999	60	60	27	27	19	25	18	24
1000-1499	36	34	22	22	59	20	54	19
1500-1999	135	56	18	17	0	9	1	9
2000-2499	1	22	12	12	0	7	2	6
2500-2999	0	21	8	8	0	3	0	4
3000-3999	0	39	85	35	0	8	0	5
4000-4999	0	0	0	19	0	17	0	17
5000-5999	0	0	0	9	0	0	0	2
6000+	0	0	0	23	0	0	0	0

Data from July 1, 2023 to March 24, 2024

Facts About Greene County Plan

- Average Claims vs Premium Loss Ratio has been 89% since 2019-2020
- Average Premium Increase has been 1.38% since 2019-2020
- Average number of claimants over \$500K per year has been 1 since 2019-2020, (3 last year)
- There are 3 claimants over \$300K as of February 29, 2024
- Specialty Medications are on the rise nationally and in Greene County
- Number of utilizers of specialty is up from 63 to 102 (annualized data)
- Claim dollars up from \$1 million to \$1.3 million on Specialty medications alone (annualized data)

A Strategy for the Future

Change is Imminent-just like the Mill...



Premiums

- Midwest Public Risk-Sharing Risk
- Stable premiums
- Affordable Quality Benefits

Costs

- Control Costs of Claims
- Be Good Consumers
- Best Available Discounts

Balance

- Balancing the Premium Income to the Claims Expense is the ultimate goal in the plan.

A Strategy for the Future

Some things are Black & White...

Goals for Benefits

- Sustainable and Affordable for the County AND the Employees

US Costs Since 2018


- Premiums Increased 22%
- Employer Contribution up 19%
- Overall Inflation 21%

Greene County since 2019-2020

- 1.38% premium increase
- Employer Premium Contribution Up
- Employer HSA Funding Up




Planning for the Future...

- These changes are possible because there was a ZERO increase on the current benefit plans.
 - With the claims running pretty well, and the need to make some plan changes to be compliant with IRS rules, it was a great time to share the savings with employees, adjust the plans but still have “Best In Class” benefits for the Employees and their families.
 - The premium reduction by changing plans is what provided the savings for the County Commission to fund the decreased employee premiums for their dependents, and to increase the HSA funding for employees and their dependents.
 - This is a great step in the right direction for having a sustainable benefit plan strategy that remains affordable to The County AND its Employees.
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In-Flight Info = Plans and the Rewards!

- Each Year the IRS evaluates the Qualified High Deductible Health Plans (QHDHP)
- For 2024, the minimum deductible must raise to \$1600, and we expect future increases each year, so to avoid annual changes, we are moving to \$2000. With this change, it also made sense to move the deductible on the Copay plan from \$1000 to \$1500. This will be of minimal impact to about 20% of the employees.
- The County is **Increasing the H S A contribution** to \$2640 for Employee Only and \$3120 for Family, up from \$2400 and \$2760.
- The County is **DECREASING the EMPLOYEE PAID PORTION** of the premiums by **10% on ALL Plans** to encourage and reward the employees for responsible healthcare consumerism.

The Plans and the Rewards!

- Use LOWEST Cost providers such as Springfield MRI
 - Take Advantage of the UMR App for the cost estimator
 - RX Card and the Options
 - Be your own Advocate
 - Wellness Challenges and Culture within the County & other MPR members
 - If it doesn't make sense, reach out! Don't suffer in silence!
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Be on the lookout for **THE HR GUIDE!**



VOLUME 21 - MAY 2024

THE HR GUIDE

ADVENTURE awaits

This special edition of The HR Guide contains important 2024 Open Enrollment information.

Any changes made during open enrollment are effective **July 1, 2024.**

UMR **Optum**
A UnitedHealthcare Company

DELTA DENTAL **vsp.**

CVS caremark

This issue:

- Helpful Definitions
- 2024 Changes
- Employee Benefits Guide
- Rate Information
- Health Plan Information
- In-Person Informational Meetings
- Online Enrollment System - BenefitSolver

THE HR GUIDE: OPEN ENROLLMENT EDITION

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Questions?

