

Brown County Plan Year 2026 Mid-Year Review

Workshop
June 2, 2026
(Exhibit #1)

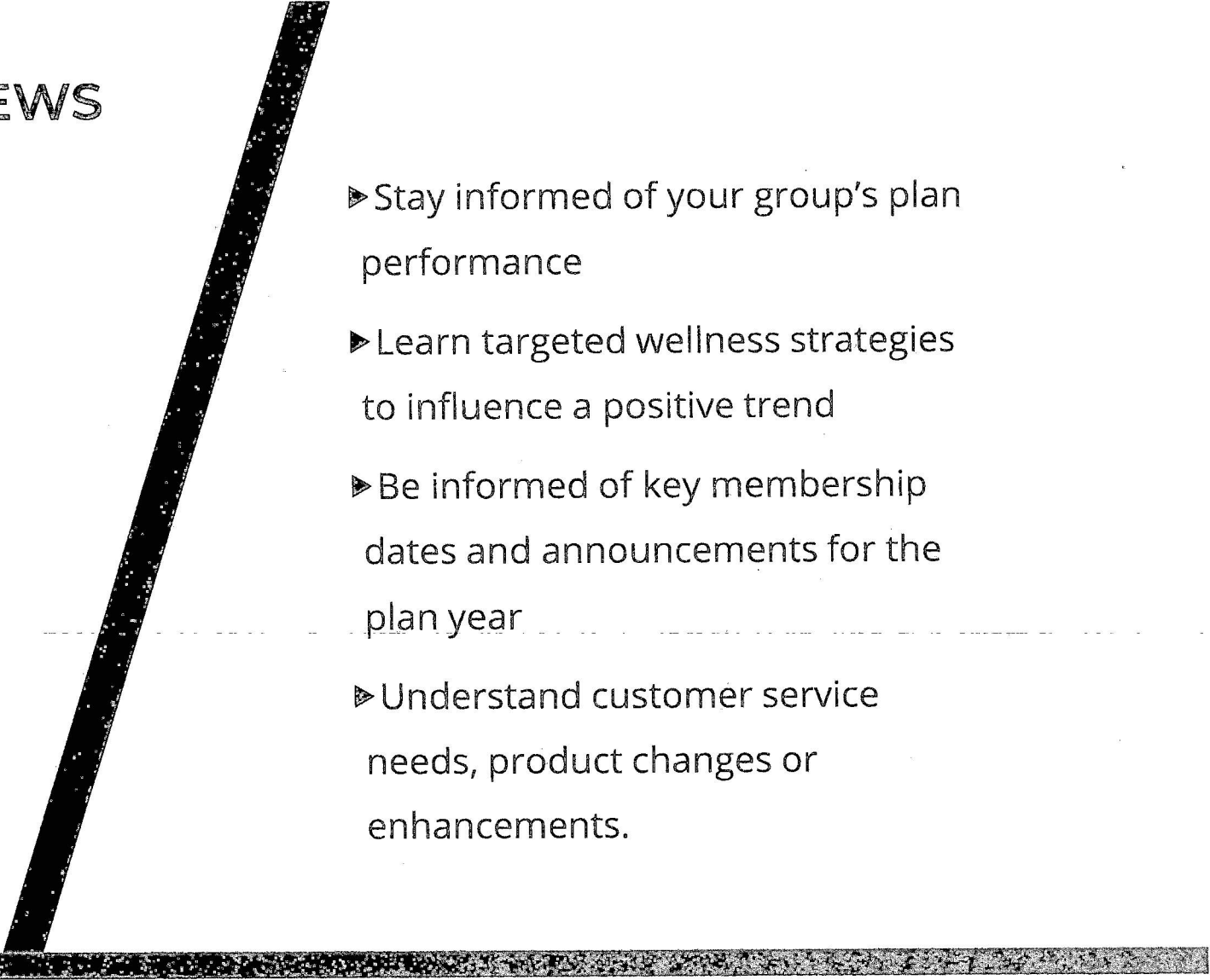
Clarissa Messinger, Employee Benefits Consultant

Mark Zollitsch, Sr. Wellness Consultant



TEXAS ASSOCIATION *of* COUNTIES
HEALTH AND EMPLOYEE BENEFITS POOL

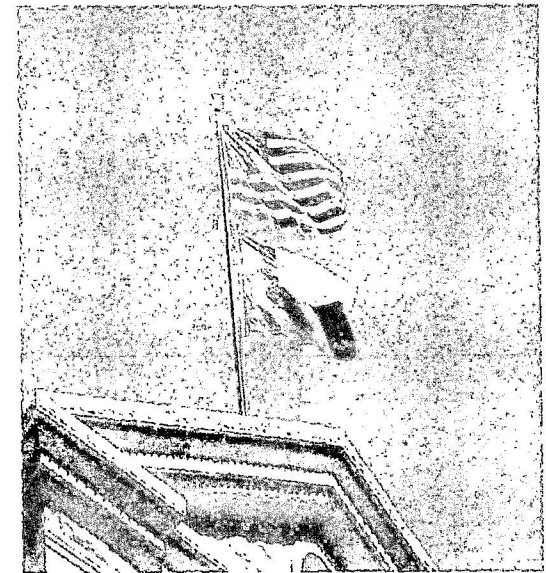
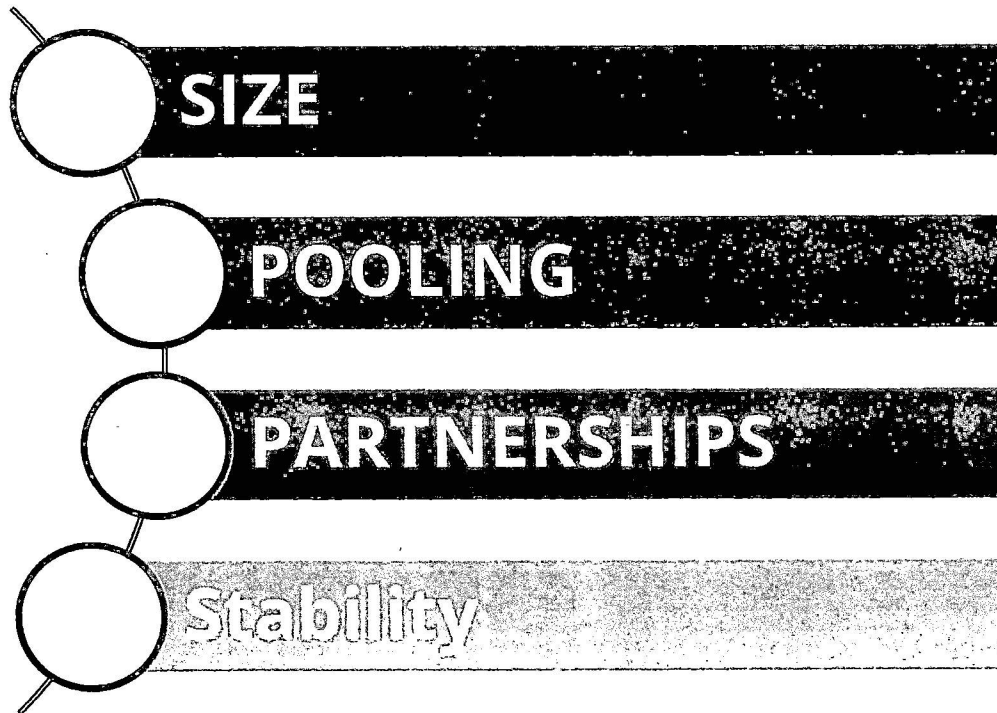
MID-YEAR REVIEWS



- ▶ Stay informed of your group's plan performance
- ▶ Learn targeted wellness strategies to influence a positive trend
- ▶ Be informed of key membership dates and announcements for the plan year
- ▶ Understand customer service needs, product changes or enhancements.

THE VALUE OF TAC HEBP MEMBERSHIP

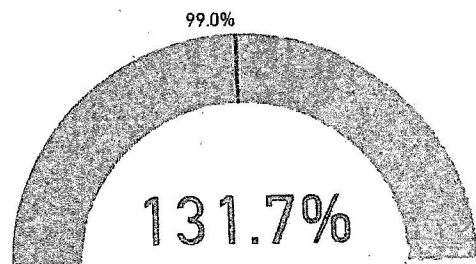
WHO WE ARE & WHAT THAT MEANS TO YOU



High Cost Claims

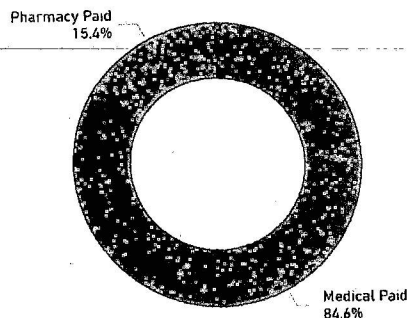
Paid Band	Paid	Claimants	% Claimants
<\$200	-\$7,329.58	308	41.40%
\$200 - \$1,000	\$68,631.06	139	18.68%
\$1,001 - \$5,000	\$409,733.20	158	21.24%
\$5,001 - \$10,000	\$419,564.66	61	8.20%
\$10,001 - \$30,000	\$876,556.80	52	6.99%
\$30,001 - \$50,000	\$208,032.45	6	0.81%
\$50,001 - \$75,000	\$284,659.03	5	0.67%
\$75,001 - \$100,000	\$612,237.06	7	0.94%
\$100,001 - \$150,000	\$223,931.76	2	0.27%
\$150,001 - \$200,000	\$324,487.35	2	0.27%
\$200,001 - \$250,000			0.00%
\$250,001 - \$300,000			0.00%
\$300,001 - \$400,000			0.00%
\$400,001 - \$500,000			0.00%
\$500,000+	\$2,883,680.17	4	0.54%
Total: All	\$6,304,183.96	744	100.00%

Loss Ratio (Last 12 Months)



10.7%
Last Renewal

Paid Breakout (Current Period)



Brown County

Prior - 1: 3/1/2023 - 2/28/2024

Prior: 3/1/2024 - 2/28/2025

Current: 3/1/2025 - 2/28/2026

October
Anniversary Date

West
Territory

\$6,277,450

Total Paid (Current Period)

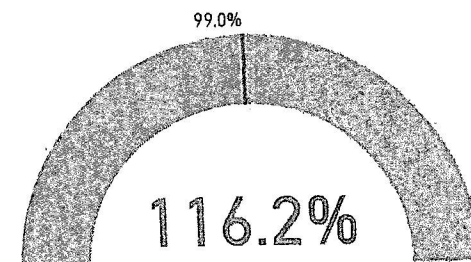
\$5,308,292
Medical Paid

\$969,158
Pharmacy Paid

\$4,766,618

Total Contribution (Current Period)

Loss Ratio (Last 36 Months)



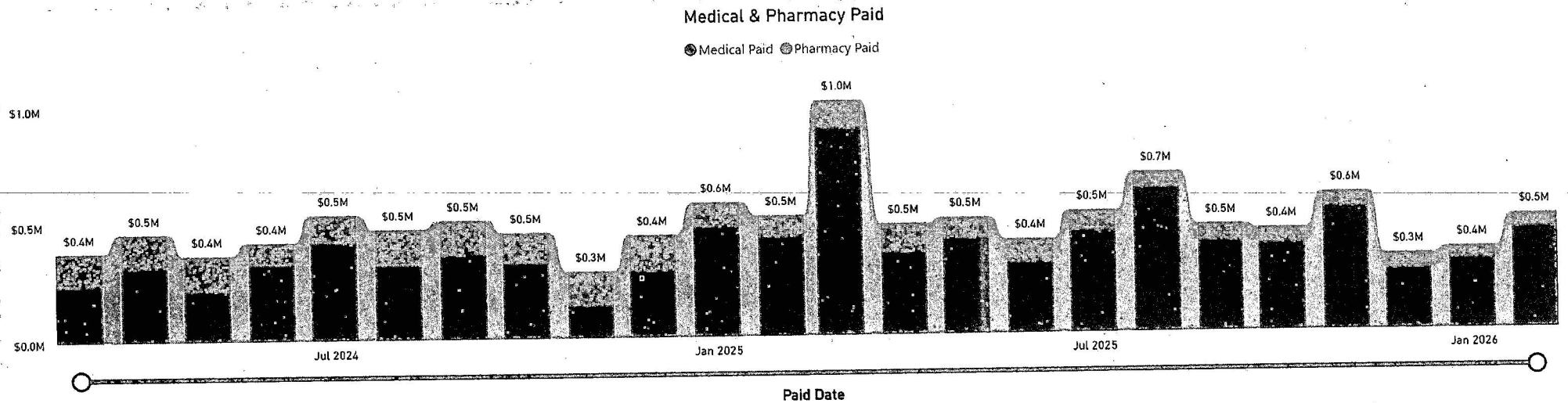
176
Employees

212
Dependents

388
Members

Group Name
Brown County

Plan Year	Medical Paid	Pharmacy Paid	Total Paid	Total Contribution	Loss Ratio	Renewal
2026	\$1,897,429.75	\$309,630.96	\$2,207,060.71	\$2,088,719.06	105.7%	10.7%
2025	\$5,068,521.21	\$1,277,204.66	\$6,345,725.87	\$4,692,342.38	135.2%	7.5%
2024	\$3,413,487.61	\$1,506,930.62	\$4,920,418.23	\$4,484,409.30	109.7%	9.2%
2023	\$2,718,055.68	\$1,334,647.18	\$4,052,702.86	\$4,035,040.64	100.4%	9.9%
2022	\$2,809,754.83	\$1,015,494.88	\$3,825,249.71	\$3,060,014.92	125.0%	10.7%
Total	\$15,907,249.08	\$5,443,908.3	\$21,351,157.38	\$18,360,526.30	116.3%	9.6%



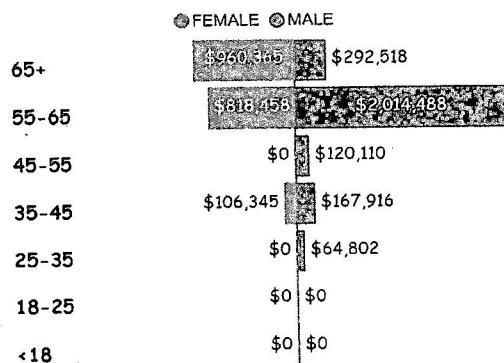
Group Name

Brown County

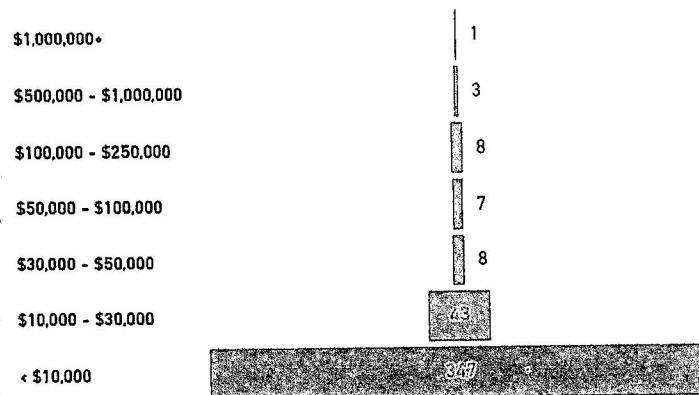
Medical Plan

Alt

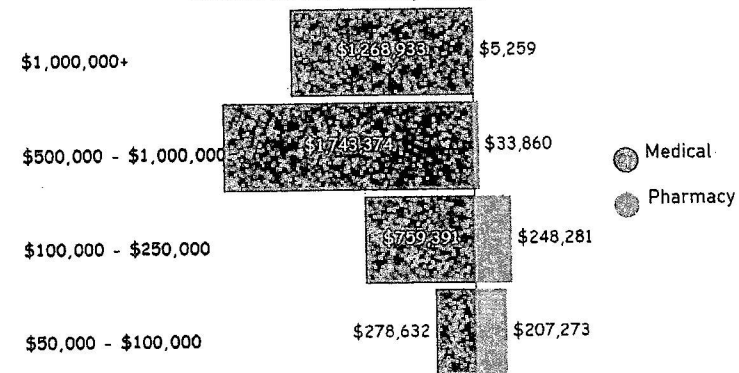
Paid (\$50k+) by Age Band and Gender



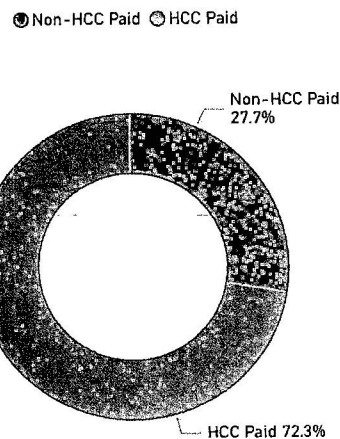
Claimants by Paid Band



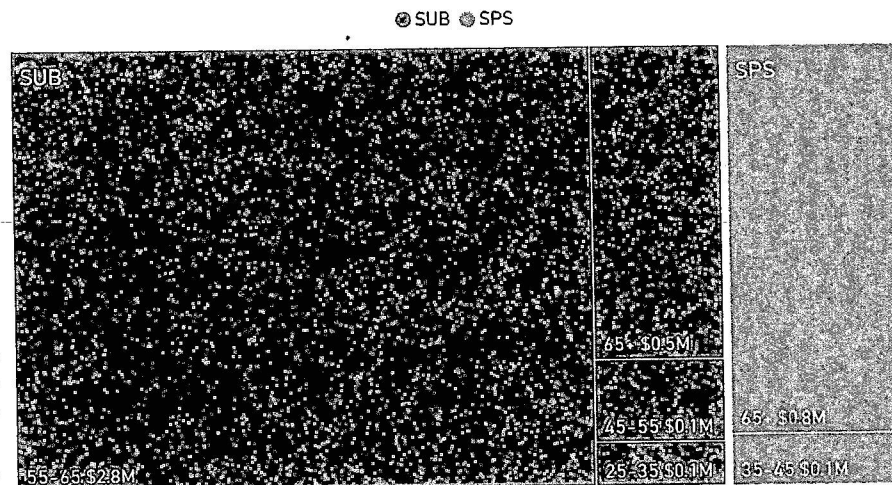
Medical Paid and Pharmacy Paid by Paid Band



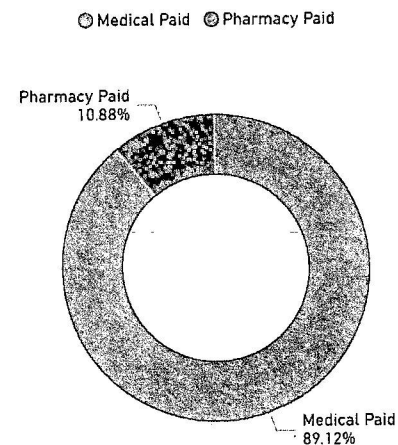
Non-HCC Paid and HCC Paid



HCC Paid by Relationship and Age Band



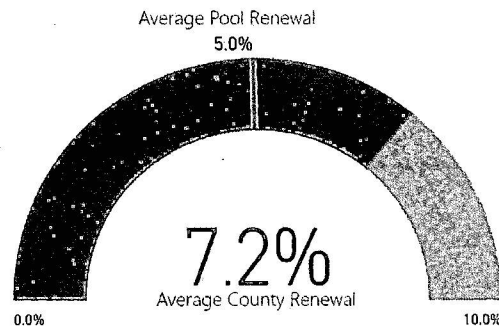
HCC Paid Breakdown



Group Name
Brown County

Plan Year	Original Allocation	Final Rate Change	Surplus Distribution
2026	10.7%	10.7%	\$0
2025	7.5%	7.5%	\$0
2024	9.2%	9.2%	\$17,866.28
2023	9.9%	9.9%	\$0
2022	10.7%	10.7%	\$13,813.68
2021	4.0%	1.5%	\$13,542.82
2020	6.5%	6.5%	\$33,163.62
2019	9.5%	5.7%	\$9,581.8
2018	11.0%	8.3%	\$20,995.76

Brown County



\$28.4K

Average Surplus Distribution

1.037

Area Factor

\$398.3K

Total Surplus Distributed

1.121

Demo Factor

Medical Plan	Premium	Employee Cost	Employer Contribution
Plan 1100-NG			
Employee & Child(ren)	\$3,513.70	\$200.00	\$3,313.70
Employee & Spouse	\$3,513.70	\$200.00	\$3,313.70
Employee & Family	\$3,513.70	\$200.00	\$3,313.70
Employee Only	\$1,398.16	\$0.00	\$1,398.16

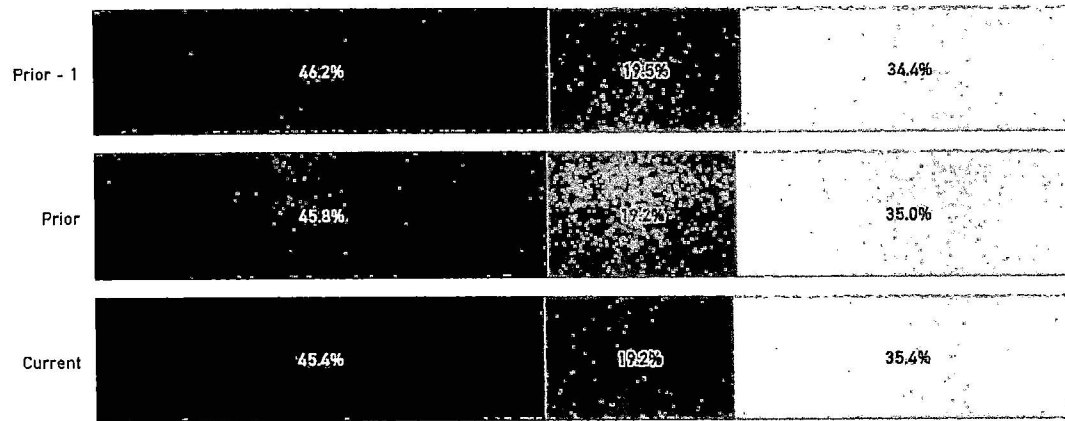
Medical Plan	Rx Plan
Plan 1100-NG	
\$25 Copay, \$750 Ded, 80%, \$3000 OOP Max	\$10/30/50, \$100 Ded

Group Name

Brown County

Membership by Relationship

Member Relationship ☒ Subscriber ☒ Spouse ☐ Dependent



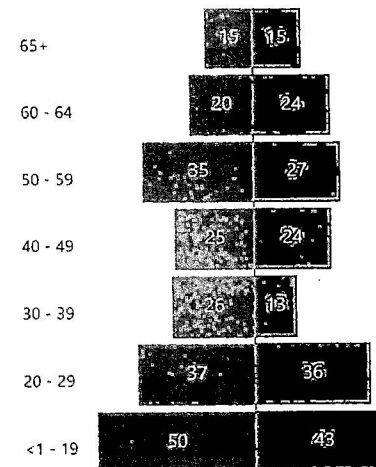
FEMALE	53.3% Members
MALE	46.7% Members

FEMALE	36.9 Average Age
MALE	38.1 Average Age

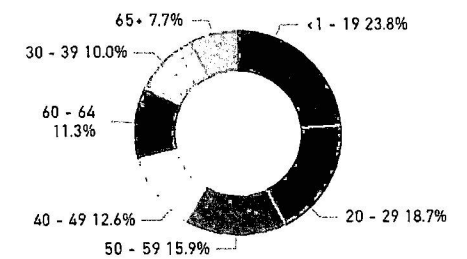
Period	Current		Prior		Prior - 1
Member Relationship	Members	% Change	Members	% Change	Members
Subscriber	177	▼ -4.8%	186	▲ 3.3%	180
Dependent	138	▼ -2.8%	142	▲ 6.0%	134
Spouse	75	▼ -3.8%	78	▲ 2.6%	76
Total	390	▼ -3.9%	406	▲ 4.1%	390

Members by Age Band and Gender

☒ FEMALE ☒ MALE



% of Total Members by Age Band



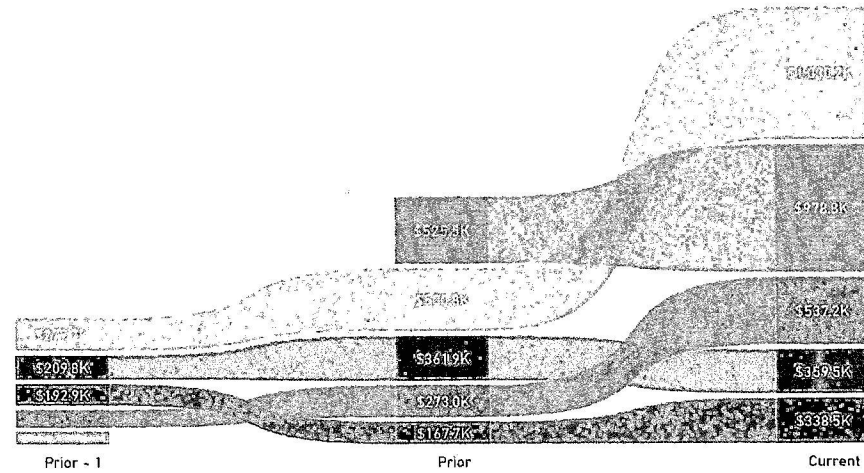
Average Age by Period

Period	Average Age	% Change
Prior - 1	39.2	
Prior	38.3	-2.2%
Current	37.5	-2.3%

Group Name
Brown County

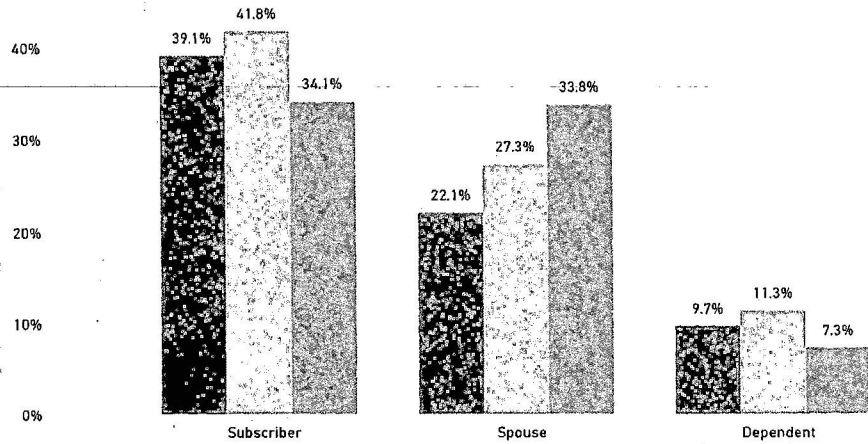
Paid (Top 5 per Period) by Period and Major Diagnostic Category

- Circulatory System
- Digestive System
- Kidney & Urinary Tract
- Musculoskeletal System & Conn Tissue
- Neoplasms *cancer*
- Respiratory System



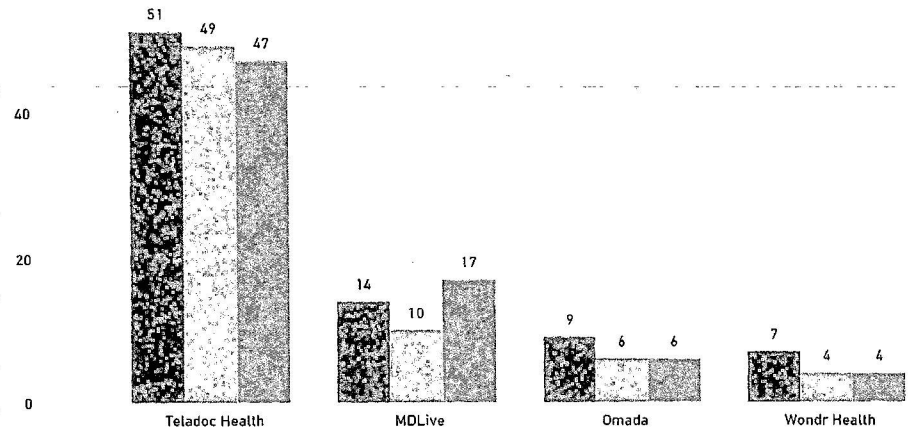
Preventative Screenings Compliance (%) and Claimants

Period ● Prior - 1 ● Prior ● Current



Healthy County Participation

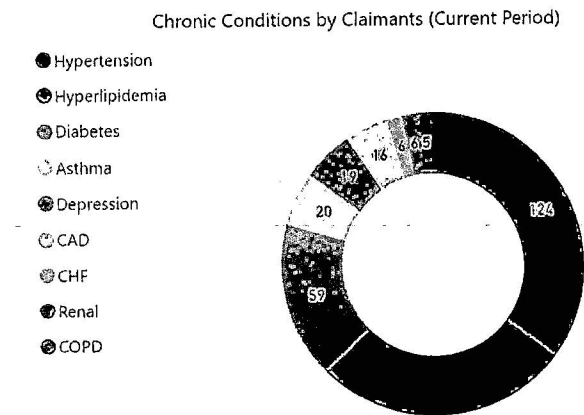
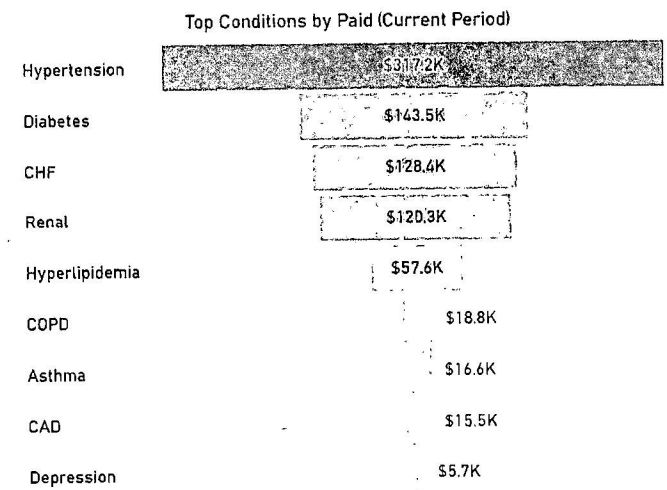
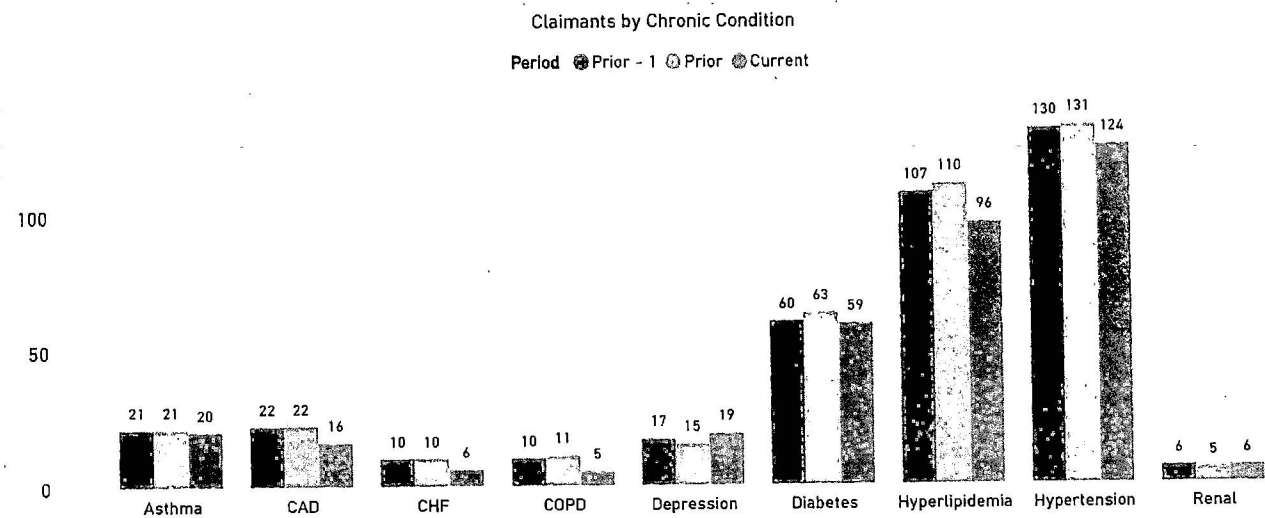
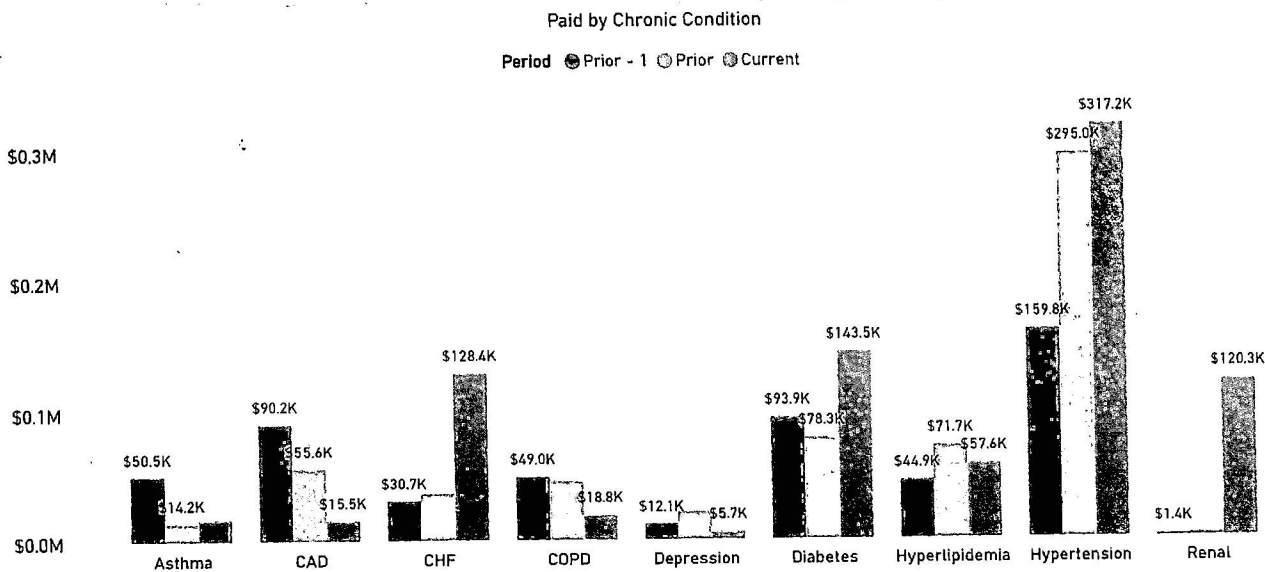
Period ● Prior - 1 ● Prior ● Current



Group Name

Brown County

Major Diagnostic Category	Claimants
Musculoskeletal System & Conn Tissue	67
Circulatory System	38
Digestive System	30
Skin, Subcutaneous Tissue & Breast	24
Respiratory System	13
Total	172

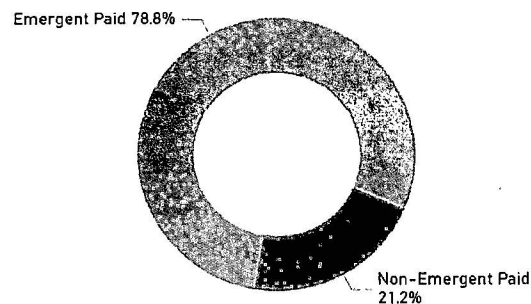


Group Name
Brown County

Period	ER Visits	ER Paid	Non-Emergent Visits	Non-Emergent Paid	% Non-Emergent Visits	% Non-Emergent Paid
☒ Current	43	\$96,782.93	12	\$23,893.36	27.9%	24.7%
Diseases Of The Circulatory System	10	\$29,381.62	1	\$4,052.6	10.0%	13.8%
Diseases Of The Musculoskeletal System And Connective Tissue	8	\$10,741.52	5	\$6,871.7	62.5%	64.0%
Diseases Of The Respiratory System	6	\$12,757.1	2	\$5,783.4	33.3%	45.3%
Injury, Poisoning And Certain Other Consequences Of External Causes	18	\$41,311.29	3	\$4,594.26	16.7%	11.1%
Neoplasms	1	\$2,591.4	1	\$2,591.4	100.0%	100.0%
☒ Prior	51	\$125,842.69	13	\$16,049.6	25.5%	12.8%
Diseases Of The Circulatory System	15	\$27,894.55	6	\$5,931.88	40.0%	21.3%
Diseases Of The Musculoskeletal System And Connective Tissue	7	\$19,320.82	2	\$1,324.88	28.6%	6.9%
Diseases Of The Respiratory System	10	\$16,613.59	2	\$3,344.67	20.0%	20.1%
Injury, Poisoning And Certain Other Consequences Of External Causes	14	\$33,552.12	3	\$5,448.17	21.4%	16.2%
Neoplasms	5	\$28,461.61				
☒ Prior - 1	33	\$125,873.85	5	\$15,424.85	15.2%	12.3%
Diseases Of The Circulatory System	6	\$15,573.35	1	\$3,122.16	16.7%	20.0%
Diseases Of The Musculoskeletal System And Connective Tissue	9	\$22,122.51	2	\$6,923.76	22.2%	31.3%
Diseases Of The Respiratory System	6	\$35,638.54				
Injury, Poisoning And Certain Other Consequences Of External Causes	7	\$23,713.05	2	\$5,378.93	28.6%	22.7%
Neoplasms	5	\$28,826.4				
Total	127	\$348,499.47	30	\$55,367.81	23.6%	15.9%

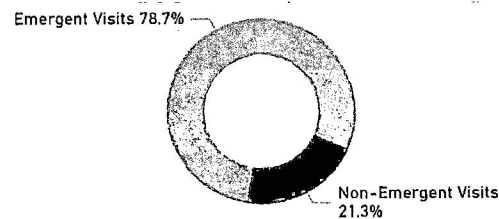
Emergent Paid and Non-Emergent Paid

● Emergent Paid ● Non-Emergent Paid



Emergent Visits and Non-Emergent Visits

● Emergent Visits ● Non-Emergent Visits

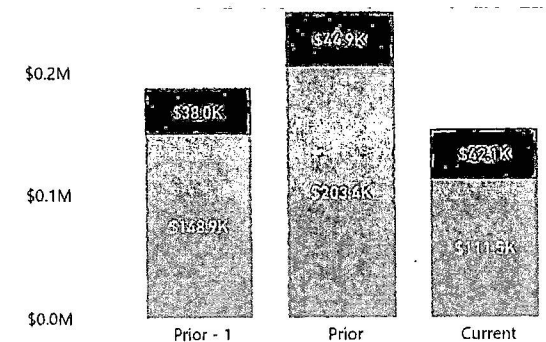


Group Name

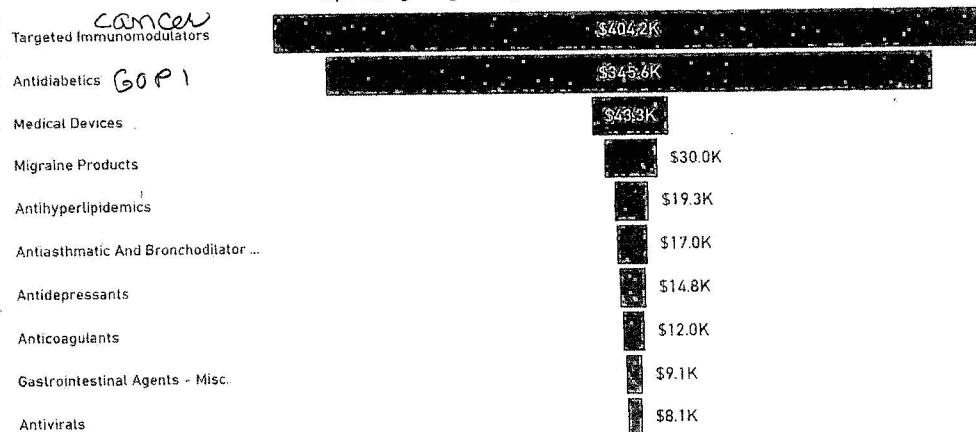
Brown County

Emergent Paid and Non-Emergent Paid by Period

● Emergent Paid ● Non-Emergent Paid

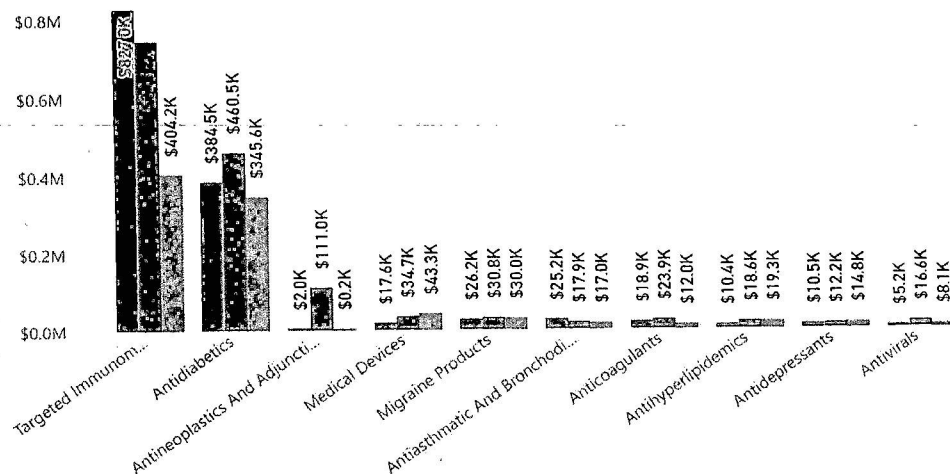


Top 10 Drug Categories by Paid (Last 12 Months)

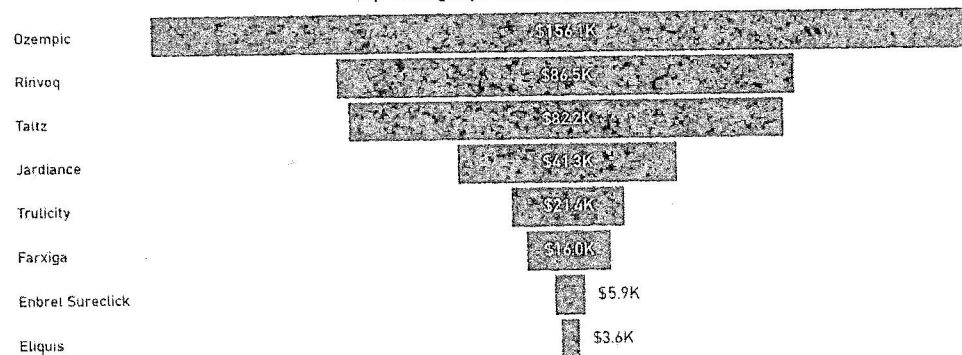


Top 10 Drug Categories by Paid by Period

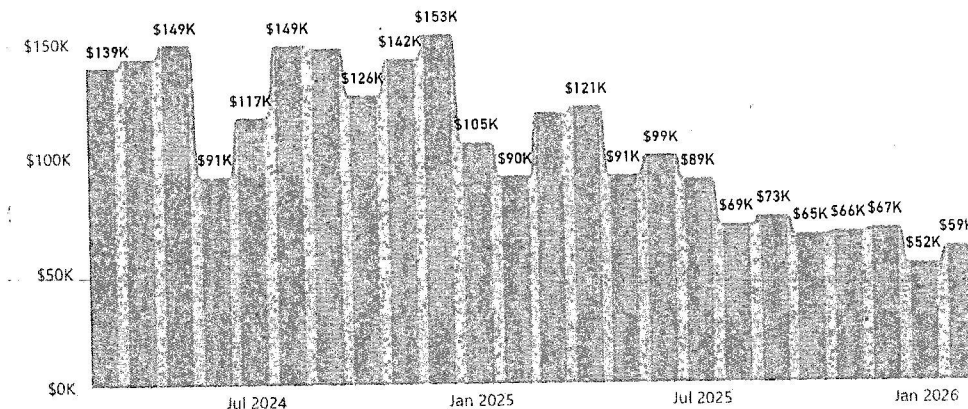
Period: Prior - 1, Prior, Current



Top 10 Drugs by Paid (Last 12 Months)



Pharmacy Paid by Paid Date



Pharmacy Trend (YoY)

-32.86%

Group Name

Brown County

ALLIANCE WORK PARTNERS

| BENEFITS OF AN EMPLOYEE ASSISTANCE PROGRAM

PROGRAMS	2024	2025
Utilization	0%	0%



Together.
Better.
Stronger.

EMPLOYER REWARDS FORMULA

WELLNESS PROGRAMS CAN IMPROVE LIVES AND CONTROL YOUR BOTTOM LINE. LET US HELP YOU STRATEGIZE WHAT IS RIGHT FOR YOUR EMPLOYEES.

PROGRAMS	2024	2025*
WebMD One: Silver Level (up to 30%)	11 (3%)	9(2%)
Health and Wellness Events* (up to 30%)	1 (12%)	3 (32%)
Wellness Workshops. (up to 10%)	2%	7%
County Specific Incentives (Y/N) (30%)	Y	Y
Total	\$3,150 of \$7,000	\$4,480 of \$7,000



*changes to the program: increased the number of events/trainings eligible to receive credit from one to three

COST CONTAINMENT STRATEGY

HEALTHY COUNTY PROGRAMS HELP PREVENT AND MANAGE CHRONIC CONDITIONS TO CONTROL CLAIMS

COS

Management Training

- Increase buy-in and support from managers for lifestyle modification and Healthy County

Teledoc Health

- Increase participation in Teledoc Health for hypertension and diabetes management

Wellness Workshops

- Educate employees on healthy behaviors that can help them prevent and manage chronic conditions

NEED TO KNOW FOR PLAN YEAR 2027

Here's a look at some important details for the coming months.

01

What is on the HEBP Board Agenda?

02

Healthy County Updates

03

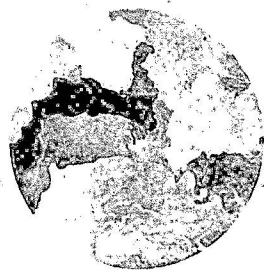
Renewal Needs

TENTATIVE RENEWAL TIMELINE

GROUPS RENEWING WITH A 10/1 ANNIVERSARY DATE

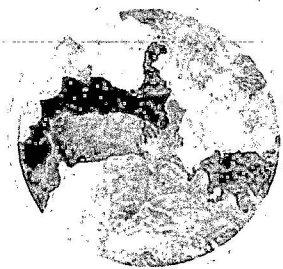
APRIL 29, 2026

TAC HEBP BOARD
MEETING



LATE MAY

GROUP RENEWAL
PACKAGE
EMAILED



MID-MAY

RENEWAL
WEBINARS

JUNE 26, 2026

RENEWAL
DUE BACK TO
TAC