

# **Brown County Mid-Year Plan Review 2022-2023**

Ernesto Martinez, Employee Benefits Consultant  
Mark Zollitsch, Wellness Consultant



TEXAS ASSOCIATION OF COUNTIES  
HEALTH AND EMPLOYEE BENEFITS POOL

March 6, 2023  
(Exhibit # 4)

# Plan Review

## Medical Plan

- Medical: 1100-NG  
(\$25 Copay, \$750 Ded, 80/60, \$3,000 Coins Max)
- Rx: 5B - \$100 Deductible  
(\$10, 30, 50 Copay)

## Voluntary Vision

- Exam - \$10 Copay
- Lenses/Contacts - \$0 copay, \$130 allowance,
- Frames - \$0 copay, \$130 allowance
- Once every 12 mo – Exam and Lenses/Contacts
- Once every 24 mo - Frames



# Plan Review

- COBRA Administration – Self administers
- Retirees – Medical and Vision Pre 65
- Waiting Period – 90 Days/Day following WP
  - Elected and Appointed
  - Eligible Employees

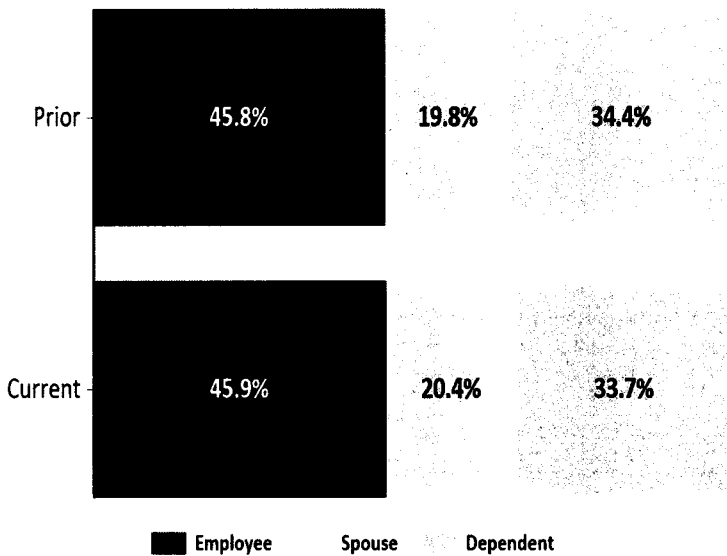


# MEMBERSHIP

**Current Period:** The current reporting period represents claims paid from October 1, 2022 through January 31, 2023.

**Prior Period:** The prior reporting period represents claims paid from October 1, 2021 through January 31, 2022.

Average Medical Membership



Overall, membership decreased by **0.8%** between reporting periods • The average age was **39.1** and increased by **1.0%** between reporting periods.

Females between the ages of **20** and **44** increased from **17.3%** to **18.5%** between reporting periods.



## Rolling Claims 36 Months: **Medical and Rx**

<b>Rolling Paid Year</b>	<b>Total Contribution</b>	<b>Medical Paid</b>	<b>Pharmacy Paid</b>	<b>Paid</b>	<b>Total Paid PEPM</b>	<b>Loss Ratio</b>
Feb 2020-Jan 2021	\$3,364,227.08	\$2,743,259.86	\$933,308.86	\$3,676,568.72	\$1,735.05	109.28%
Feb 2021-Jan 2022	\$3,435,712.26	\$2,552,788.62	\$1,051,605.66	\$3,604,394.28	\$1,700.19	104.91%
Feb 2022-Jan 2023	\$3,776,928.96	\$3,335,022.45	\$1,231,081.09	\$4,566,103.54	\$2,169.17	120.89%



Monthly Claims to project upcoming 2023-24 renewal:  
**April 2022 – March 2023**

<b>Paid Date</b>	<b>Total Contribution</b>	<b>Medical Paid</b>	<b>Pharmacy Paid</b>	<b>Paid</b>	<b>Loss Ratio</b>
Apr 2022	\$316,076.10	\$311,726.59	\$102,981.02	\$414,707.61	131.20%
May 2022	\$309,674.14	\$283,923.53	\$111,464.93	\$395,388.46	127.68%
Jun 2022	\$299,246.48	\$585,903.65	\$106,923.25	\$692,826.90	231.52%
Jul 2022	\$296,786.16	\$258,998.79	\$105,783.61	\$364,782.40	122.91%
Aug 2022	\$301,706.80	\$270,594.05	\$123,398.31	\$393,992.36	130.59%
Sep 2022	\$302,685.80	\$173,845.70	\$80,266.40	\$254,112.10	83.95%
Nov 2022	\$331,574.64	\$196,772.76	\$125,021.43	\$321,794.19	97.05%
Dec 2022	\$330,498.72	\$363,751.93	\$99,448.12	\$463,200.05	140.15%
Jan 2023	\$333,202.60	\$195,829.77	\$83,482.56	\$279,312.33	83.83%
<b>Total:</b>	<b>\$2,821,451.44</b>	<b>\$2,641,346.77</b>	<b>\$938,769.63</b>	<b>\$3,580,116.40</b>	<b>126.89%</b>



Top 10 High-Cost Claimants: **April 2022 – January 2023**

Member Status	Medical Paid	Pharmacy Paid	Paid
Active	\$382,738.90	\$241.32	\$382,980.22
Active	\$1,555.52	*\$272,729.99	\$274,285.51
Active	\$240,014.74	\$522.98	\$240,537.72
Active	\$44,006.17	*\$130,776.39	\$174,782.56
Active	\$128,241.40	\$1,000.91	\$129,242.31
Active	\$114,856.84	\$8,602.05	\$123,458.89
Active	\$116,618.66	\$4,025.78	\$120,644.44
Active	\$95,374.93	\$2,858.35	\$98,233.28
Active	\$89,961.43	\$0.00	\$89,961.43
Active	\$66,639.80	\$19,305.04	\$85,944.84

\*Rx paid higher than medical paid



TEXAS ASSOCIATION of COUNTIES  
HEALTH AND EMPLOYEE BENEFITS POOL

## Top 10 Rx Claims: April 2022 – January 2023

### Therapeutic Class

923600 - DISEASE-MODIFYING ANTIRHEUMATIC AGENTS

682006 - INCRETIN MIMETICS

682008 - INSULINS

682018 - No Description Available

849200 - SKIN AND MUCOUS MEMBRANE AGENTS, MISCELLANEOUS

682005 - DIPEPTIDYL PEPTIDASE-4(DPP-4) INHIBITORS

680400 - ADRENALS

283212 - No Description Available

940000 - DEVICES

281604 - ANTIDEPRESSANTS



# WELLNESS

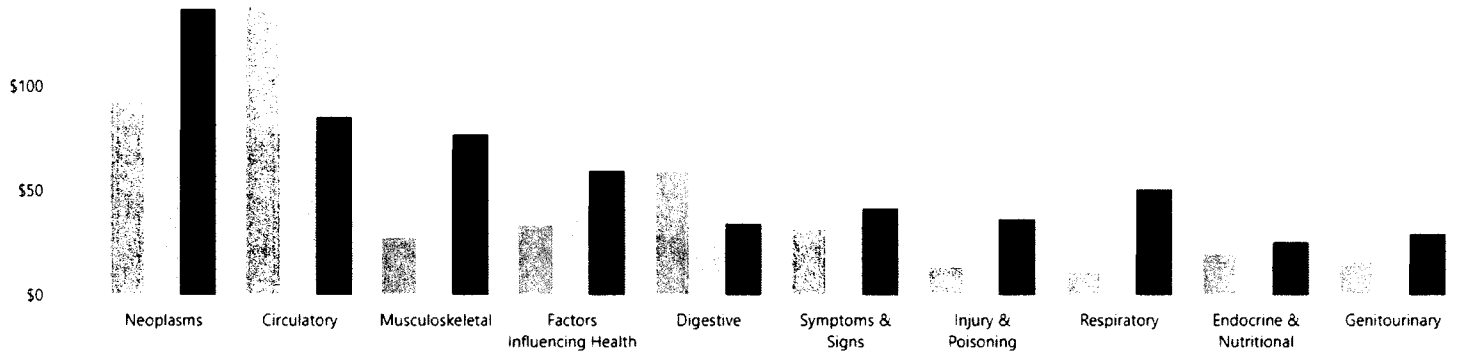


TEXAS ASSOCIATION *of* COUNTIES  
HEALTH AND EMPLOYEE BENEFITS POOL

# Top Diagnostic Categories

Top 10 Diagnostic Categories by Paid PMPM

Prior Period 2 Prior Period 1 Current Period



### Current vs. Prior 1

Largest PMPM Increase

**Neoplasms**

\$57.70

Largest PMPM Decrease

**Eye**

(\$8.30)

### Current vs. Prior 2

Largest PMPM Increase

**Musculoskeletal**

\$49.15

Largest PMPM Decrease

**Circulatory**

(\$53.53)

Funding Type

Pooled

Region

West

County

Brown County

ACA Grandfathered Status

All

HCC Flag

Multiple selections

County Member Threshold

1

# Chronic Conditions 2/24/23 Last 12 Mo.

Chronic Conditions	2023			
	Paid	Total Paid PMPM	Claimants	Claims
Total: All	\$279,312.33	\$729.28	204	1,178
CAD	\$19,733.39	\$822.22	7	10
Hypertension	\$11,206.71	\$83.01	50	70
Hyperlipidemia	\$5,044.99	\$39.41	13	18
Diabetes	\$3,601.20	\$61.04	24	40
COPD	\$999.82	\$76.91	5	5
Asthma	\$630.53	\$11.26	7	7
CHF	\$343.57	\$42.95	3	3
Depression	\$276.49	\$5.42	4	5
Renal	\$143.53	\$17.94	1	1

# Healthy County Participation

## Preventive

## Participation

Annual Physicals	143 members (68 employees, 46 dependents, 29 spouses)
Colon Cancer Screenings	15
Breast Cancer Screenings	34
<b>Programs</b>	
WW	
Livongo	51
Omada	4
Naturally Slim	4
Airrosti	0



# Healthy County Participation

## Programs

## Participation

2022 Contests  
(completed/participated)

Completed at least 1 22  
contest

Completed all 4 contests 9

2023

15 completed Heart to Heart

Employer Rewards

\$3,220 of eligible \$7,000

Sonic Boom Registration

61 (33%) active users as of 2/24/23



TEXAS ASSOCIATION OF COUNTIES  
HEALTH AND EMPLOYEE BENEFITS POOL

# HCC, Chronic Conditions & ER Observations

- Biggest claims increase in Cancers, both HCC and non-HCC @\$57.50 pmpm; CVD and heart attacks up also;
- 5/7 HCCs were cancer and CVD, just over \$1M total

# Recommendations

1. Conduct Cancer screenings (all ages, all types);
2. Heart disease/BP/Chol/Trigs screenings campaign, along with annual physical;
3. Push heart health and exercise programs available, including Sonic Boom, Omada, Wondr Health;

