

1. Look back 12 months from April 2023 for claims. Currently 98% Loss Ratio. Last year was 127%
2. Each county was then evaluated for claims and demographics – Brown Co received a 7.5% increase this year. Last year was 9.2% increase. The highest renewal rate increase this year from TAC was 9.5%.
3. This year we had 18 claims over 50,000. 10 of those over 100,000 and 2 of those over 200,000
4. The pool renewal average is 4.6%. Last year it was 6.2%
5. The TAC board meeting held in July will determine if pool members will receive a surplus distribution. If it is approved, the distribution will go out at the end of July or the first part of August.
6. Health – 7.5% INCREASE
 - Option 1 - APPROXIMATELY 5% INCREASE
 - Option 2- very close to Option 1 increase
 - Option 3- APPROXIMATELY 1.5% INCREASE
7. Vision- received no rate increase, the rates stay the same
8. Dental- Offered through Sunlife, rates stayed the same
9. Voluntary Life- Offered through Sunlife, rates stayed the same
10. Basic Life (Paid by the County) - slight increase with a 24 month rate guarantee. \$91 a month/1,089 annually
11. TAC voted to continue to pay all ACA Obamacare fees & taxes – not included in premium
12. Deadline for decision is June 28th.

June 4, 2024
(Exhibit #1)



TEXAS ASSOCIATION of COUNTIES
HEALTH AND EMPLOYEE BENEFITS POOL

12-Month Medical Report

Post Date : Mar 2024

Metrics : (Average Members, Average Subscribers, Total Contribution, Medical Paid, Pharmacy Paid, Paid)

Rows : (Paid Date)

Columns : (Metrics)

Paid Date : Last 12 Months [Apr 2023 - Mar 2024]

Account : (000094500 - POOLED)

Coverage Type : (Medical)

Group : (036896 - BROWN COUNTY)

Paid Date	Average Subscribers	Average Members	Total Contribution	Medical Paid	Pharmacy Paid	Paid
Apr 2023	174	380	\$334,830.56	\$203,188.81	\$112,000.61	\$315,189.42
May 2023	175	381	\$336,982.40	\$239,779.44	\$148,472.01	\$388,251.45
Jun 2023	179	385	\$340,762.20	\$257,880.31	\$125,594.54	\$383,474.85
Jul 2023	182	386	\$344,513.84	\$232,436.06	\$112,988.68	\$345,424.74
Aug 2023	180	387	\$335,326.28	\$218,233.92	\$116,205.06	\$334,438.98
Sep 2023	181	391	\$339,106.08	\$148,056.30	\$110,761.28	\$258,817.58
Oct 2023	179	393	\$369,731.64	\$183,244.52	\$95,248.90	\$278,493.42
Nov 2023	177	392	\$368,556.74	\$217,028.66	\$148,606.65	\$365,635.31
Dec 2023	177	391	\$369,731.64	\$225,372.43	\$120,678.59	\$346,051.02
Jan 2024	181	401	\$373,859.18	\$322,120.77	\$106,456.40	\$428,577.17
Feb 2024	183	401	\$376,811.82	\$249,082.22	\$100,860.04	\$349,942.26
Mar 2024	183	396	\$375,606.14	\$242,467.32	\$139,223.70	\$381,691.02
Total: Selected Filter(s)	179	390	\$4,265,818.52	\$2,738,890.76	\$1,437,096.46	\$4,175,987.22



TEXAS ASSOCIATION OF COUNTIES
HEALTH AND EMPLOYEE BENEFITS POOL

HCC - No PHI

Post Date : Mar 2024

Service Category : Total (Inpatient Facility, Outpatient Facility, Pharmacy, Professional)

Metrics : (Paid)

Claim Type : (MEDICAL, PHARMACY)

Coverage Type : (Medical)

Group : (036896 - BROWN COUNTY)

Paid Month : Last 12 Months [Apr 2023 - Mar 2024]

Paid greater or equal 10000.00

Paid : descending

Encrypted Member ID	Member Status	Medical Paid	Pharmacy Paid	Paid
18370279101	Active	\$5,793.27	\$349,243.03	\$355,036.30
16000332530	Active	\$197,092.98	\$5,355.25	\$202,448.23
16200189927	Active	\$55,849.85	\$129,566.01	\$185,415.86
15950273867	Active	\$145,362.91	\$10,638.67	\$156,001.58
19720400134	Active	\$148,519.71	\$13.17	\$148,532.88
19070449376	Active	\$140,434.53	\$219.32	\$140,653.85
17850393393	Active	\$11,891.19	\$114,784.15	\$126,675.34
13960423365	Active	\$115,455.23	\$5,392.36	\$120,847.59
17680242050	Active	\$11,070.48	\$107,629.13	\$118,699.61
17923582295	Active	\$102,003.65	\$15,753.40	\$117,757.05
17350395441	Active	\$3,625.07	\$88,059.41	\$91,684.48
13960113412	Active	\$80,926.52	\$606.60	\$81,533.12
3051072272	Active	\$51,573.81	\$27,130.82	\$78,704.63
3053238285	Active	\$10,496.72	\$64,047.64	\$74,544.36
17810183806	Active	\$72,545.95	\$526.53	\$73,072.48
10910447402	Active	\$67,932.42	\$160.35	\$68,092.77
20020129775	Active	\$57,051.26	\$8,019.76	\$65,071.02
3060634338	Active	\$27,194.89	\$33,754.23	\$60,949.12
18370651417	Active	\$36,368.24	\$7,634.46	\$44,002.70
18270465566	Active	\$41,799.79	\$0.00	\$41,799.79
17380132803	Active	\$41,138.56	\$95.47	\$41,234.03
16370181610	Active	\$40,095.72	\$376.06	\$40,471.78
20600207432	Active	\$2,296.32	\$36,431.53	\$38,727.85



TEXAS ASSOCIATION *of* COUNTIES
HEALTH AND EMPLOYEE BENEFITS POOL

HCC - No PHI

3055425187	Active	\$25,244.01	\$11,254.83	\$36,498.84
19980207300	Active	\$29,418.50	\$5,852.43	\$35,270.93
3280138729	Active	\$33,270.18	\$318.54	\$33,588.72
16000105114	Active	\$14,882.48	\$17,493.32	\$32,375.80
3060369648	Active	\$24,335.49	\$7,205.02	\$31,540.51
13270088221	Active	\$30,217.23	\$209.52	\$30,426.75
17130400266	Active	\$19,835.12	\$9,950.19	\$29,785.31
13720365035	Active	\$2,098.18	\$26,662.93	\$28,761.11
20521157587	Active	\$27,634.35	\$301.33	\$27,935.68
17810183853	Active	\$14,767.89	\$12,073.79	\$26,841.68
13720365033	Active	\$15,097.28	\$10,200.58	\$25,297.86
3040619856	Active	\$23,577.36	\$1,369.87	\$24,947.23
16280046201	Active	\$11,687.26	\$12,103.76	\$23,791.02
20440407303	Active	\$23,326.04	\$13.25	\$23,339.29
17890256100	Active	\$16,205.85	\$5,911.82	\$22,117.67
18640288843	Active	\$20,653.56	\$0.00	\$20,653.56
19880043146	Active	\$5,764.80	\$14,757.79	\$20,522.59
3067559757	Active	\$5,959.88	\$12,824.78	\$18,784.66
5440187643	Active	\$5,043.46	\$13,641.67	\$18,685.13
19230394864	Active	\$12,972.97	\$5,272.63	\$18,245.60
10350125676	Active	\$17,595.98	\$184.57	\$17,780.55
20020389515	Active	\$16,709.61	\$816.42	\$17,526.03
3040619909	Active	\$7,076.07	\$10,015.39	\$17,091.46
19190314772	Active	\$16,951.21	\$9.24	\$16,960.45
3040619929	Active	\$14,819.79	\$1,839.79	\$16,659.58
19100203858	Active	\$15,795.88	\$431.42	\$16,227.30
19980540086	Active	\$3,620.08	\$12,328.88	\$15,948.96
18920649380	Active	\$15,518.76	\$0.00	\$15,518.76
3040619790	Active	\$9,392.46	\$5,750.29	\$15,142.75
3058436489	Active	\$14,580.45	\$531.58	\$15,112.03
3062675353	Active	\$2,529.34	\$12,253.75	\$14,783.09
17300338251	Active	\$6,737.82	\$8,029.25	\$14,767.07
17130400267	Active	\$13,979.26	\$191.41	\$14,170.67
3210536178	Active	\$9,363.35	\$4,772.01	\$14,135.36
3040619882	Active	\$2,646.18	\$11,108.18	\$13,754.36
18990553668	Active	\$3,283.29	\$9,873.66	\$13,156.95
16480083417	Active	\$11,477.70	\$1,622.63	\$13,100.33
17250116402	Active	\$3,134.70	\$9,486.65	\$12,621.35
16620488289	Active	\$168.13	\$12,364.52	\$12,532.65
20150485661	Active	\$12,269.73	\$12.98	\$12,282.71
3040619935	Active	\$11,672.56	\$0.00	\$11,672.56



TEXAS ASSOCIATION *of* COUNTIES
HEALTH AND EMPLOYEE BENEFITS POOL

HCC - No PHI

3040619811	Active	\$4,145.50	\$7,415.37	\$11,560.87
16790147691	Active	\$8,677.84	\$2,729.90	\$11,407.74
6120184557	Active	\$2,634.98	\$8,582.15	\$11,217.13
12020089352	Active	\$7,560.91	\$3,447.69	\$11,008.60
18000288962	Active	\$9,679.83	\$1,216.34	\$10,896.17
3040619910	Active	\$1,496.39	\$9,224.20	\$10,720.59
20440407288	Active	\$10,143.52	\$274.20	\$10,417.72
19670270203	Active	\$10,078.21	\$205.13	\$10,283.34
16150049674	Active	\$9,874.00	\$152.35	\$10,026.35
17915579516	Active	\$9,866.04	\$145.58	\$10,011.62
Query Total	74	\$2,111,990.53	\$1,307,870.93	\$3,419,861.46



2024-2025 Alternate Plan Proposal

Group: 36896 – Brown County

Effective Date: 10/01/2024

Now ✓

	Current Plan Plan 1100 NG	Renewal Rates Plan 1100 NG	Option 1 Plan 1200 NG	Option 2 Plan 1200 NGS	Option 3 Plan 1300 NG
	Rx Option 5B NG	Rx Option 5B NG	Rx Option 5B NG	Rx Option 5B NG	Rx Option 5B NG
Rates					
Employee Only	\$1,174.90	\$1,263.02	\$1,231.10	\$1,225.04	\$1,186.92
Employee + Child(ren)	\$2,952.64	\$3,174.08	\$3,092.52	\$3,077.02	\$2,979.60
Employee + Spouse	\$2,952.64	\$3,174.08	\$3,092.52	\$3,077.02	\$2,979.60
Employee + Family	\$2,952.64	\$3,174.08	\$3,092.52	\$3,077.02	\$2,979.60
Medical Plan					
Deductible In/Out Network	\$750 /\$1000	\$750 /\$1000	\$1000 /\$3000	\$1000 /\$3000	\$1500 /\$4500
Co-Insurance % In/Out	80/60	80/60	80/60	80/60	80/60
Co-Insurance Max In/Out	\$3000/\$6000	\$3000/\$6000	\$3000/\$6000	\$3000/\$6000	\$3500/\$7000
Office Visit – Primary Care	\$25	\$25	\$30	\$30	\$30
Office Visit - Specialist	\$25	\$25	\$30	\$40	\$30
Emergency Room Hospital	\$150	\$150	\$150	\$150	\$150
Prescription Plan					
Prescription Card Co-Pay	\$10/30/50	\$10/30/50	\$10/30/50	\$10/30/50	\$10/30/50
Deductible	\$100	\$100	\$100	\$100	\$100

Quoted rates are based on the following information:

- Rates based upon current benefits and enrollment. A substantial change in enrollment (10% over 30 days or 30% over 90 days) may result in a change in rates.
- Rates include broker commission.
- Rates based on a minimum employer contribution of 100% of the employee only rate or current funding level.
- Retirees pay the same premium as active employees regardless of age for medical and dental.
- Form must be received by 06/28/2024 to avoid a delay in implementation of benefits and/or late processing fees.

Please indicate the selected plan here: _____

Email the signed document to your TAC Employee Specialist or fax to 1-512-481-8481.

Signature _____ Date: _____