

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 September 8, 2022, at 3:00pm in Room 650 of the Northern Building, 305 E. Walnut Street, Green Bay, WI 54305.

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

EXCUSED: Cheryl Berken.

Others Present: Chad Weininger, Director of Administration; Lana Hitner, USI.

1. **Call meeting to order.**

The meeting was called to order by Jill Bomkamp at 3:00pm.

2. **Roll Call.**

Roll call was taken.

3. **Introduction of new Advisory Board Members.**

Brown County Health and Human Services Executive Director Jeremy Kral, Brown County Facility Mechanic Ryan Batal, Brown County Public Health Strategist Kris Kovacic, and Brown County Register of Deeds Cheryl Berken are the new members of this committee.

4. **Election of Chair/Vice Chair.**

Committee members all voted in favor of Jeremy Kral as Chairman, and Ryan Batal as Vice Chairman.

5. **USI Benefits Update.**

Update provided by Jan Stage – Jan discussed the handout report (attached) “Medical Funding Analysis”. Several large claims each year drives high costs to the plan. Jill Bomkamp says there are some large claims currently pending, and they are chronic condition claims that could impact funds in the long-term. Brown County has specific claim stop-loss insurance that covers any claim above \$400,000. So far in 2022, Brown County has seen a couple of claims go beyond that stop-loss amount. Bomkamp says Brown County has had good med rebates that pay out quarterly, but the payments lag by six months.

Stage then discussed the handout report “Dental Funding Analysis”. He said the big difference between the medical and dental funding reports is that Brown County has no stop-loss insurance for dental because there is no risk of extremely high-cost claims for the dental plan. Stage adds that the expectation is the dental plan will maintain close to the current figure for the rest of 2022.

Stage talked about projections for the plan and identified that costs are anticipated to rise about \$500,000 in 2023 for the medical Health Plan. Nothing is expected to change for dental.

6. **Discussion and possible action regarding USI’s recommendations to the 2023 Health Plan Insurance.**

A) Making Telehealth a Permanent Part of the Health Plan.

Stage says that the Telehealth option was not covered under the plan until COVID-19 started. It then became a mandated part of the plan. Now that the mandate is gone, committee needs to decide on recommending

Telehealth gets eliminated, is added for 2023 and will be revisited next year or become a permanent part of the health plan.

Following a brief discussion, Jeff Flynt made a motion to recommend keeping Telehealth permanently as part of the health plan, seconded by Ryan Batal. **All in favor, motion carried unanimously.**

B) 2023 Recommendations with Estimated Financial Impact by USI.

Some discussion took place regarding the best way to address the projected \$500,000 shortfall for 2023. Based upon the recommendations provided by USI, Jeff Flynt made a motion to recommend the following changes, seconded by Kris Kovacic:

1. Increase Spousal Surcharge from \$5.00 per paycheck to \$20.00 per paycheck.
2. Implement Maintenance Choice Program for maintenance medications.
3. Increase engagement in Prevea Clinic.
4. Implement Prevea Partnered Program.

All in favor, motion carried unanimously.

7. Schedule next meeting.

A discussion ensued regarding the next meeting. It will take place Thursday, October 6, 2022, at 3:00 p.m. in Room 650 of the Northern Building, 305 E. Walnut Street, Green Bay, WI 54305.

8. Adjourn.

Motion made by Megan Borchardt to Adjourn meeting at 4:10pm 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:
UMR & CVS Caremark

Total Monthly Funding	
Single	\$891.83
Family	\$1,578.42

HCR Fees	
PCORI	\$2.79 Per Member Per Year

Prepared By: USI Insurance Services
Date Prepared: 08/23/22
Plan Year: 01/01/22 - 12/31/22

Total Monthly Fixed Costs	
Single	\$18.56
Family	\$32.79
Administration Fee	\$2.15
Specific Stop Loss (HCC Lbs. \$400,000)	\$1.95
UM Fee	\$1.87
Care Fee (CMAA/ML)	\$2.10
PPO Access Fee	\$2.10
Plan Advisor Fee	\$1.27
TeleDoc Fee	\$0.10
PBM External Billing Fee	\$0.50
PBM Carveout Fee	\$0.50
NCRA Membership Fee	\$0.50
Sum of Total Monthly Fixed Costs	\$57.03

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	510	506	504	502	503	507	506	508	508	508	508	508	3,641
Family	749	740	745	751	749	749	749	749	749	749	749	749	5,232
Total	1,259	1,246	1,249	1,253	1,252	1,256	1,255	1,257	1,257	1,257	1,257	1,257	8,873
Monthly Membership	3,128	3,102	3,114	3,120	3,117	3,121	3,120	3,121	3,120	3,120	3,120	3,120	21,620

Total 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	201,064.30	299,516.56	286,332.72	297,148.86	297,740.79	300,108.51	301,282.27	302,028.27	302,028.27	302,028.27	302,028.27	302,028.27	\$2,098,024.13
Family	1,182,236.58	1,487,947.28	1,175,822.90	1,185,383.42	1,182,236.58	1,182,236.58	1,182,236.58	1,182,236.58	1,182,236.58	1,182,236.58	1,182,236.58	1,182,236.58	\$8,258,293.44
Sum of Total Funding	\$1,383,300.88	\$1,787,463.84	\$1,462,155.62	\$1,482,532.28	\$1,479,977.37	\$1,482,345.09	\$1,483,518.85	\$1,484,264.85	\$1,484,264.85	\$1,484,264.85	\$1,484,264.85	\$1,484,264.85	\$10,356,317.57

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	29,005.30	28,867.18	28,743.12	28,629.06	28,586.09	28,914.21	29,028.27	29,028.27	29,028.27	29,028.27	29,028.27	29,028.27	\$201,943.23
Family	72,495.71	71,824.60	72,108.56	72,689.28	72,485.71	72,485.71	72,485.71	72,485.71	72,485.71	72,485.71	72,485.71	72,485.71	\$596,405.28
Sum of Total Fixed Costs	\$101,501.01	\$100,691.78	\$100,851.68	\$101,318.35	\$101,071.80	\$101,400.92	\$101,513.98	\$101,513.98	\$101,513.98	\$101,513.98	\$101,513.98	\$101,513.98	\$798,348.51

Claims 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	1,904,856.80	802,882.10	925,848.54	864,878.65	1,037,180.57	1,098,540.34	800,967.47	326,271.82	2,434,658.66	12,400.26	2,664.00	2,664.00	\$7,434,862.47
Prescription Drug Claims	291,235.52	358,380.65	233,571.28	264,989.65	313,032.75	13,840.97	12,400.26	12,400.26	13,840.97	13,840.97	13,840.97	13,840.97	\$2,110,300.83
Private Clinic Fees	15,678.24	13,983.94	16,555.84	15,581.35	14,847.06	6,131.00	2,664.00	2,664.00	6,131.00	6,131.00	6,131.00	6,131.00	\$103,197.65
PrudentRx Fees	7,428.00	6,358.00	8,754.00	10,418.00	11,816.00	6,131.00	2,664.00	2,664.00	6,131.00	6,131.00	6,131.00	6,131.00	\$65,420.00
Sum of Total Claims Costs	\$2,219,186.56	\$1,197,595.89	\$1,194,429.84	\$1,155,085.85	\$1,378,088.37	\$1,443,358.19	\$1,142,285.85	\$4,797,118.81	\$11,422,958.85	\$4,797,118.81	\$4,797,118.81	\$4,797,118.81	\$9,713,760.55

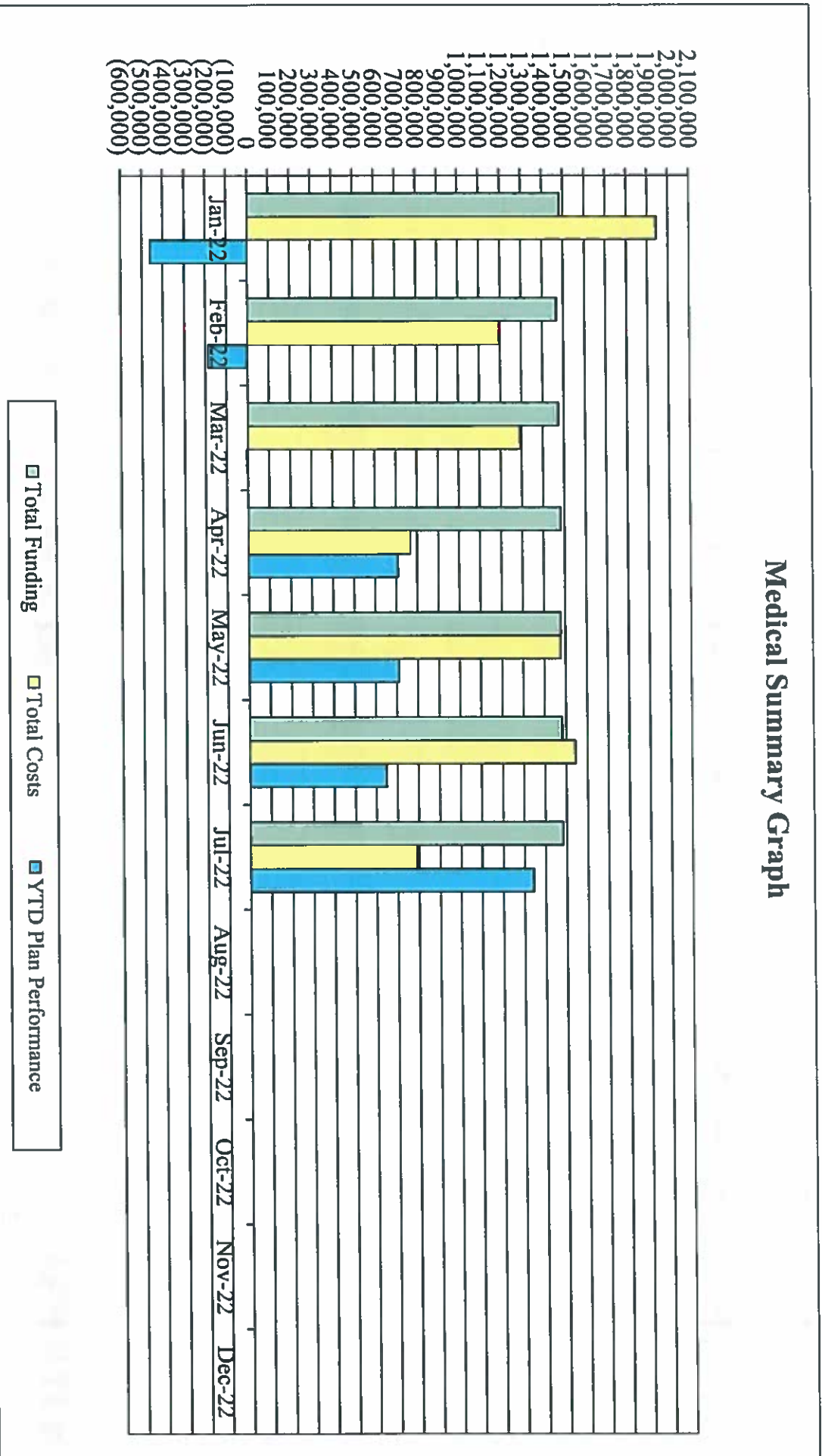
HCR Fees	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
PCORI Fees	\$728.60	\$687.81	\$690.27	\$691.60	\$690.84	\$691.82	\$691.82	\$691.82	\$691.82	\$691.82	\$691.82	\$691.82	\$4,670.83
Sum of Total HCR Fees	\$728.60	\$687.81	\$690.27	\$691.60	\$690.84	\$691.82	\$691.82	\$691.82	\$691.82	\$691.82	\$691.82	\$691.82	\$4,670.83

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 Loss 2021	(2,688.49)	(87,505.66)	(1,448.32)	(28,488.91)	0.00	0.00	0.00	0.00	(452,735.74)	(2,428.87)	(55,664.99)	(55,664.99)	(\$1,275,252.58)
Prescription Drug Rebate	(4371,052.85)	0.00	0.00	(451,483.89)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
Specific Excess Loss 2022	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(\$5,664.99)
J Code Rebate	(3,198.99)	0.00	0.00	(67,233)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(\$67,233.00)
Sum of Reimbursements	(\$3,786,940.33)	(\$87,505.66)	(\$1,448.32)	(\$430,071.23)	\$0.00	\$0.00	\$0.00	\$0.00	(\$452,735.74)	(\$2,428.87)	(\$55,664.99)	(\$55,664.99)	(\$1,411,089.55)

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 Less Costs	\$1,644,566.04	\$1,195,259.42	\$1,264,922.28	\$1,197,905.97	\$1,478,559.11	\$1,545,470.93	\$1,182,644.82	\$4,797,118.81	\$11,422,958.85	\$4,797,118.81	\$4,797,118.81	\$4,797,118.81	\$9,015,030.14
YTD Plan Performance	(\$460,443,181)	\$272,287,868	\$1,197,733,388	\$1,143,830,711	\$1,478,271,427	(\$63,125,864)	\$693,682,133	\$1,330,367,433	\$1,330,367,433	\$1,330,367,433	\$1,330,367,433	\$1,330,367,433	\$1,330,367,433
YTD % of Total Costs to Funding	87.07%	87.07%	87.07%	87.07%	87.07%	87.07%	87.07%	87.07%	87.07%	87.07%	87.07%	87.07%	87.07%
YTD Average Monthly Cost Per Employee	\$1,544.53	\$1,253.42	\$1,181.23	\$1,039.00	\$1,067.38	\$1,094.65	\$1,027.69	\$1,027.69	\$1,027.69	\$1,027.69	\$1,027.69	\$1,027.69	\$1,027.69

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Medical Summary Graph



■ Total Funding
 ■ Total Costs
 ■ YTD Plan Performance

Brown County - Dental Funding Analysis Report

Plan Name: Dental Plan

Prepared By: USI Insurance Services
Date Prepared: 08/23/22
Plan Year: 01/01/22 - 12/31/22

Dental Carriers: Delta Dental - Group #80311

Total Monthly Funding	
Single	\$40.72
Family	\$114.82

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

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	373	366	356	356	361	360	367	367	367	367	367	367	2,542
Family	745	736	724	727	721	725	718	718	718	718	718	718	5,098
Total	1,118	1,104	1,080	1,086	1,082	1,085	1,085	1,085	1,085	1,085	1,085	1,085	7,640

Total 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	15,188.58	14,803.52	14,496.32	14,818.48	14,699.92	14,859.20	14,944.24	14,944.24	14,944.24	14,944.24	14,944.24	14,944.24	\$103,510.24
Family	85,391.80	84,589.56	82,994.08	83,328.74	82,641.02	83,099.50	82,297.16	82,297.16	82,297.16	82,297.16	82,297.16	82,297.16	\$584,332.78
Sum of Total Funding	\$100,580.48	\$99,483.08	\$97,481.20	\$97,947.22	\$97,340.94	\$97,758.70	\$97,241.40	\$97,241.40	\$97,241.40	\$97,241.40	\$97,241.40	\$97,241.40	\$687,843.00

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	1,268.20	1,244.40	1,210.40	1,220.60	1,227.40	1,224.00	1,247.80	1,247.80	1,247.80	1,247.80	1,247.80	1,247.80	\$8,642.80
Family	2,533.00	2,509.20	2,461.60	2,471.80	2,451.40	2,465.00	2,441.20	2,441.20	2,441.20	2,441.20	2,441.20	2,441.20	\$17,393.20
Sum of Total Fixed Costs	\$3,801.20	\$3,753.60	\$3,672.00	\$3,692.40	\$3,678.80	\$3,689.00	\$3,689.00	\$3,689.00	\$3,689.00	\$3,689.00	\$3,689.00	\$3,689.00	\$25,036.00

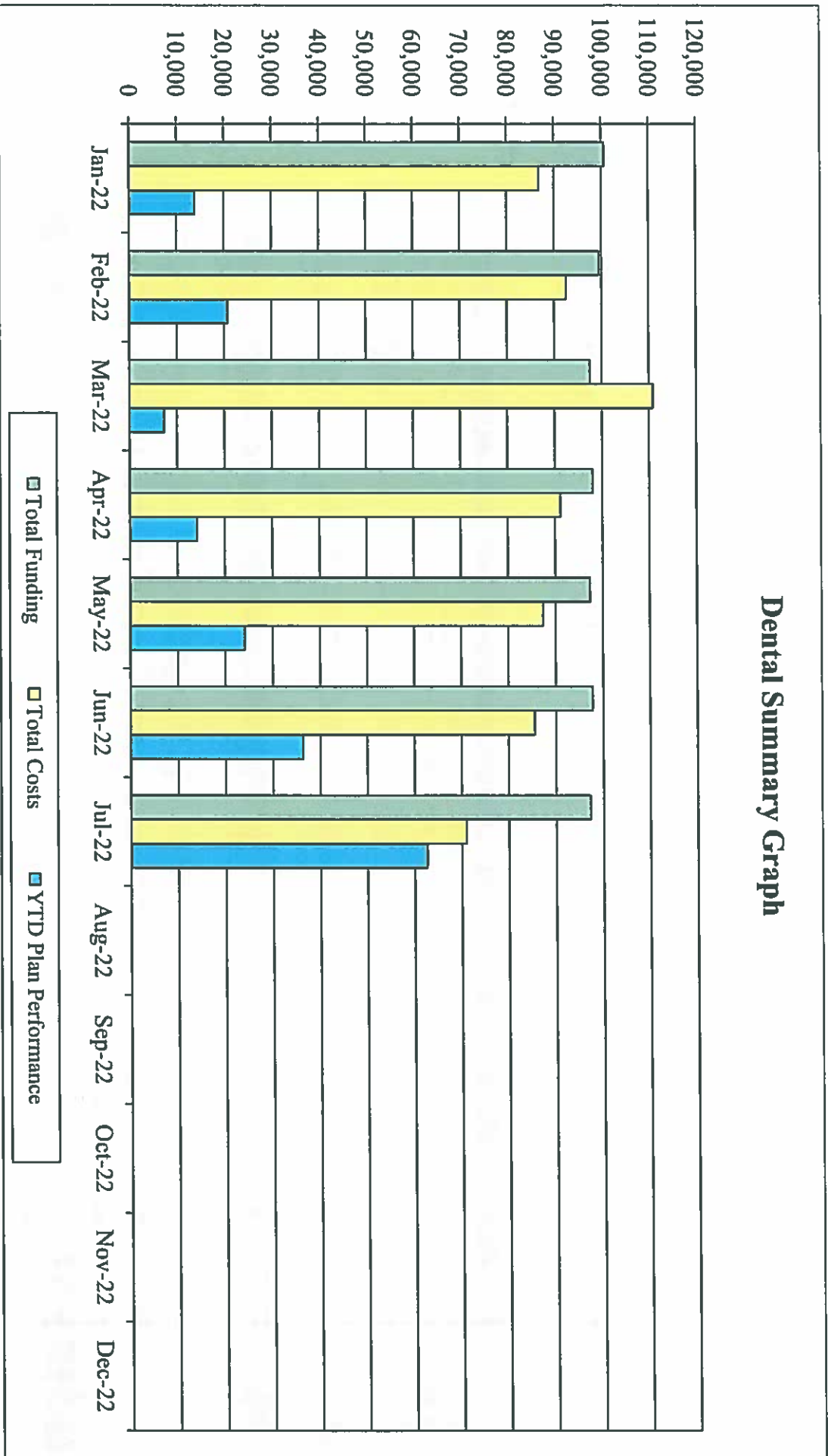
Claims Costs	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total
Dental Claims	83,017.00	88,769.00	107,192.00	87,476.00	83,660.00	81,839.00	67,269.00	67,269.00	67,269.00	67,269.00	67,269.00	67,269.00	\$598,222.00
Sum of Total Claims Costs	\$83,017.00	\$88,769.00	\$107,192.00	\$87,476.00	\$83,660.00	\$81,839.00	\$67,269.00	\$67,269.00	\$67,269.00	\$67,269.00	\$67,269.00	\$67,269.00	\$598,222.00

Funding Lease 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 Lease Costs	\$66,818.20	\$92,522.60	\$110,864.00	\$91,168.40	\$97,338.80	\$95,528.00	\$70,958.00	\$70,958.00	\$70,958.00	\$70,958.00	\$70,958.00	\$70,958.00	\$622,645.00

YTD Plan Performance	YTD % of Total Costs to Funding
YTD Average Monthly Cost Per Employee	\$77.65
YTD Average Monthly Cost Per Employee	\$80.71
YTD Average Monthly Cost Per Employee	\$87.89
YTD Average Monthly Cost Per Employee	\$86.91
YTD Average Monthly Cost Per Employee	\$85.69
YTD Average Monthly Cost Per Employee	\$84.55
YTD Average Monthly Cost Per Employee	\$81.83

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Dental Summary Graph



Brown County

Clinic Visit and Cost Summary

Updated: 8/22/2022

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						289
APP - Dependent	31	22	23	21	22	14	12						145
Total APP Visits	87	73	62	59	57	55	41	0	0	0	0	0	434
Medical Assistant (MA) Visits													
MA - Employee	40	12	16	16	5	8	17						114
MA - Dependent	27	2	6	1	5	10	1						52
Total MA Visits	67	14	22	17	10	18	18	0	0	0	0	0	166
Total Visits	154	87	84	76	67	73	59	0	0	0	0	0	600
Total Employee Visits	96	63	55	54	40	49	46	0	0	0	0	0	403
Total Dependent Visits	58	24	29	22	27	24	13	0	0	0	0	0	197

On-site Billed Charges

Advanced Practice Provider (APP)	9,100.00	9,040.00	10,560.00	10,080.00	9,920.00	8,420.00	7,360.00						
MA/PSR	2,548.00	2,938.00	3,328.00	3,042.00	2,678.00	3,198.00	3,120.00						
Lab Services	899.67	807.43	1,445.40	1,164.84	975.90	1,039.64	1,136.93						
Access Fee	1,083.33	1,083.33	1,083.33	1,083.33	1,083.33	1,083.33	1,083.33						
Urgent Care Special Rate	0.00	0.00	0.00	0.00	0.00	100.00	0.00						
Supplies/Drug Screens	2,047.24	125.18	139.10	211.18	189.83	0.00	0.00						
Total Cost	\$15,678.24	\$13,993.94	\$16,555.83	\$15,581.35	\$14,847.06	\$13,840.97	\$12,700.26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$103,197.65
Average Cost/Visit	\$101.81	\$160.85	\$197.09	\$205.02	\$221.60	\$189.60	\$215.26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$172.00

Bellin Fast Care

Service	January	February	*March	April	May	June	July	August	September	October	November	December	Total YTD
Number of Visits	4	3	5	4	7	6	6						35
Total Cost	\$0.00	\$0.00	\$250.00	\$200.00	\$350.00	\$300.00	\$300.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,400.00
Average Cost/Visit	\$0.00	\$0.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$60.87

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

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Brown County (76010143)
Plan Activity and Checkpoint Evaluation Report
 Key Indicators

Plan Year: Jan 2022
 Current YTD: 1/1/2022 - 7/31/2022
 Prior YTD: 1/1/2021 - 7/31/2021

Measure (Count)	Prior Year Full	Prior YTD	PYTD % of Full	Current YTD	Metric	Prior YTD	Current YTD	% Change	Norm
Admissions	136	83	61%	75	Admits per 1000	43.5	41.3	-5.1% ▽	42.4
Admit Days	580	370	64%	375	Avg Length of Stay	4.5	5.0	12.2% ▲	4.7
Total Paid - Admits	\$3,963,230	\$2,619,277	66%	\$1,893,940	Paid per Admit	\$31,558	\$25,253	-20.0% ▼	\$25,726
Readmissions	6	3	50%	2	Readmission Rate	3.6%	2.7%	-26.2% ▼	8.4%
ER Visits	513	283	55%	272	ER Visits per 1000	148.3	149.7	0.9% ▽	198.0
- # resulting in Admit	55	32	58%	30	- % resulting in Admit	11.3%	11.0%	-2.5% ▽	10.4%
- # for non-Emergency	87	40	46%	55	- % for non-Emergency	14.1%	20.2%	43.1% ▲	19.0%
Total Paid - ER	\$751,711	\$392,765	52%	\$336,160	Paid per ER Visit	\$1,388	\$1,236	-11.0% ▼	\$1,837
Urgent Care Visits	212	109	51%	130	UC Visits per 1000	57.1	71.5	25.3% ▲	278.4
Total Paid - Urgent Care	\$11,070	\$4,990	45%	\$6,483	Paid per UC Visit	\$46	\$50	8.9% ▽	\$118
Office Visits	8,538	4,688	55%	5,049	Office Visits per 1000	2,456.5	2,778.8	13.1% ▲	3,512.9
Total Paid - Office Visits	\$1,124,144	\$635,171	57%	\$651,166	Paid per Office Visit	\$135	\$129	-4.8% ▽	\$79
Well Visits	2,160	1,101	51%	1,119	Well Visits per 1000	576.9	615.9	6.7% ▽	491.2
Telehealth Visits	1,020	672	66%	522	Telehealth Visits per 1000	352.1	287.3	-18.4% ▼	636.5
Total Paid - Telehealth	\$116,513	\$67,150	58%	\$49,990	Paid per Telehealth Visit	\$100	\$96	-4.2% ▽	\$85
OP Surgery Visits	532	355	67%	290	OP Surg Visits per 1000	186.0	159.6	-14.2% ▼	155.0
Total Paid - OP Surgery	\$2,203,701	\$1,347,032	61%	\$1,367,384	Paid per OP Surgery	\$3,794	\$4,715	24.3% ▲	\$3,138
Radiology Services (Std.)	5,834	3,596	62%	3,069	Std. Radiology per 1000	1,884.3	1,689.1	-10.4% ▼	2,876.8
Advanced Imaging Svcs.	1,165	698	60%	638	Adv. Imaging per 1000	365.7	351.1	-4.0% ▽	445.8
Injectable Drug Claims	1,209	739	61%	646	Injectables per 1000	387.2	355.5	-8.2% ▽	398.7

- Date Range for Admission & Visits: Admissions and all visit types reflect only covered (i.e., non-denied) claims that were initially processed in the indicated period
- Readmissions: Readmissions are based on patients readmitted within 30 days of being discharged for any reason
- Urgent Care: UC is determined by universal Place of Service (20) or HCPCS code (S9083, S9088) and may not exactly match each providers' description
- Telehealth: Telehealth represents standard providers seen via remote electronic means (e.g., Skype).
- Radiology Services: Standard Radiology includes standard X-rays and ultrasounds. Advanced Imaging includes CT scans, MRIs, Nuclear Medicine, PET scans, et al.

2023 Recommendations with Estimated Financial Impact

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>	Increase to \$50/paycheck = \$440,400 annually
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>	Potential to gain additional savings of \$409,000.
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>	\$55,000
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>	\$112,000 plus an additional \$48,000 with adding the copay structure



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