

HARTSVILLE/TROUSDALE COUNTY GOVERNMENT

INSURANCE COMMITTEE

*T. Bubba Gregory, Chair
Lonnie Taylor, Vice Chair
Mary Ann Baker, Secretary*

*Rick Davis
Richard Harsh*

*Dwight Jewell, Comm Chair
Stephen Chambers, Mayor
HR Coordinator*

JUNE 23, 2022 | 6:00PM | TC COURTHOUSE

AGENDA

1. Open Meeting
2. Review Minutes from June 6, 2022
3. Discussion
 - A. **Insurance Plan Proposal**
4. Other Discussion
5. Public Comment
6. Adjourn

Insurance Committee

Meeting Minutes

June 6, 2022 – 6:00 P.M. – Trousdale County Courthouse – 2nd Floor

Present: T. Bubba Gregory, Richard Harsh, Rick Davis, Dwight Jewell and Mayor Stephen Chambers.

Absent: Mary Ann Baker, Vickie Howard, Lonnie Taylor.

Others Present: Sheriff Ray Russell, Amy Thomas & Wes Dozier of Five Points Benefits Solutions.

Chairman Gregory called the meeting to order at 6:00 P.M.

Review of Minutes

Richard Harsh made a motion to approve the minutes of the January 27, 2022 seconded by Dwight Jewell.

MOTION CARRIED

Discussion

A. Insurance Proposal

Wes Dozier of Five Points Benefits Solutions advised that as the County's Insurance Broker they had requested and received quotes on insurance and was here to present the results. The most competitive plan was Blue Cross and Blue Shield which was a high deductible health plan compared to the State Plan we currently have. He provided the committee handouts and explained the difference in the plans. He stated that the State is going up on premiums around 10% as well as expecting an increase in copayments and out of pocket maximums. Although a High-Deductible Health plan would be a lot different from what employees have had in past. Five Points would aid in helping and explaining the change to employees.

Members asked about funding for the plan and how many other Counties were participating in this type of plan. Mr. Dozier noted that the quoted prices were good until September 1, 2022.

Chairman Gregory asked what action was needed from the committee tonight and was advised by Mayor Chambers that if a change was going to be made a notice would need to be given to the state within 60 days. However, members would be given credit for the deductibles they had already paid in that plan.

Mr. Dozier advised the committee that with this being such a big decision to review the materials and come back at a later meeting, possibly talking to some employees.

Chairman Gregory asked if Mr. Dozier would be available to speak to employees about the proposed changes next week who agreed on June 15th would be set for employees to hear and ask questions. The insurance Committee would meet again on the 23rd to make a recommendation to the full County Commission.

Other Discussion

None.

Public Comments

None.

Adjourn

Dwight Jewell made a motion to adjourn, seconded by Rick Davis and the meeting was adjourned.

*Minutes Submitted by
Mary Ann Baker
Via Video Recording
06-07-2022*

Combined ABC Conference Call Notes
Higher Education, Local Education, State and Local Government
June 14, 2022

- **Local Gov: 2023 Premium and Benefits Announcements:** The State Group Insurance Program's Local Government Insurance Committee recently met and made a number of decisions for the 2023 plan year. The information we will present today, along with premium charts, were previously sent June 1 to all ABCs, agency directors and finance officers.
 - 2023 health benefit changes reflect the challenging health care environment we and all other plans in Tennessee and the country are facing. The approved benefit changes and rates are based on several factors, including the anticipated continued impact of COVID-19, inflationary pressure, aligning benefits with the market, aligning actuarial value and premiums to balance price and value, incentivizing the most appropriate site of care and high-value care, incentivizing lower cost medications and balancing the need to increase premium and member cost share in ways that benefit most members.
 - Based on the projected claims and plan performance, the committee approved an **aggregated average health insurance premium increase of 7.5% for local government. Note, the aggregate average varies by level.**
 - The 2023 health insurance premium increase percentage is in the aggregate; premium increases will vary by premium level. For Level 1 the average premium increase is higher than 7.5%. For Levels 2 and 3, the premium average increase is lower than 7.5%. Premium increases will also vary within the products and coverage tiers.
 - There is good news for agencies with Level 2 and Level 3 premiums. In 2023, the differential in Level 2 and Level 3 will be moved closer to Level 1 premiums. Specifically, the differential between the levels will be changed from approximately a 10% differential to 5%.
 - For Level 1, monthly premium increases in the narrow networks will range from \$43 to \$178, depending on the plan and tier in which the member is enrolled. For Level 2, monthly premium increases in the narrow networks will range from \$15 to \$111; some premiums will decrease. For Level 3, most Premier and Standard monthly premiums will decrease, and other monthly premium increases in the narrow networks will range from \$7 to \$70.
 - For most plan options, the employee + spouse tier will have slightly higher premium increases, and the other coverage tiers will have slightly lower premium increases than the aggregate average.
 - **Additional health benefits changes (details will be provided in Annual Enrollment materials):**
 - **Deductibles for Premier and Standard plans will increase**
 - **Co-insurance for Premier plan will increase**
 - **Out-of-pocket maximum for Standard plan will increase**
 - **Emergency room and allergy serum benefits will change from copays to the deductible and coinsurance applying to Premier, Standard and Limited plans**
 - **Cost-sharing for specialty drugs in the PPO plans will be adjusted**
 - **Per-claim maximum for prescription vitamin/supplement per claim will apply**
 - **Maintenance tier drug list for the Local CDHP is being updated to comply with IRS guidance**
 - The committee also approved benefit enhancements for 2023 (details will be provided in Annual Enrollment materials):
 - Select diagnostic tests and therapies will be moved outside of the deductible or covered at 100%

Combined ABC Conference Call Notes
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- BlueCross BlueShield and Cigna will remain the health insurance carriers.
 - The four carrier network options will remain the same.
 - For the broad network options, BlueCross Network P and Cigna Open Access Plus, the additional monthly cost will remain the same at \$65 or \$130 per month depending on the tier.

- EyeMed will be the vision vendor for 2023 benefits.
 - The same Basic and Expanded plans will be offered.
 - Premiums will slightly increase, and there are some benefits enhancements and changes.
 - Employees currently enrolled in vision insurance with Davis Vision will automatically be enrolled in vision coverage with EyeMed unless they make a change during Annual Enrollment for 2023.

- For those agencies who offer the state's dental insurance, the Dental Health Maintenance Organization (Prepaid) carrier will continue to be Cigna, and the Dental Preferred Provider Organization carrier will continue to be Delta Dental in 2023. There will be **no increase** in dental premium rates.

- The insurance carriers for pharmacy, behavioral health/EAP and health savings accounts will remain the same in 2023.

2023	BLUE CROSS BLUE SHIELD NETWORK S		CIGNA LOCAL PLUS		BCBS NETWORK P & CIGNA OPEN ACCESS	
	2023 Monthly premium	*2023 Bi-weekly employee deduction	2023 Monthly premium	*2023 Bi-weekly employee deduction	2023 Monthly premium	*2023 Bi-weekly employee deduction
Health Insurance Options						
PREMIER PPO						
Employee Only	787.00	99.50	787.00	99.50	852.00	132.00
Employee + Child(ren)	1,221.00	316.50	1,221.00	316.50	1,286.00	349.00
Employee + Spouse	1,771.00	591.50	1,771.00	591.50	1,901.00	656.50
Employee + Spouse + Child(ren)	2,127.00	769.50	2,127.00	769.50	2,257.00	834.50
STANDARD PPO						
Employee Only	724.00	68.00	724.00	68.00	789.00	100.50
Employee + Child(ren)	1,123.00	267.50	1,123.00	267.50	1,188.00	300.00
Employee + Spouse	1,628.00	520.00	1,628.00	520.00	1,758.00	585.00
Employee + Spouse + Child(ren)	1,955.00	683.50	1,955.00	683.50	2,085.00	748.50
LIMITED PPO						
Employee Only	588.00	-	588.00	-	653.00	32.50
Employee+ Child(ren)	912.00	162.00	912.00	162.00	977.00	194.50
Employee + Spouse	1,323.00	367.50	1,323.00	367.50	1,453.00	432.50
Employee + Spouse + Child(ren)	1,588.00	500.00	1,588.00	500.00	1,718.00	565.00
LOCAL CDHP/HSA						
Employee Only	543.00	-	543.00	-	608.00	10.00
Employee+ Child(ren)	842.00	127.00	842.00	127.00	907.00	159.50
Employee + Spouse	1,221.00	316.50	1,221.00	316.50	1,351.00	381.50
Employee+ Spouse+ Child(ren)	1,466.00	439.00	1,466.00	439.00	1,596.00	504.00

* HTC Metro Government pays \$588.00 per month towards the health insurance premium for each full-time regular employee

Dental Insurance Options	Cigna Pre-Paid Plan - Bi-Weekly Deduction	Metlife DPPO - Bi-Weekly Deduction
Employee Only	6.92	9.91
Employee + Child(ren)	14.38	26.35
Employee + Spouse	12.27	19.49
Employee + Spouse + Chil(ren)	16.87	40.36

Vision Insurance Options	Basic Plan	Expanded Plan
Employee Only	1.54	2.78
Employee + Child(ren)	3.07	5.56
Employee + Spouse	2.91	5.29
Employee + Spouse + Child(ren)	4.51	8.18

Plan Summary Comparison

Major Medical Expense	2022 State Premier	State Standard	State Limited	BCBS+HRA 90%
Deductible - EE	\$500	\$1,000	\$1,800	\$250
Deductible - EC	\$750	\$1,500	\$2,500	\$500
Deductible - ES	\$1,000	\$2,000	\$2,800	\$500
Deductible - FF	\$1,250	\$2,500	\$3,600	\$500
Coinsurance %	90% / 10%	80% / 20%	70% / 30%	90% / 10% after deductible, up to HRA Max
Hospital Services	90% / 10%	80% / 20%	70% / 30%	90% / 10% after deductible, up to HRA Max
Outpatient Services	90% / 10%	80% / 20%	70% / 30%	90% / 10% after deductible, up to HRA Max
Emergency Room Copay	\$150	\$175	\$200	90% / 10% after deductible, up to HRA Max
Doctor Office Copay	\$25	\$30	\$35	90% / 10% after deductible, up to HRA Max
Specialist Copay	\$45	\$50	\$55	90% / 10% after deductible, up to HRA Max
Rx Copays -(Gener/Prefer/Non-Prefer/Specialty)	\$7/\$40/\$90/10% Coins	\$14/\$50/\$100/10% Coins	\$14/\$60/\$110/10% Coins	90% / 10% after deductible, up to HRA Max
Max Out of Pocket - EE	\$3,600	\$4,000	\$6,800	\$6,000
Max Out of Pocket - EC	\$5,400	\$6,000	\$13,600	\$12,000
Max Out of Pocket - ES	\$7,200	\$8,000	\$13,600	\$12,000
Max Out of Pocket - FF	\$9,000	\$10,000	\$13,600	\$12,000
Employer Annual HRA Contribution – EE	\$0	\$0	\$0	\$3,400
Employer Annual HRA Contribution – EC	\$0	\$0	\$0	\$7,600
Employer Annual HRA Contribution – ES	\$0	\$0	\$0	\$5,800
Employer Annual HRA Contribution – FF	\$0	\$0	\$0	\$4,000
Net Adjusted OOP Max - EE	\$3,600	\$4,000	\$6,800	\$2,600
Net Adjusted OOP Max - EC	\$5,400	\$6,000	\$13,600	\$4,400
Net Adjusted OOP Max - ES	\$7,200	\$8,000	\$13,600	\$6,200
Net Adjusted OOP Max - FF	\$9,000	\$10,000	\$13,600	\$8,000

Employee Rate Comparison

Premier Cost Comparison	Premier PO Per Pay Cost	BCBS HRA Per Pay Cost	Employee Per Pay Difference	Employee Annual Difference
Employee (20)	\$216.51	\$111.00	\$ (205.51)	\$ (2,367.12)
EE + Children(1)	\$650.55	\$300.00	\$ (350.55)	\$ (4,206.60)
EE + Spouse (1)	\$1,187.31	\$650.00	\$ (537.31)	\$ (6,447.72)
Family (0)	\$1,556.26	\$950.00	\$ (606.26)	\$ (7,275.12)

Standard Cost Comparison	Standard PO Per Pay Cost	BCBS HRA Per Pay Cost	Employee Per Pay Difference	Employee Annual Difference
Employee (5)	\$163.72	\$111.00	\$ (152.27)	\$ (1,733.64)
EE + Child(ren) (1)	\$563.09	\$300.00	\$ (263.09)	\$ (3,157.08)
EE + Spouse (0)	\$1,055.27	\$650.00	\$ (405.27)	\$ (4,863.24)
Family (0)	\$1,395.06	\$950.00	\$ (445.06)	\$ (5,340.72)

Limited Cost Comparison	Limited PO Per Pay Cost	BCBS HRA Per Pay Cost	Employee Per Pay Difference	Employee Annual Difference
Employee (65)	\$0.00	\$111.00	\$111.00	\$132.00
EE + Child/ren(4)	\$324.44	\$300.00	\$ (24.44)	\$ (293.28)
EE + Spouse (2)	\$721.95	\$650.00	\$ (71.95)	\$ (863.40)
Family (4)	\$1,000.72	\$950.00	\$ (50.72)	\$ (608.64)

*2022 state plans were used for comparative purposes because 2023 is not yet available. Plan documents shall control in the event of a discrepancy. This summary is for illustration purposes only and is not intended to outline all details of the plans.

