

**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 Wednesday December 7, 2023, at 3:00pm in Room 660 of the Northern Building, 305 E. Walnut Street, Green Bay, WI 54305.

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

**EXCUSED:** None.

**Others Present:** None.

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1. **Call meeting to order.**

The meeting was called to order by Chair Jeremy Kral at 3:01pm.

2. **Roll Call.**

Roll call was taken.

3. **Review Vendor Information – YTD Plan Performance.**

Documents are attached. Review provided by Jan Stage, followed by discussion.

Motion to receive and place on file made by Megan Borchardt, seconded by Cheryl Berken. **The motion was approved unanimously.**

4. **Discussion on Potential Future health benefit options or changes.**

Documents are attached. Review provided by Jan Stage, followed by discussion.

Motion to receive and place on file made by Megan Borchardt, seconded by Cheryl Berken. **The motion was approved unanimously.**

5. **Schedule next meeting.**

A discussion ensued regarding the next meeting. It will take place Thursday, February 15<sup>th</sup>, 2024, at 3:00 p.m. in Room 660 of the Northern Building, 305 E. Walnut Street, Green Bay, WI 54305.

6. **Election of Benefits Advisory Committee Chairperson for future meetings.**

A discussion ensued regarding the resignation of Chairperson Jeremy Kral from the Benefits Advisory Committee. Megan Borchardt was nominated to be Interim Chairperson. No other nominations were made. Motion to elect Megan Borchardt Interim Chairperson was made by Cheryl Berken and seconded by Kris Kovacic. **The motion was approved unanimously.**

7. **Adjourn.**

Motion made by Jeff Flynt to Adjourn meeting at 4:01pm, seconded by Jill Bomkamp. **All in favor, motion carried unanimously.**

Respectfully submitted,

Jeff Flynt  
Secretary

### Brown County

#### Prevea and Bellin 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	52	40	47	44	59	71	49	71	74	76	76	74	583
APP Dependent	22	22	18	22	22	11	29	15	15	11	11	15	195
<b>Total APP Visits</b>	<b>74</b>	<b>62</b>	<b>65</b>	<b>66</b>	<b>81</b>	<b>90</b>	<b>78</b>	<b>86</b>	<b>89</b>	<b>87</b>	<b>87</b>	<b>89</b>	<b>778</b>
Medical Assistant (MA) Visits													
MA Employee	0	2	23	33	20	28	41	104	24	65	65	24	340
MA Dependent	0	2	6	0	2	1	3	1	0	2	2	0	17
<b>Total MA Visits</b>	<b>0</b>	<b>4</b>	<b>29</b>	<b>33</b>	<b>22</b>	<b>29</b>	<b>44</b>	<b>105</b>	<b>24</b>	<b>67</b>	<b>67</b>	<b>24</b>	<b>357</b>
<b>Total Visits</b>	<b>74</b>	<b>66</b>	<b>94</b>	<b>99</b>	<b>103</b>	<b>119</b>	<b>122</b>	<b>191</b>	<b>113</b>	<b>154</b>	<b>154</b>	<b>113</b>	<b>1135</b>
<b>Total Employee Visits</b>	<b>52</b>	<b>42</b>	<b>70</b>	<b>77</b>	<b>79</b>	<b>99</b>	<b>90</b>	<b>175</b>	<b>98</b>	<b>141</b>	<b>141</b>	<b>98</b>	<b>923</b>
<b>Total Dependent Visits</b>	<b>22</b>	<b>24</b>	<b>24</b>	<b>22</b>	<b>24</b>	<b>20</b>	<b>32</b>	<b>16</b>	<b>15</b>	<b>13</b>	<b>13</b>	<b>15</b>	<b>212</b>

#### On-site Billed Charges Per Visit Fee

Advanced Practice Provider (APP)	8,288.00	6,944.00	7,280.00	7,392.00	9,072.00	10,080.00	8,736.00	9,632.00	9,968.00	9,744.00	9,968.00	9,744.00	\$87,136.00
MA/PSR	0.00	120.00	870.00	990.00	660.00	870.00	1,320.00	3,210.00	720.00	2,010.00	720.00	2,010.00	\$10,770.00
Lab Services	1,095.14	1,009.88	1,887.65	1,884.01	1,681.84	2,535.08	3,084.89	3,759.29	2,105.40	4,091.19	2,105.40	4,091.19	\$23,134.37
Access Fee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
Urgent Care Special Rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
Supplies/Drug Screens	73.98	1,357.28	113.82	637.50	1,181.06	125.18	0.00	0.00	205.66	0.00	0.00	0.00	\$3,694.48
<b>Total Cost</b>	<b>\$9,457.12</b>	<b>\$9,431.16</b>	<b>\$10,151.47</b>	<b>\$10,903.51</b>	<b>\$12,594.90</b>	<b>\$13,610.26</b>	<b>\$13,140.89</b>	<b>\$16,601.29</b>	<b>\$12,999.06</b>	<b>\$15,845.19</b>	<b>\$12,999.06</b>	<b>\$15,845.19</b>	<b>\$124,734.85</b>
Average Cost/Visit	\$127.80	\$142.90	\$107.99	\$110.14	\$122.28	\$114.37	\$107.71	\$86.92	\$115.04	\$102.89	\$115.04	\$102.89	\$109.90

#### Prevea Partnered Health

Service	January	February	March	April	May	June	July	August	September	October	November	December	Total YTD
Office Visit - Family Practice	41	25	39	49	38	41	28	33	33	37	37	33	364
Office Visit - Internal Medicine	4	5	9	3	6	3	5	6	2	7	7	2	50
Office Visit - Pediatrics	14	13	14	13	21	16	15	20	5	14	14	5	145
Office Visit - Therapy	61	82	103	54	73	104	89	101	84	109	84	109	860
Office Visit - Urgent Care	79	93	120	94	83	54	72	60	51	95	51	95	801
Office Visit - Lab Only	0	4	0	0	1	0	2	1	0	0	0	0	9
<b>Total Visits</b>	<b>199</b>	<b>222</b>	<b>285</b>	<b>214</b>	<b>222</b>	<b>218</b>	<b>211</b>	<b>221</b>	<b>175</b>	<b>262</b>	<b>262</b>	<b>175</b>	<b>2,229</b>
<b>Total Cost</b>	<b>\$16,915.00</b>	<b>\$18,650.00</b>	<b>\$24,225.00</b>	<b>\$18,335.00</b>	<b>\$18,815.00</b>	<b>\$18,550.00</b>	<b>\$17,825.00</b>	<b>\$18,730.00</b>	<b>\$14,875.00</b>	<b>\$22,270.00</b>	<b>\$14,875.00</b>	<b>\$22,270.00</b>	<b>\$188,970.00</b>

#### Bellin Fast Care

Service	January	February	March	April	May	June	July	August	September	October	November	December	Total YTD
Number of Visits	25	15	21	21	21	9	15	10	18	36	18	36	191
<b>Total Cost</b>	<b>\$1,250.00</b>	<b>\$750.00</b>	<b>\$1,050.00</b>	<b>\$1,050.00</b>	<b>\$1,050.00</b>	<b>\$450.00</b>	<b>\$750.00</b>	<b>\$500.00</b>	<b>\$900.00</b>	<b>\$1,800.00</b>	<b>\$900.00</b>	<b>\$1,800.00</b>	<b>\$9,550.00</b>
Average Cost/Visit	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$415.22

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# Brown County - Medical Funding Analysis Report

Prepared by: Life Insurance Services  
Date Prepared: 11/20/23  
Plan Year: 01/01/23 - 12/31/23

Total Monthly Funding	
Single	\$1,078.43
Family	\$3,323.00
<b>Total</b>	<b>\$4,401.43</b>

HCR Fees	
PCORI	\$800.34
<b>Total</b>	<b>\$800.34</b>

Total Monthly Filled Costs	
Single	\$17.00
Family	\$100.00
<b>Total</b>	<b>\$117.00</b>

Total Monthly Filled Costs	
Single	\$17.00
Family	\$100.00
<b>Total</b>	<b>\$117.00</b>

Total Monthly Filled Costs	
Single	\$17.00
Family	\$100.00
<b>Total</b>	<b>\$117.00</b>

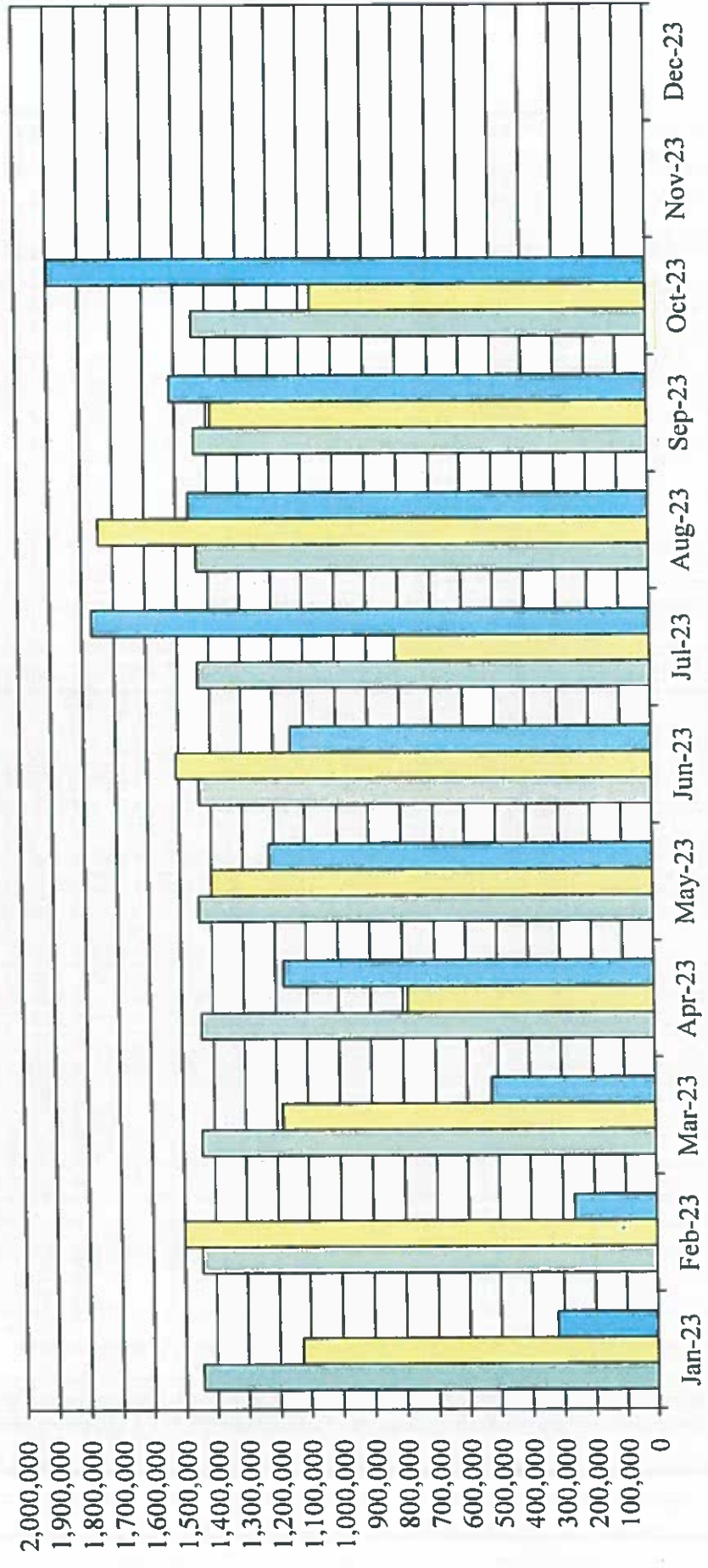
	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Total
Monthly Enrollment	503	503	503	503	503	503	503	503	503	507	507	507	5,043
Single	727	727	727	727	727	727	727	727	727	728	728	728	7,236
Family	1,229	1,229	1,229	1,229	1,229	1,229	1,229	1,229	1,229	1,229	1,229	1,229	12,279
<b>Total</b>	<b>3,023</b>	<b>3,023</b>	<b>3,023</b>	<b>3,023</b>	<b>3,023</b>	<b>3,023</b>	<b>3,023</b>	<b>3,023</b>	<b>3,023</b>	<b>3,013</b>	<b>3,023</b>	<b>3,023</b>	<b>30,223</b>
Monthly Membership	297,740.79	296,905.00	296,568.83	297,148.86	298,024.65	298,700.44	297,740.79	297,740.79	298,518.53	300,108.51	300,108.51	300,108.51	\$2,985,102.99
Single	1,147,511.34	1,147,511.34	1,144,354.50	1,141,187.66	1,142,778.08	1,138,487.40	1,139,619.24	1,139,619.24	1,141,187.66	1,144,354.50	1,144,354.50	1,144,354.50	\$11,421,447.12
Family	\$1,240,913.43	\$1,240,913.43	\$1,240,913.43	\$1,240,913.43	\$1,240,913.43	\$1,240,913.43	\$1,240,913.43	\$1,240,913.43	\$1,240,913.43	\$1,240,913.43	\$1,240,913.43	\$1,240,913.43	\$12,795,521.11
<b>Sum of Total Funding</b>	<b>\$1,240,913.43</b>	<b>\$1,240,913.43</b>	<b>\$1,240,913.43</b>	<b>\$1,240,913.43</b>	<b>\$1,240,913.43</b>	<b>\$1,240,913.43</b>	<b>\$1,240,913.43</b>	<b>\$1,240,913.43</b>	<b>\$1,240,913.43</b>	<b>\$1,240,913.43</b>	<b>\$1,240,913.43</b>	<b>\$1,240,913.43</b>	<b>\$12,795,521.11</b>
Filled Costs	29,138.78	28,905.00	28,022.83	28,000.84	29,254.65	29,428.44	29,428.44	29,138.78	29,312.58	29,379.51	29,379.51	29,379.51	\$292,140.99
Single	72,743.62	72,743.62	72,543.50	72,343.38	72,443.44	72,043.20	72,043.20	72,243.32	72,543.50	72,543.50	72,543.50	72,543.50	\$724,034.16
Family	\$101,862.41	\$101,708.92	\$101,968.83	\$101,427.24	\$101,668.99	\$101,471.64	\$101,471.64	\$101,382.11	\$101,655.86	\$101,918.01	\$101,655.86	\$101,655.86	\$1,016,125.15
<b>Sum of Total Filled Costs</b>	<b>\$1,017,086.81</b>	<b>\$1,017,086.81</b>	<b>\$1,017,086.81</b>	<b>\$1,017,086.81</b>	<b>\$1,017,086.81</b>	<b>\$1,017,086.81</b>	<b>\$1,017,086.81</b>	<b>\$1,017,086.81</b>	<b>\$1,017,086.81</b>	<b>\$1,017,086.81</b>	<b>\$1,017,086.81</b>	<b>\$1,017,086.81</b>	<b>\$10,170,868.10</b>
Claims Costs	1,100,956.00	1,079,628.68	721,064.25	635,043.06	870,047.48	914,789.32	850,864.52	1,183,197.86	948,331.86	1,124,718.44	1,124,718.44	1,124,718.44	\$9,554,748.50
Medical Claims	390,305.93	321,828.17	327,614.62	306,915.14	317,894.64	459,387.26	323,283.75	415,841.82	409,781.46	300,387.82	300,387.82	300,387.82	\$3,705,378.71
Prescription Drug Claims	9,457.12	9,431.16	10,131.47	10,803.31	12,694.00	13,610.26	11,140.69	18,801.29	12,999.00	15,645.19	15,645.19	15,645.19	\$124,734.85
Preventive Health Fees	16,915.00	16,650.00	24,225.00	18,135.00	18,135.00	18,250.00	17,875.00	18,750.00	14,675.00	22,270.00	22,270.00	22,270.00	\$188,970.00
Breast Feed Care	1,250.00	750.00	1,050.00	1,050.00	1,050.00	450.00	450.00	500.00	900.00	1,000.00	1,000.00	1,000.00	\$9,550.00
PrudentR Fees	0.00	9,329.00	9,861.00	2,167.00	2,167.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$21,291.00
<b>Sum of Total Claims Costs</b>	<b>\$1,527,945.08</b>	<b>\$1,439,709.01</b>	<b>\$1,094,139.34</b>	<b>\$1,178,118.31</b>	<b>\$1,298,208.42</b>	<b>\$1,408,728.84</b>	<b>\$1,225,944.18</b>	<b>\$1,844,877.07</b>	<b>\$1,294,887.18</b>	<b>\$1,553,019.45</b>	<b>\$1,553,019.45</b>	<b>\$1,553,019.45</b>	<b>\$13,904,671.08</b>
HCR Fees	\$813.80	\$813.59	\$810.37	\$808.61	\$825.20	\$807.15	\$806.68	\$800.34	\$809.49	\$810.37	\$810.37	\$810.37	\$8,109.84
PCORI Fees	\$813.80	\$813.59	\$810.37	\$808.61	\$825.20	\$807.15	\$806.68	\$800.34	\$809.49	\$810.37	\$810.37	\$810.37	\$8,109.84
<b>Sum of Total HCR Fees</b>	<b>\$1,627.60</b>	<b>\$1,627.18</b>	<b>\$1,620.74</b>	<b>\$1,617.22</b>	<b>\$1,650.40</b>	<b>\$1,614.30</b>	<b>\$1,613.36</b>	<b>\$1,600.68</b>	<b>\$1,618.98</b>	<b>\$1,620.74</b>	<b>\$1,620.74</b>	<b>\$1,620.74</b>	<b>\$16,219.68</b>
Reimbursements	0.00	(40,724.50)	(14,061.72)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(54,786.22)
Specific Excess Loss 2022	0.00	0.00	0.00	(402,093.44)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(402,093.44)
Prescription Drug Rebate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Specific Excess Loss 2023	(10,335.60)	0.00	0.00	(63,108)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(73,443.60)
J Code Rebate	(560,623.35)	(40,724.50)	(14,061.72)	(402,724.53)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,008,134.10)
<b>Sum of Reimbursements</b>	<b>(1,071,359.95)</b>	<b>(40,724.50)</b>	<b>(14,061.72)</b>	<b>(402,724.53)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(1,518,870.70)</b>
<b>Total Costs</b>	<b>\$1,126,610.00</b>	<b>\$1,101,609.29</b>	<b>\$1,102,421.42</b>	<b>\$1,175,628.65</b>	<b>\$1,401,724.11</b>	<b>\$1,509,056.63</b>	<b>\$1,225,944.18</b>	<b>\$1,844,877.07</b>	<b>\$1,294,887.18</b>	<b>\$1,553,019.45</b>	<b>\$1,553,019.45</b>	<b>\$1,553,019.45</b>	<b>\$12,519,501.59</b>
Funding Less Costs	\$318,233.14	\$58,029.95	\$259,490.11	\$652,725.69	\$39,876.63	\$1,042.79	\$624,818.67	(8,309,654.49)	\$63,855.41	\$37,929.00	\$37,929.00	\$37,929.00	\$1,683,048.52
YTD Plan Performance	66.89%	66.89%	66.89%	66.89%	66.89%	66.89%	66.89%	66.89%	66.89%	66.89%	66.89%	66.89%	66.89%
YTD % of Total Costs to Funding	\$916.11	\$1,069.73	\$1,034.68	\$928.51	\$977.37	\$1,019.29	\$988.16	\$1,025.32	\$1,036.84	\$1,019.50	\$1,019.50	\$1,019.50	\$1,018.50

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# Medical Summary Graph



# Brown County - Dental Funding Analysis Report

Prepared By: USI Insurance Services  
 Date Prepared: 11/29/23  
 Plan Year: 01/01/23 - 12/31/23

Plan Name: Dental Plan

Dental Carriers: Delta Dental - Group #00311

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	
	\$3.40

Monthly Enrollment	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Total
Single	350	351	352	352	355	356	356	356	357	357	361	361	3,548
Family	714	716	700	703	702	698	690	692	687	687	689	689	6,991
<b>Total</b>	<b>1,064</b>	<b>1,067</b>	<b>1,052</b>	<b>1,055</b>	<b>1,057</b>	<b>1,056</b>	<b>1,046</b>	<b>1,048</b>	<b>1,044</b>	<b>1,044</b>	<b>1,050</b>	<b>1,050</b>	<b>10,539</b>

Total Funding	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Total
Single	14,252.00	14,292.72	14,333.44	14,333.44	14,455.60	14,577.76	14,496.32	14,496.32	14,537.04	14,699.92	14,699.92	14,699.92	\$144,474.56
Family	81,838.68	82,067.92	80,234.00	80,577.86	80,483.24	80,004.76	79,087.80	79,317.04	78,743.94	78,973.18	78,973.18	78,973.18	\$801,308.42
<b>Sum of Total Funding</b>	<b>\$96,090.68</b>	<b>\$96,360.64</b>	<b>\$94,567.44</b>	<b>\$94,911.30</b>	<b>\$94,938.84</b>	<b>\$94,582.52</b>	<b>\$93,574.12</b>	<b>\$93,813.36</b>	<b>\$93,281.08</b>	<b>\$93,673.10</b>	<b>\$93,673.10</b>	<b>\$93,673.10</b>	<b>\$947,782.98</b>

Fixed Costs	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Total
Single	1,190.00	1,193.40	1,196.80	1,196.80	1,207.00	1,217.20	1,210.40	1,210.40	1,210.40	1,213.80	1,227.40	1,227.40	\$12,063.20
Family	2,427.60	2,434.40	2,380.00	2,380.20	2,386.80	2,373.20	2,346.00	2,352.80	2,355.80	2,342.60	2,342.60	2,342.60	\$23,769.40
<b>Sum of Total Fixed Costs</b>	<b>\$3,617.60</b>	<b>\$3,627.80</b>	<b>\$3,576.80</b>	<b>\$3,577.00</b>	<b>\$3,593.80</b>	<b>\$3,589.40</b>	<b>\$3,556.40</b>	<b>\$3,563.20</b>	<b>\$3,566.20</b>	<b>\$3,556.40</b>	<b>\$3,570.00</b>	<b>\$3,570.00</b>	<b>\$35,832.60</b>

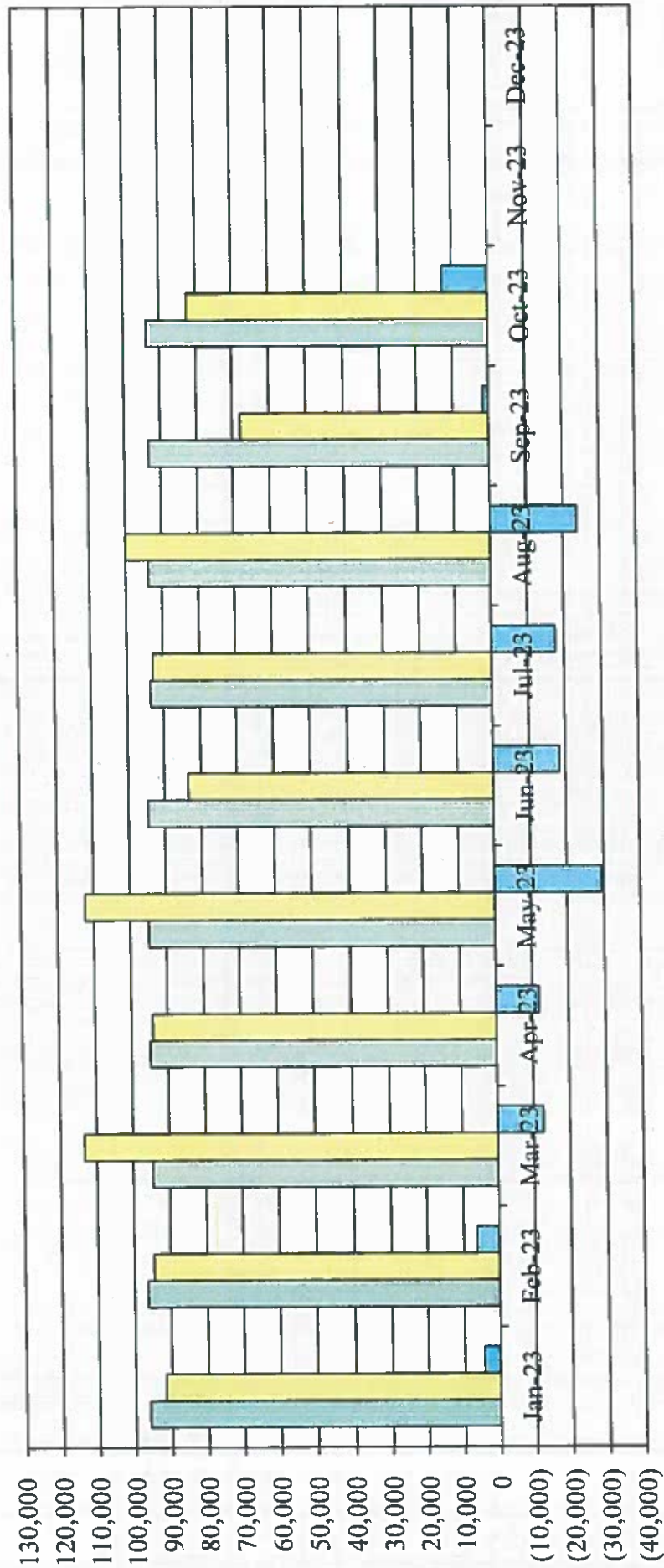
Claims Costs	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Total
Dental Claims	80,034.00	91,015.00	109,854.00	90,583.00	106,771.00	79,872.00	96,371.00	96,557.00	64,281.00	78,943.00	78,943.00	78,943.00	\$897,321.00
<b>Sum of Total Claims Costs</b>	<b>\$80,034.00</b>	<b>\$91,015.00</b>	<b>\$109,854.00</b>	<b>\$90,583.00</b>	<b>\$106,771.00</b>	<b>\$79,872.00</b>	<b>\$96,371.00</b>	<b>\$96,557.00</b>	<b>\$64,281.00</b>	<b>\$78,943.00</b>	<b>\$78,943.00</b>	<b>\$78,943.00</b>	<b>\$897,321.00</b>

Total Costs	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Total
Funding Less Costs	\$9,651.60	\$9,642.80	\$113,430.80	\$84,170.00	\$112,364.80	\$83,462.40	\$92,977.40	\$100,120.20	\$67,830.60	\$82,553.00	\$82,553.00	\$82,553.00	\$933,153.60
<b>Sum of Total Costs</b>	<b>\$9,651.60</b>	<b>\$9,642.80</b>	<b>\$113,430.80</b>	<b>\$84,170.00</b>	<b>\$112,364.80</b>	<b>\$83,462.40</b>	<b>\$92,977.40</b>	<b>\$100,120.20</b>	<b>\$67,830.60</b>	<b>\$82,553.00</b>	<b>\$82,553.00</b>	<b>\$82,553.00</b>	<b>\$933,153.60</b>

YTD Plan Performance	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Total
YTD % of Total Costs to Funding	84.43%	84.15%	87.28%	87.64%	87.64%	87.64%	87.64%	87.64%	87.64%	87.64%	87.64%	87.64%	87.64%
<b>YTD Average Monthly Cost Per Employee</b>	<b>\$86.14</b>	<b>\$87.42</b>	<b>\$94.16</b>	<b>\$82.94</b>	<b>\$95.61</b>	<b>\$82.86</b>	<b>\$82.20</b>	<b>\$82.09</b>	<b>\$89.64</b>	<b>\$88.54</b>	<b>\$88.54</b>	<b>\$88.54</b>	<b>\$88.54</b>

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## Dental Summary Graph



Total Funding
  Total Costs
  YTD Plan Performance



# BROWN COUNTY

## 2023 Recommendations with Estimated Financial Impact



Below is a summary of recommendations that were provided at the May 2, 2022, meeting. The changes implemented by the County for 2023 are noted below. Projected savings will need to be reevaluated for the changes the County may be interested in pursuing for the 2024 renewal.

Recommendation		Impact	Estimated Savings
1.	Medical Plan Changes (See separate spreadsheet for options)	Increase in deductibles, out of pocket maximums, and add copays.	Option 1 - \$2,500 / \$5,000 deductible \$477,659 annually or \$381.52 PEPY  Option 5 - \$3,000 / \$6,000 deductible \$1,313,562 annually or \$1,049.17 PEPY
2.	Medical Plan Changes for Non- Supervisory Sheriffs only (See separate spreadsheet for options)	Increase in deductibles, out of pocket maximums, and add copays.  107 employees in that group	Option 1 - \$2,500 / \$5,000 deductible \$40,800 annually or \$381.52 PEPY  Option 5 - \$3,000 / \$6,000 deductible \$112,261 annually or \$1,049.17 PEPY
3.	Increase Spousal Surcharge	Current surcharge is \$5/paycheck x 24 months = \$40,040 annually  Consider increasing the surcharge. Industry average is about \$100/month.  Compared to Benchmark data, the Family cost share for the Gold tier is lower than other employers.	Increase to \$50/paycheck = \$440,400 annually  <b>Implemented increase to \$20 per paycheck effective 1/1/23.</b>
4.	Change TPA from UMR to AmeriBen	AmeriBen is a TPA owned by Anthem. Customers receive Anthem discounts, which are approximately 2% greater over UMR/UHC.  Administration fee is greater than UMR. Anthem also charges a shared savings fee of 2% of savings.	Net savings achieved by greater provider discounts with switching to AmeriBen with Anthem Network = \$198,000  <i>Update: AmeriBen will only write groups over 2,000 insured lives.</i>
5.	Implement Opti Med program	Opti Med is similar program to PrudentRx.  The County would need to exclude all Specialty medications and Opti Med would handle the procurement of Specialty Medications for plan members.	Potential to gain additional savings of \$409,000.



Recommendation		Impact	Estimated Savings
6.	Eliminate waiver of coinsurance for preventive generic medications.	Plan members 20% coinsurance for each medication.  About 10,000 claims were filled for a total plan cost of \$270,000.	\$55,000
7.	Implement Maintenance Choice Program for Maintenance medications	Employees who are utilizing maintenance medications would be required to obtain medications at CVS Pharmacy or CVS Caremark Mail Service Pharmacy.  About 28% of all claims would have to switch pharmacies.  Currently, 89.5% of maintenance Rx's filled are at or near a CVS Pharmacy.  Recommend implementing a \$15 / \$30 copay structure for Generic medications to provide an incentive for obtaining a 90-day supply.	\$112,000 plus an additional \$48,000 with adding the copay structure  <b>Implemented February 1, 2023.</b>
8.	Restructure wellness program to promote Primary Care Physician engagement	Considering replacing the biometric screenings with an incentivized Primary Care program.  With the model above, increase surcharge for members who do not see their physician.	Year 1 = ~1% claim savings = \$185,662 Year 2 = ~2% claim savings = \$395,459 Year 3 = ~3% claim savings = \$631,746
9.	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  <b>Implemented January 1, 2023</b>
10.	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  <b>Implemented January 1, 2023</b>

# BROWN COUNTY

## 2023 Recommendations with Estimated Financial Impact



Recommendation	Impact	Estimated Savings
11. Implement Bellin Near Site Clinic/direct contract for Primary Care and Physical Therapy	Bellin will charge \$50 per 15-minute Primary Care visit including lab work  Bellin will charge \$67.50 per 30-minute Physical Therapy visit	Estimated savings based on current Bellin utilization = \$120,000







# Brown County 2024 Strategic Planning

## Medical Inflation

- **Covid impact.** There is a shortage of workers. Hospitals and physicians' groups are having to increase pay to retain and hire staff.
- **Prescription drug costs.** Specialty drugs account for over 50% of drug spend while less than 2% of the population uses them. Weight loss drugs (GPL-1's) are increasing in use. Most employer plans don't cover weight loss drugs outright, but these drugs are approved for treatment of type two diabetes. We also need to be aware of Gene Therapies.
- **Medical Trend estimates for 2024:**
  - Willis Towers Watson – 6.5%
  - Aon – 8.5%
  - Mercer – 6.6% with no plan changes, 5.4% with plan changes

## What can employers do to manage health care costs?

1. **Primary Care** – Studies show that individuals engaged in primary care have lower healthcare costs than those who aren't engaged in primary care. USI has data to support this. Are there ways to make primary care easier to access and less expensive for the employer and plan members? This can be through:
  - a. Onsite or Near Site Clinics
  - b. Direct contracting (Bellin and Prevea)
  - c. Virtual care for acute care and primary care. (Teladoc)
2. **Quality Care** – Studies show that higher quality care costs less. The studies also show that not all physicians within a health system provide the same level of quality care. So, selecting a health system or provider group is no guarantee that plan members are getting high quality care. There are a number of new and innovative service providers in the benefits market that focus on "Navigating" or directing plan members to quality providers. (There is a very good article titled, *The Power of Navigation*, that talks about opportunities to direct plan members to high-quality low-cost providers). Here is a list of some of the "Navigators" in the market:
  - a. Proximal – reviewed by Brown County in 2023
  - b. Garner - reviewed by Brown County in 2023
  - c. Alithias
  - d. Transcarent
  - e. NOVO Health
  - f. TPA's like Prairie States and Lucent



g. Surest, UHC's option

h. Centivo, Business Health Care Group

3. **Pharmacy** – Here are the keys to managing pharmacy costs.

- a. Review contract annually. Depending on the size of the employer, this may include bidding PBM's annually.
- b. Low net cost should be the goal.
- c. Obtain transparency in pricing to the extent you can. More importantly, obtain transparency in commissions or fees for the broker or consultant.
- d. Audit results of pricing and rebates to make sure the PBM is meeting the terms of the contract.

4. **Gene therapy** – knowing the risk and selecting the best risk management approach. The options include covering with stop loss, purchasing stop loss specific to gene therapy or not covering gene therapy.

5. **Risk Transfer Strategies** – Examples of this in the marketplace include spousal surcharge, spousal carveout, pay in leu, and family savings programs. Is one of these right for you?

6. **Plan Changes** – How does your plan compare to other employees in your area and industry? Is there an opportunity to make plan changes to direct plan members to quality providers? Is there an opportunity to make changes to transfer risk and costs? High Deductible Health Plan with Health Savings Account.

# Current US Benefits Landscape

The cost of all elements of Total Rewards is on the rise. Employers are making tough decisions on where to make strategic investments of limited Total Rewards budget dollars, to enable them to most effectively recruit and retain talent.

**Tight labor markets have generated substantial growth in wages in recent years, while recent rises in inflation threaten employee purchasing power**

- Inflation is at a historic high: the 12-month average inflation rate through Sept 2023 was 5.1%.<sup>2</sup>
- Unemployment is at a historic low: the January 2023 rate of 3.4% was the lowest since 1969.
- Studies showed that the average pay increase in 2023 represented the largest increase employers have provided in the past 15 years.

**Healthcare and Retirement Costs are on the rise heading into 2024**

- Anticipated 2024 Medical trend is 6.8% - 8.0%, primarily driven by inflation in hospital and physician costs, as well as high-cost claimant activity.<sup>3</sup>
- Anticipated 2024 Rx trend is 9.9% for outpatient Rx coverage and nearly 15% for specialty Rx, driven by utilization, price, and emerging therapies.<sup>3</sup>
- Simultaneously, wage increases and service provider fees have impacted retirement costs.

**The workforce landscape has evolved significantly since the pandemic**

- Millennials are now the dominant generation in the workforce. Pre-pandemic studies were already indicating that millennials' health was in decline faster than the previous generation, and recent events have levied an even greater strain on their health and well-being.<sup>4,5</sup>
- Remote work is here to stay. Per the US Bureau of Labor Statistics, remote work is feasible for 40% of jobs.
- Increased leverage of technology is also here to stay, supporting patient access and convenience as well as addressing critical health equity gaps. By 2022, 88% of facilities offered tele-behavioral health vs. just 40% in 2019.<sup>6</sup>

Employers are challenged with finding the right balance for their benefit programs.



1

Cost of Benefits

is too costly, spending too much on employees

2

Cost of Turnover

The company needs to spend more on benefits to attract and retain talent

*In a recent Gallup workforce survey, almost half of employee participants (47%) reported active intent to seek a new job.<sup>1</sup>*



# Top US Benefit Trends Heading into 2024

Aimed at Engaging the Workforce, while Optimizing Benefits Spend

## 1 Improving and Promoting Preventive Care Utilization and PCP Engagement

High levels of PCP Engagement and screening for early detection of asymptomatic illness is the single most critical risk management objective for self-funded health plans. 50% of catastrophic claims are tied to individuals who have not had a preventive care visit in the past 12 months.<sup>1</sup> The emerging prevalence of high-cost medications, such as GLP-1's aimed at addressing diabetes and obesity (a known contributor to other high-cost conditions), is challenging employers to proactively revisit plan coverage strategy.

## 2 Imperative for Proactive Pharmacy Management Strategy

As a result of specialty medications now available, 2% of a plan's prescription drug scripts account for 50% of total pharmacy benefits plan costs in 2023.<sup>2</sup> Ranging in cost from \$200,000 to \$3.5 million per dose, emerging cell and gene therapies continue to be a high-cost challenge for employers. Additionally, the highly anticipated development of lower-cost generic biosimilars has been slow to emerge, as drug manufacturers have been able to extend patents on high-cost Rx.

## 3 Investing in Wellbeing Support while Optimizing Benefits Spending

For many employers, the pandemic highlighted the need for a more holistic approach to employee wellbeing, which would optimize benefits spending and improve employee engagement and satisfaction.

## 4 Risk Transfer Strategies

Employers are exploring options to transfer risk and costs. This has traditionally been done with a Spousal Surcharge or Carveout. The goal to get spouses off the employer's plan. Employers have also offered employees an incentive or opt out to take other coverage. The most recent effort is called the "Family Savings Plan." This plan incentivizes employees to take their spouses health plan with contributions toward premium and out of pocket expenses.

## 5 Investing in Tech-Enabled Employee Engagement and Experience Solutions (one example: Care Navigation Concierge Platform)

Employers continue to search for solutions that streamline benefit navigation and improve access to care while offering a highly personalized experience year-round (not just at open enrollment time). With the increased incorporation of AI-enabled tools and an influx of new players entering the marketplace, this trend is anticipated to extend into 2024 and beyond.

<sup>1</sup>USI 30 Client Data

<sup>2</sup>Rx Benefits: 10 Specialty Rx Numbers You Need to Know for 2023

<sup>3</sup>FWC, 2023 Employee Financial Wellness Survey