

PROCEEDINGS OF THE BROWN COUNTY
BENEFITS ADVISORY COMMITTEE

Pursuant to Section 19.84, Wis. Stats., a regular meeting of the **Brown County Benefits Advisory Committee** was held on Thursday January 26, 2023, at 3:00pm in Room 660 of the Northern Building, 305 E. Walnut Street, Green Bay, WI 54305.

PRESENT: Jill Bomkamp, Jeremy Kral, Jan Stage, Lana Hitner, Megan Borchardt, Jeff Flynt, Ryan Batal, Kris Kovacic, Jason Petrella.

EXCUSED: Cheryl Berken.

Others Present: None

1. Call meeting to order.

The meeting was called to order by Chair Jeremy Kral at 3:00pm.

2. Roll Call.

Roll call was taken.

3. Review 2022 Year End Results.

Handouts were given to the committee members. Jan Stage informs the committee that 2022 was another good year for Brown County. It was the 5th year overall to finish with a surplus. Stage says to look at the handouts like a scorecard. If it's below 100 percent, it's cause for joy and is the goal. 2022 finished with a surplus of just over \$1 million. November and December are usually bigger months for claims, but 2022 wasn't too bad.

Stage continues that for reimbursements, which for Brown County relies heavily on the prescription drug rebate, our goal is low net cost. This continues to be a big help with overall plan performance. National Cooperative is being a good partner. He adds the dental plan is running well, but dental plans usually do.

Clinic usage in 2022 was good, but not great. Stage believes the likely cause is location. Brown County's arrangement has changed to a per-visit cost rather than an hourly cost. Other Prevea clinic locations became accessible on January 1. This information was distributed to participants to show where they can now access care. Early returns have been very positive.

Looking ahead, Stage says that studies show primary care saves money. For example, one-third of all visits to physical therapy are muscular skeletal. Brown County should encourage those individuals to go to physical therapy rather than opting for surgery.

4. Preliminary Discussion – Possible 2024 Benefit Changes.

In the handout, the items in red shows what plan changes were agreed to for 2023. Stage says that as an example, one client went with #2 and they saved about \$500,000 because Opti Med carves out specialty medications for plan members. For #4, the new effective date for implementing maintenance choice program for maintenance medications will be February 1, 2023.

According to Stage, the most notable trend in the current market is plans chiefly turning to high-quality, low-cost providers. The goal is to seek those providers and recommend them to participants. Discussion ensued regarding some potential apps featuring ranking providers in this concept that is only called a premium provider program.

5. Rate Development Process and Frequency of Review.

Stage says that they have gone out to bid at least a couple of times, however going self-funded is a long-term commitment. Over a 5-year stretch, it's the best option. One year to the next, it may not be. Managed care limits to that agreed upon health system. For example, Madison is a very competitive market with HMOs. In our region, most employers opt for self-funded. Stage says they work with UMR to pull levers to help create the best program for participants. Even with an integrated system, they can't pull all the levers.

Jill Bomkamp says Brown County went out to bid with the state's ETF program and they weren't any better than what we currently have.

Stage adds that they frequently will look at stop/loss going fully insured 2 to 3 years ago. However, it's extremely risky. There is no set schedule but looking at parts of our plan is a continued evaluation. There is not much competition for self-insured. Next on their list is EAP. Bomkamp says right now the County is getting a good deal for EAP.

6. **Schedule next meeting.**

A discussion ensued regarding the next meeting. It will take place Thursday, February 23, 2023, at 3:00 p.m. in Room 660 of the Northern Building, 305 E. Walnut Street, Green Bay, WI 54305.

7. **Adjourn.**

Motion made by Megan Borchardt to Adjourn meeting at 3:54pm, seconded by Jill Bomkamp. **All in favor, motion carried unanimously.**

Respectfully submitted,

Jeff Flynt
Secretary

Brown County - Medical Funding Analysis Report

Plan Name:
Medical Plan

Medical & Rx Carriers:
UMH & CVS Caremark

Total Monthly Funding	
Single	Family
\$891.25	\$1,578.42

NCR Fees	
PCORI	
\$2.79	Per Member Per Year

Prepared By:
Data Preparer:
Plan Year:

USI Insurance Services
01/17/23
01/01/22 - 12/31/22

Total Monthly Fixed Costs	
Single	Family
\$18.58	\$18.58
\$13.00	\$52.78
\$2.16	\$2.16
\$1.95	\$1.95
\$18.87	\$18.87
\$2.10	\$2.10
\$1.27	\$1.27
\$0.10	\$0.10
\$0.50	\$0.50
\$0.50	\$0.50
\$27.00	\$84.78

Monthly Enrollment	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
Single	603	486	497	485	484	486	500	511	508	508	508	503	6,022
Family	748	738	742	742	746	747	746	726	724	724	725	726	8,890
Total	1,251	1,224	1,239	1,227	1,230	1,233	1,246	1,237	1,232	1,232	1,233	1,229	14,912
Monthly Membership	3,118	3,094	3,095	3,098	3,093	3,100	3,106	3,079	3,069	3,063	3,070	3,061	37,043

Monthly Funding	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
Single	297,740.78	295,373.07	294,189.21	293,006.35	292,413.42	295,373.07	297,740.78	302,478.23	299,518.58	299,518.58	299,518.58	297,740.78	\$3,564,602.46
Family	1,180,659.16	1,168,482.38	1,171,187.64	1,178,078.74	1,177,501.32	1,178,078.74	1,180,659.16	1,181,717.12	1,159,580.28	1,155,403.44	1,160,138.70	1,161,717.12	\$14,032,151.80
Sum of Total Funding	\$1,478,399.94	\$1,463,855.45	\$1,465,376.85	\$1,471,085.09	\$1,469,914.74	\$1,473,451.81	\$1,478,399.94	\$1,484,195.35	\$1,459,100.86	\$1,454,803.02	\$1,459,658.28	\$1,459,457.91	\$17,596,754.26

Fixed Costs	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
Single	28,886.09	28,457.97	28,343.91	28,229.85	28,172.82	28,457.97	28,886.09	29,142.33	28,857.18	28,857.18	28,857.18	28,886.09	\$343,434.66
Family	77,398.92	71,527.81	71,818.18	72,302.13	72,205.54	72,302.13	72,398.92	71,237.44	71,043.86	70,850.28	71,140.65	71,237.44	\$890,463.10
Sum of Total Fixed Costs	\$106,285.01	\$99,985.78	\$100,162.09	\$100,531.98	\$100,378.36	\$100,700.10	\$101,085.01	\$100,379.77	\$99,901.04	\$99,707.46	\$99,997.83	\$100,124.53	\$1,233,897.76

Claimant Costs	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
Medical Claims	1,904,866.80	902,882.10	825,548.54	664,878.65	1,037,180.57	1,089,540.34	800,987.47	1,101,188.22	975,228.50	1,096,743.89	1,182,180.28	1,250,574.36	\$13,020,766.83
Prescription Drug Claims	281,225.82	356,390.65	233,671.26	284,889.65	313,022.75	324,866.88	328,273.82	330,281.48	407,017.45	322,729.41	387,212.78	364,634.84	\$3,832,716.69
Prescription Drug Reimburse	16,678.24	13,993.84	16,565.84	16,581.35	14,847.05	13,940.87	12,700.26	17,248.37	18,447.86	16,317.83	19,953.18	12,287.39	\$165,430.08
Prescription Fee	7,429.00	8,359.00	18,754.00	10,478.00	11,816.00	6,311.00	2,654.00	1,348.00	1,318.00	0.00	0.00	0.00	\$67,874.00
Sum of Total Claimant Costs	\$2,218,189.56	\$1,381,625.59	\$1,184,428.64	\$1,065,906.65	\$1,378,666.37	\$1,443,668.19	\$1,142,589.55	\$1,249,853.07	\$1,200,009.81	\$1,435,781.23	\$1,569,388.38	\$1,637,718.69	\$17,200,287.81

HCR Fees	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
PCORI Fees	\$724.94	\$685.84	\$686.06	\$686.72	\$685.82	\$687.17	\$686.50	\$682.51	\$678.63	\$678.97	\$680.52	\$678.52	\$8,244.89
Sum of Total HCR Fees	\$724.94	\$685.84	\$686.06	\$686.72	\$685.82	\$687.17	\$686.50	\$682.51	\$678.63	\$678.97	\$680.52	\$678.52	\$8,244.89

Reimbursements	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
Specific Excess Loan 2021	(2,888.49)	(87,505.89)	(1,448.32)	(28,488.91)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(\$130,122.38)
Prescription Drug Reimburse	(337,052.65)	0.00	0.00	(451,483.89)	0.00	0.00	(452,735.74)	0.00	(2,067.11)	(485,407.27)	0.00	0.00	(\$1,742,716.89)
Specific Excess Loan 2022	0.00	0.00	0.00	0.00	0.00	0.00	(2,428.67)	0.00	0.00	0.00	0.00	0.00	(\$2,428.67)
J Code Reimburse	(3,198.99)	0.00	0.00	(57.33)	0.00	0.00	(455,184.41)	0.00	(42,057.11)	(2,587,291)	0.00	0.00	(\$3,287,969.24)
Sum of Reimbursements	(\$378,940.33)	(\$87,505.89)	(\$1,448.32)	(\$480,010.23)	\$0.00	\$0.00	(\$455,184.41)	\$0.00	(\$2,067.11)	(\$2,587,291)	\$0.00	\$0.00	(\$1,261,116.60)

Total Costs	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
Funding Loan Costs	\$1,844,088.18	\$1,194,761.65	\$1,289,828.47	\$787,714.32	\$1,477,755.15	\$1,544,818.46	\$789,204.75	\$1,250,915.36	\$1,498,533.17	\$1,098,188.12	\$1,870,834.71	\$1,738,078.74	\$16,537,294.05
YTD Plan Performance	(\$465,689.23)	\$397,063.80	\$171,548.38	\$704,970.77	(\$7,633.40)	(\$70,583.85)	\$689,194.20	(\$66,722.00)	(\$20,456.31)	(\$386,731.91)	(\$210,319.43)	(\$278,820.83)	\$1,059,462.21
YTD % of Total Costs to Funding	93.94%	93.94%	93.94%	93.94%	93.94%	93.94%	93.94%	93.94%	93.94%	93.94%	93.94%	93.94%	93.94%

YTD Average Monthly Cost Per Employee	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
YTD Average Monthly Cost Per Employee	\$1,554.01	\$1,281.08	\$1,180.02	\$1,048.23	\$1,075.28	\$1,102.78	\$1,034.98	\$1,081.13	\$1,077.45	\$1,058.08	\$1,082.37	\$1,108.99	\$1,104.89

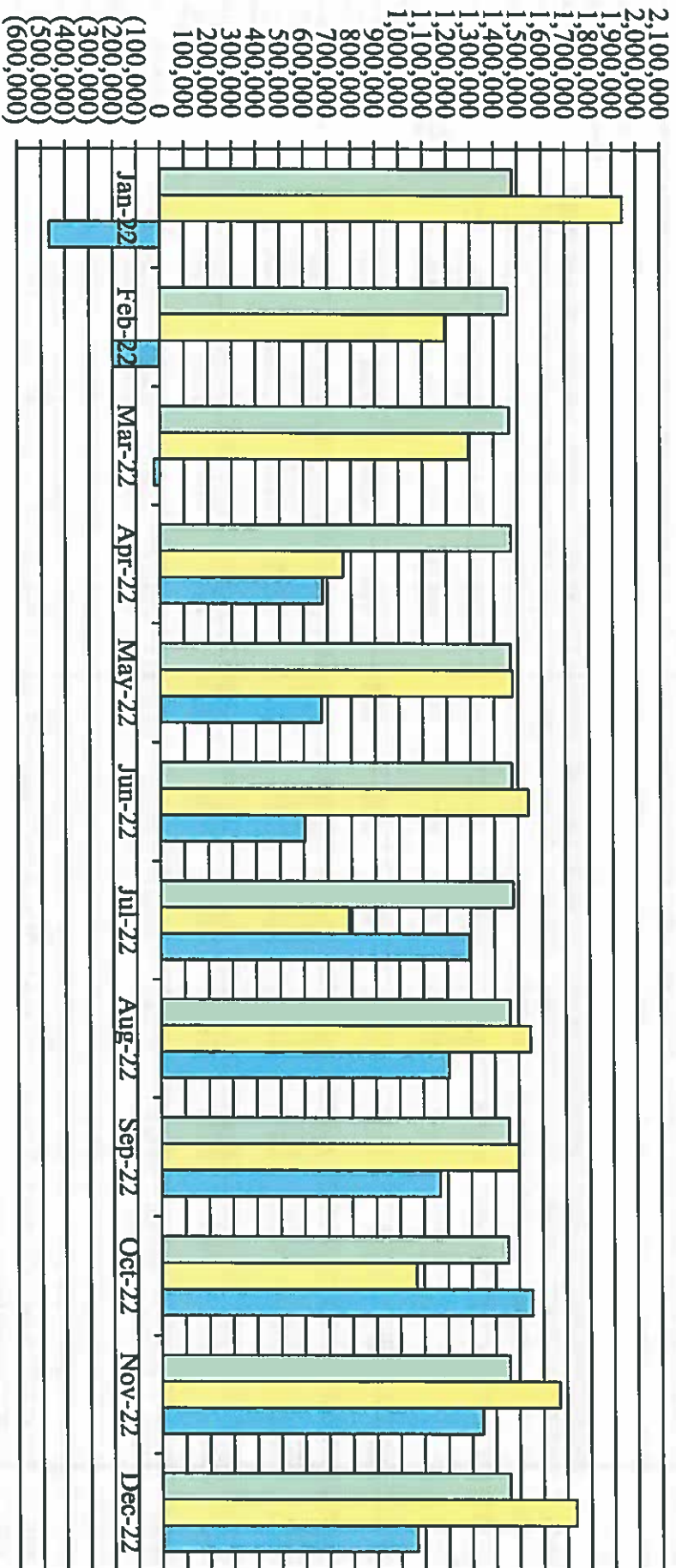
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1 of 4

Printed by: Kelly Starnes, Compliance, Brown County WISCONSIN 22 Brown County Medical Detail, PA

Medical Summary Graph



■ Total Funding
 ■ Total Costs
 ■ YTD Plan Performance

Brown County - Dental Funding Analysis Report

Plan Name:
Dental Plan

Dental Carriers:
Delta Dental - Group #00311

Total Monthly Funding	
Single	\$267.72
Family	\$114.82

Total Monthly Fixed Costs	
Single	\$3.40
Family	\$3.40
Sum of Total Monthly Fixed Costs	\$3.40

Prepared By: USI Insurance Services
Date Prepared: 01/17/23
Plan Year: 01/01/22 - 12/31/22

Month	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
Single	372	365	355	357	363	353	351	350	352	352	348	345	4,254
Family	745	738	723	727	713	718	706	696	695	690	694	695	8,540
Total	1,117	1,103	1,078	1,084	1,086	1,071	1,057	1,046	1,047	1,042	1,043	1,040	12,794

Month	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
Single	15,147.84	14,882.80	14,455.80	14,537.04	14,374.16	14,374.16	14,292.72	14,252.00	14,333.44	14,333.44	14,211.28	14,046.40	\$173,222.88
Family	85,381.90	84,589.56	82,870.26	83,328.74	81,728.06	82,287.16	80,921.72	79,775.52	79,680.80	79,087.80	78,548.28	78,880.80	\$878,854.80
Sum of Total Funding	\$100,529.74	\$99,472.36	\$97,326.06	\$97,865.78	\$96,098.22	\$96,671.32	\$95,214.44	\$94,027.52	\$93,994.24	\$93,421.24	\$92,767.56	\$92,927.20	\$1,052,077.68

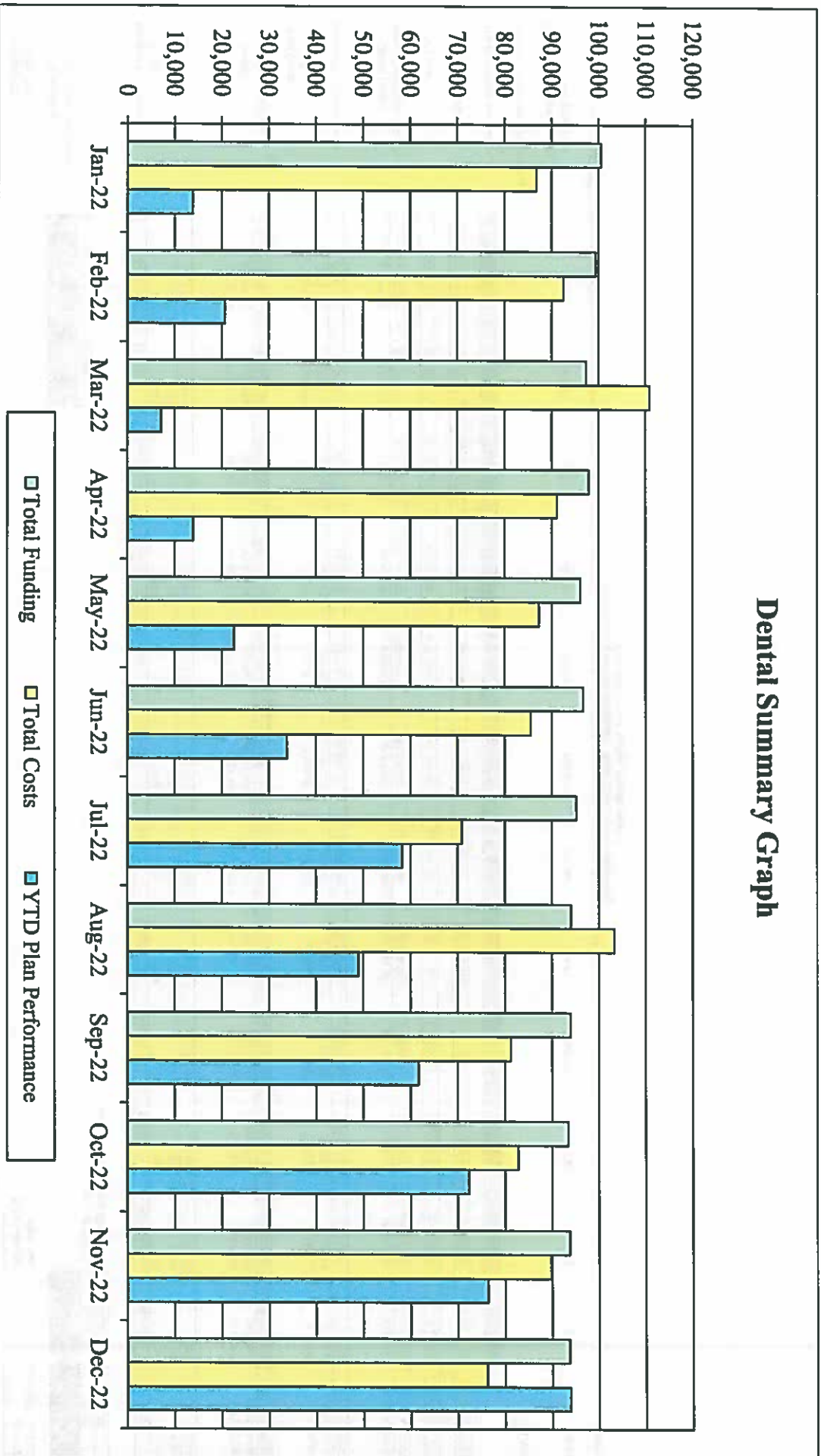
Month	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
Single	1,284.80	1,241.00	1,207.00	1,213.80	1,200.20	1,200.20	1,193.40	1,180.00	1,186.80	1,186.80	1,186.60	1,173.00	\$14,463.60
Family	2,533.00	2,509.20	2,458.20	2,471.80	2,424.20	2,441.20	2,400.40	2,366.40	2,363.00	2,346.00	2,359.60	2,363.00	\$29,096.00
Sum of Total Fixed Costs	\$3,797.80	\$3,750.20	\$3,695.20	\$3,695.60	\$3,624.40	\$3,641.40	\$3,593.80	\$3,546.40	\$3,550.80	\$3,542.80	\$3,548.20	\$3,536.00	\$43,489.60

Month	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
Single	63,017.00	66,789.00	107,182.00	87,476.00	63,860.00	81,839.00	67,288.00	98,725.00	77,895.00	79,189.00	86,183.00	72,878.00	\$1,014,720.00
Family	\$83,017.00	\$84,789.00	\$107,182.00	\$97,478.00	\$83,860.00	\$81,839.00	\$67,288.00	\$98,725.00	\$77,895.00	\$79,189.00	\$86,183.00	\$72,878.00	\$1,014,720.00
Total Claims	\$146,034.00	\$151,578.00	\$214,364.00	\$184,954.00	\$147,720.00	\$163,678.00	\$134,576.00	\$197,450.00	\$155,790.00	\$158,378.00	\$172,366.00	\$145,756.00	\$2,029,440.00

Month	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
Single	\$13,724.84	\$20,658.10	\$7,728.78	\$19,600.84	\$22,644.78	\$33,635.88	\$58,187.32	\$49,673.44	\$61,882.88	\$72,342.42	\$78,380.78	\$83,858.08	\$833,858.08
Family	\$13,724.84	\$8,033.16	(\$13,531.34)	\$6,704.18	\$3,613.82	\$11,190.82	\$24,351.64	(\$9,283.88)	\$12,739.54	\$10,679.44	\$4,018.36	\$17,487.30	\$83,858.08
YTD Average Monthly Cost Per Employee	\$77.72	\$60.78	\$87.99	\$87.03	\$88.02	\$85.00	\$82.48	\$84.47	\$83.72	\$83.30	\$83.55	\$82.71	\$82.71

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Dental Summary Graph



Brown County

Updated: 1/20/2022

Clinic Visit and Cost Summary

Prevea Health and Wellness Center

Service	January	February	March	April	May	June	July	August	September	October	November	December	Total YTD
Advanced Practice Provider (APP) Visits													
APP - Employee	56	51	39	38	35	41	29	57	48	51	53	57	555
APP - Dependent	31	22	23	21	22	14	12	31	23	31	33	33	296
Total APP Visits	87	73	62	59	57	55	41	88	71	82	86	90	851
Medical Assistant (MA) Visits													
MA - Employee	40	12	16	16	5	8	17	79	27	32	42	12	306
MA - Dependent	27	2	6	1	5	10	1	2	3	9	10	0	76
Total MA Visits	67	14	22	17	10	18	18	81	30	41	52	12	382
Total Visits	154	87	84	76	67	73	59	169	101	123	138	102	1233
Total Employee Visits	96	63	55	54	40	49	46	136	75	83	95	69	861
Total Dependent Visits	58	24	29	22	27	24	13	33	26	40	43	33	372

On-site Billed Charges

Advanced Practice Provider (APP)	9,100.00	9,040.00	10,560.00	10,080.00	9920.00	8,420.00	7,360.00	10,000.00	\$9,813.60	9,773.60	10,000.00	\$8,420.00	\$112,487.20
MA/SR	2,548.00	2,938.00	3,328.00	3,042.00	2678.00	3,198.00	3,120.00	3,224.00	\$3,276.00	3,113.50	3,224.00	\$780.00	\$34,469.50
Lab Services	899.67	807.43	1,445.40	1,164.84	975.90	1,039.64	1,136.93	2,771.08	\$1,629.44	1,180.57	1,293.55	\$1,818.88	\$16,163.33
Access Fee	1,083.33	1,083.33	1,083.33	1,083.33	1,083.33	1,083.33	1,083.33	1,083.33	\$1,083.33	1,083.33	1,083.33	\$1,083.33	\$12,999.96
Urgent Care Special Rate	0.00	0.00	0.00	0.00	0.00	100.00	0.00	80.00	\$20.00	0.00	0.00	\$40.00	\$240.00
Supplies/Drug Screens	2,047.24	125.18	139.10	211.18	189.83	0.00	0.00	117.96	\$625.29	1,166.83	4,352.30	\$125.18	\$9,100.09
Total Cost	\$15,678.24	\$13,993.94	\$16,555.83	\$15,581.35	\$14,847.06	\$13,840.97	\$12,700.26	\$17,276.37	\$16,447.66	\$16,317.83	\$19,953.18	\$12,267.39	\$185,460.08
Average Cost/Visit	\$101.81	\$160.85	\$197.09	\$205.02	\$221.60	\$189.60	\$215.26	\$102.23	\$162.85	\$132.67	\$144.59	\$120.27	\$150.41

Bellin Fast Care

Service	January	February	*March	April	May	June	July	August	September	October	November	December	Total YTD
Number of Visits	7	3	6	4	9	6	8	12	31	51	64	72	273
Total Cost	\$0.00	\$0.00	\$300.00	\$200.00	\$450.00	\$300.00	\$400.00	\$600.00	\$1,550.00	\$2,550.00	\$3,200.00	\$3,600.00	\$13,150.00
Average Cost/Visit	\$0.00	\$0.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$571.74

* As of March 2022, Bellin is billing a \$50 fee per Fast Care visit.

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Recommendation		Impact	Estimated Savings
1.	Increase Spousal Surcharge	<p>Current surcharge is \$5/paycheck x 24 months = \$40,040 annually</p> <p>Consider increasing surcharge. Industry average is about \$100/month.</p> <p>Compared to Benchmark data, the Family cost share for the Gold tier is lower than other employers.</p>	<p>Increase to \$50/paycheck = \$440,400 annually</p> <p>Recommendation for 2023: \$20 per paycheck</p>
2.	Implement Opti Med program	<p>Opti Med is similar program to PrudentRx.</p> <p>The County would need to exclude all Specialty medications and Opti Med would handle the procurement of Specialty Medications for plan members.</p>	<p>Potential to gain additional savings of \$409,000.</p>
3.	Eliminate waiver of coinsurance for preventive generic medications.	<p>Plan members 20% coinsurance for each medication.</p> <p>About 10,000 claims were filled for a total plan cost of \$270,000.</p>	<p>\$55,000</p>
4.	Implement Maintenance Choice Program for Maintenance medications	<p>Employees who are utilizing maintenance medications would be required to obtain medications at CVS Pharmacy or CVS Caremark Mail Service Pharmacy.</p> <p>About 28% of all claims would have to switch pharmacies.</p> <p>Currently, 89.5% of maintenance Rx's filled are at or near a CVS Pharmacy.</p> <p>Recommend implementing a \$15 / \$30 copay structure for Generic medications to provide an incentive for obtaining a 90-day supply.</p>	<p>\$112,000 plus an additional \$48,000 with adding the copay structure</p> <p>Recommend for 2023. Effective date will likely be delayed until March 1, 2023.</p>



Recommendation		Impact	Estimated Savings
5.	Increase engagement in Prevea Clinic	Breakeven is about 90 provider visits per month	<p>Average savings per visit over breakeven = \$227/visit</p> <p>Additional 30 visits per month or 120 total visits per month = \$6,810 savings monthly / \$81,720 annually</p> <p>Recommend for 2023</p>
6.	Implement Prevea Partnered Health Program	<p>Primary Care Provider \$80/visit</p> <p>Physical Therapist \$80/visit</p> <p>Labs/Immunizations (see details on what is included)</p>	<p>25% engagement = \$50,000 annually</p> <p>50% engagement = \$100,000 annually</p> <p>Recommend for 2023</p>

In addition to the above, the BAC also agreed to recommend removing the termination date for telemedicine and to allow coverage for these services to continue due to the shortage of providers and access to care. Utilization will be monitored.