



Medical Plan Update

October 10, 2023

Health Plan History

1. Health Care costs have continued to increase

2. There have been no rate or benefit changes since 2019

- January 1, 2021 – the Medical Administration was moved from Blue Cross/Blue Shield to AETNA
- Pharmacy Administration was moved from Express Scripts to PCARx
- These changes lowered the plan administrative costs while improving member service/satisfaction

3. March 2021 - Health and Wellness Center opened

- All services performed at the center are no cost to employees/dependents on the health plan
 - There is a Nurse Practitioner on duty 40hours/week Mon – Fri
 - There is an MD on duty for 20 hours/week

4. January 2021 – New Telemedicine Provider (Recuro) at no cost to employees & dependents on plan

- Any family member of an employee covered on the health plan can access Recuro, even if they are not directly on the health plan.

Health Plan History cont.

5. During COVID, plan expenditures were more than premiums collected

- Health Plan had a positive fund balance. The decision was made to use fund balance to offset plan losses, so employees were not burdened with extra stress/costs during the pandemic.
- Costs have been driven mostly by an increase in claims over \$100k
 - 2021 – 26 claims over \$100k totaling \$7 million
 - 0.5 % of members totaled 26% of total costs
 - 2022 – 20 claims over \$100k totaling \$5.5 million
 - 0.4% of members totaled 20% of total claims
 - 2023 YTD – 19 claims over \$100k totaling \$4.9 million
 - 0.4% of members totaling 26% of claims

6. There needs to be plan adjustments for 2024 (rate increases and benefits changes)

ECISD Claims History

Fiscal Year	Paid Claims	# Claims over \$100K	\$ of Claims over \$100k	Avg Cost per Claim	Large Claims as a % of Total Claims	Avg. Total Employees	PEPM Costs	Claims Over \$100k PEPM
2017	\$21,709,962	13	\$2,428,897	\$186,838	11%	3031	\$597	\$67
2018	\$21,598,245	18	\$4,005,065	\$222,504	19%	3282	\$548	\$102
2019	\$20,207,233	18	\$2,806,664	\$155,926	14%	2858	\$589	\$82
2020	\$22,058,211	10	\$3,125,053	\$312,505	14%	3049	\$603	\$85
2021	\$28,110,527	27	\$7,072,992	\$261,963	25%	3076	\$762	\$192
2022	\$27,491,914	20	\$5,443,182	\$272,159	20%	3062	\$748	\$162
2023 YTD	\$19,081,098	19	\$4,938,620	\$259,944	26%	3072	\$690	\$179
2023 Annualized	\$25,441,464	0	\$0	\$0	0%	3072	\$690	\$0
6 year average	\$23,529,348.67	17.67	\$4,146,975.50	\$234,734	18%	3061	\$640	\$113

2024 Plan Changes

OPTION 1

1. Raise In network deductible to \$1,750 Ind and \$3,500 Family and Out of Network to \$3,500 Ind and \$7,000 Fam
2. Raise In network out of pocket to \$9,000 Ind and \$18,000 Fam and out of network to \$12,500 Ind and \$25,000 Fam
3. Raise office visit co-pays to \$60 PCP and \$100 Specialist
4. Raise Emergency Room co-pay to \$250
5. Revise Co-pays from pharmacy
 1. Generic are covered at 100%
 2. Preferred Brand \$100 retail and \$200 for mail order
 3. Nonpreferred brand \$125 retail and \$250 for mail order
 4. Specialty 50% to a maximum of \$2,000
 5. Add a separate brand drug deductible of \$250 per person
6. Telemedicine enhancement – No cost Mental Health Counseling
7. Add Virta-Virtual/telephonic diabetic management/coaching program

OPTION 3 (Both Plans)

1. Raise In network deductible to \$2,500 Ind -\$5,000 Fam and Out of network to \$4,500 Ind and \$9,000 Fam
2. Raise In network out of pocket to \$8,000 Ind and \$16,000 Fam and out of network to \$15,000 Ind and \$30,000 Fam
3. Revise Pharmacy
 1. Free generics on Non-HSA Plan
 2. Specialty 50% to a maximum of \$2,000
4. Telemedicine enhancement – No cost Mental Health Counseling
5. Remove district funding to HSA Plan
6. Add Virta- Virtual/telephonic diabetic management/coaching program

2024 Rates

2024 Rates

		CENSUS	RATE	Distrit Contribution	EE Cost	Monthly Increase
OPTION 1						
	Employee	1,437	\$530.00	\$380.00	\$150.00	\$25.00
	EE + Spouse	120	\$1,085.00	\$380.00	\$705.00	\$200.00
	EE + Child	212	\$833.00	\$380.00	\$453.00	\$100.00
	EE + Children	223	\$906.00	\$380.00	\$526.00	\$125.00
	EE/Family	294	\$1,322.00	\$380.00	\$942.00	\$350.00
	Total:	2,286				
OPTION 3						
	Employee	260	\$440.00	\$380.00	\$60.00	\$0.00
	EE + Spouse	15	\$920.00	\$380.00	\$540.00	\$175.00
	EE + Child	24	\$713.00	\$380.00	\$333.00	\$85.00
	EE + Children	30	\$765.00	\$380.00	\$385.00	\$100.00
	EE/Family	27	\$1,118.00	\$380.00	\$738.00	\$300.00
	Total:	356				
HSA						
	Employee	321	\$380.00	\$380.00	\$0.00	\$0.00
	EE + Spouse	12	\$920.00	\$380.00	\$540.00	\$175.00
	EE + Child	29	\$713.00	\$380.00	\$333.00	\$85.00
	EE + Children	23	\$765.00	\$380.00	\$385.00	\$100.00
	EE/Family	44	\$1,138.00	\$380.00	\$758.00	\$300.00
	Total:	429				

Open Enrollment



2024 Annual Benefits Enrollment

- October 23th – November 17th, 2023.
- Medical and all ancillary benefits
- Agent assist – face to face, self-enroll online or by Telephone
- No rate increases for ancillary benefits.



Requirements

- All ECISD employees that are benefits eligible
- Proof of dependents required when enrolling into the medical plan: marriage license or birth certificates acceptable.
- SSN required for most ancillary benefits.
- Signature required from all enrollees upon enrollment completion.



QUESTIONS ?