



Alachua County

Self Insurance Review Committee

May 11, 2024

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| 1) SIRC Committee Minutes | Chairman Irby |
| 2) Self-Insurance Fund FY23 Claims Review | Glen Volk, Gallagher |
| 3) Health Insurance Renewal FY25 | Asst. Risk Manager Amy Childs |
| 4) Dental and Life Renewals | Asst. Risk Manager Amy Childs |
| 5) Onsite Pharmacy Update | Asst. Risk Manager Amy Childs |



Risk Management Update Alachua County Health Care Plan Performance

Health Plan Forecast: Alachua County Board of County Commissioners

Medical & Pharmacy

Self-Funded

Data through: 1/31/2024

Renewal Plan Year: 10/1/2024 - 9/30/2025

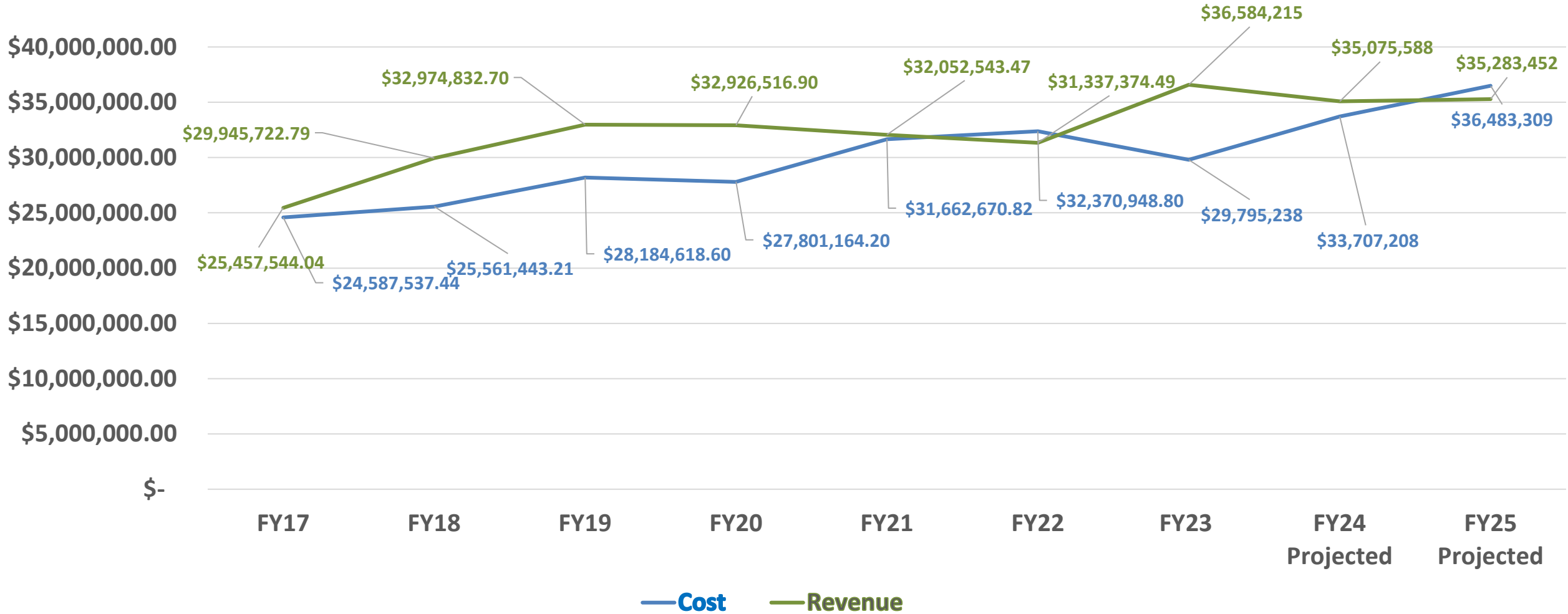
Carrier(s): Florida Blue

Specific Deductible: \$400,000

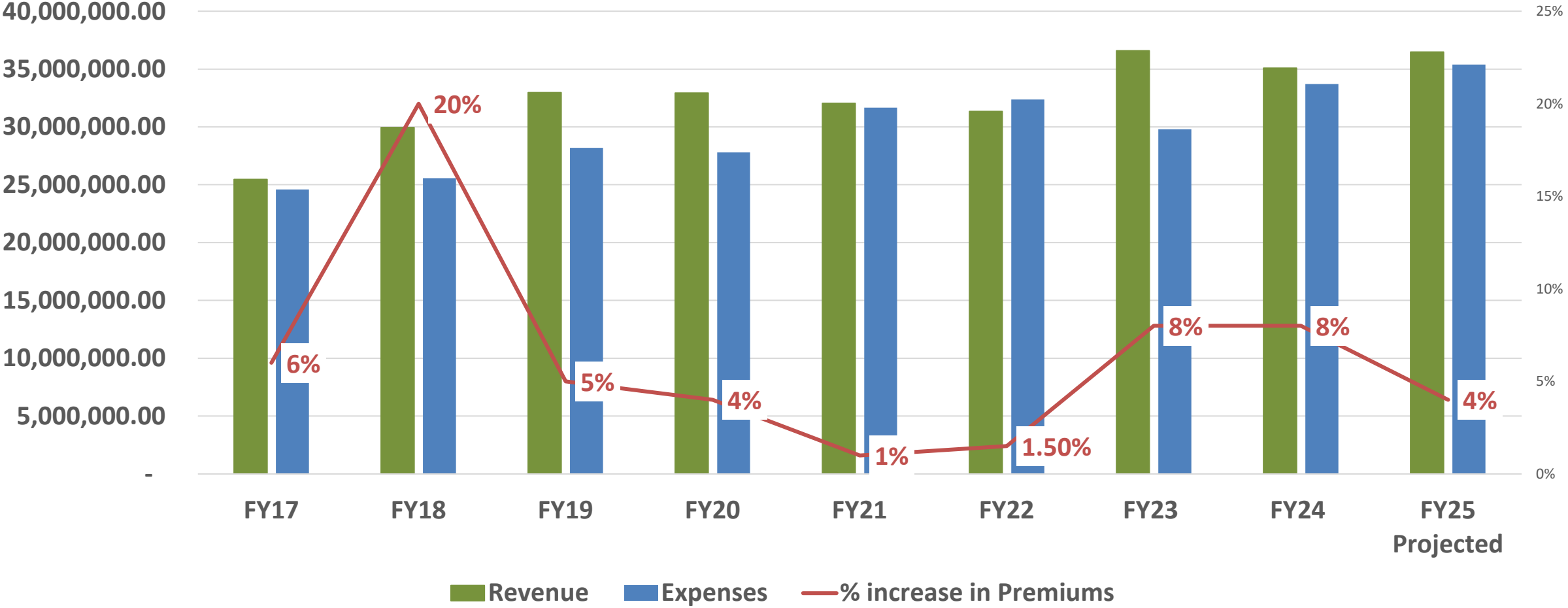
	10/1/2021 - 9/30/2022	10/1/2022 - 9/30/2023	10/1/2023 - 9/30/2024	10/1/2024 - 9/30/2025 Projected With Various Funding Increases		
	Actual	Actual	Projected	0%	2%	4%
Projected Premium	\$27,345,641	\$29,437,741	\$31,110,898	\$31,155,477	\$31,733,116	\$32,355,334
Transfer In (1)	\$2,011,602	\$2,977,985	\$0	\$0	\$0	\$0
Reconciling Adjustment (2)	\$0	\$0	\$0	\$0	\$0	\$0
Other Revenue	\$1,945,781	\$4,168,488	\$3,964,689	\$4,127,975	\$4,127,975	\$4,127,975
Total Projected Revenue	\$31,303,024	\$36,584,215	\$35,075,588	\$35,283,452	\$35,861,091	\$36,483,309
Total Projected Claims	\$26,755,557	\$25,546,243	\$29,419,266	\$30,905,575	\$30,905,575	\$30,905,575
Subtotal Non Claim Expenses	\$4,373,339	\$4,248,995	\$4,285,942	\$4,479,561	\$4,479,561	\$4,479,561
Total Projected Expense	\$31,128,895	\$29,795,238	\$33,705,208	\$35,385,136	\$35,385,136	\$35,385,136
Projected Gain/(Loss)	\$174,129	\$6,788,976	\$1,370,379	-\$101,684	\$475,955	\$1,098,173
Starting Surplus	\$15,365,498	\$15,539,627	\$22,328,603	\$23,698,983	\$23,698,983	\$23,698,983
Surplus Adjustment	\$0	\$0	\$0	\$0	\$0	\$0
Closing Surplus	\$15,365,498	\$15,539,627	\$22,328,603	\$23,698,983	\$23,698,983	\$23,698,983
120-Day Best Practice Surplus	\$9,445,848	\$10,045,679	\$10,546,673	\$11,437,992	\$11,437,992	\$11,437,992
60-Day OIR Safe Harbor Surplus	\$4,722,924	\$5,022,839	\$5,273,336	\$5,718,996	\$5,718,996	\$5,718,996

Current Plan Year amounts are based on actual claims and enrollment from 10/1/2023-1/31/2024 and projected claims and enrollment for the remainder of the month in the Plan Year.

Revenue vs Cost



Premium Impact



Proposed 4% Premium Change Per Employee Per Pay Period (24 pay periods)

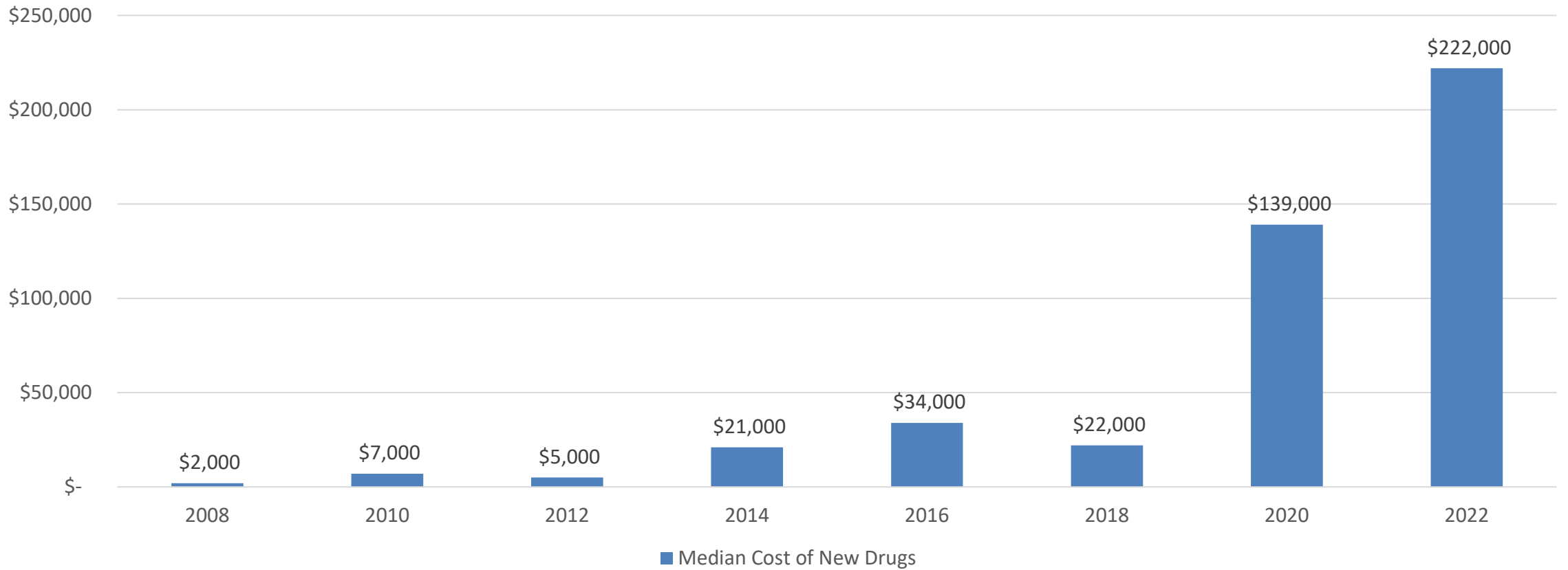
BlueOptions 05770 PPO	Employee Cost Currently No Change	Employer Cost Currently	4% Increase	Employer Cost w/ 4% Increase	Total Premium per Pay Period	Total Annual Increase for Employer
Emp. Only	\$47.35	\$331.36	\$13.25	\$344.61	\$391.96	\$318.11
Emp. + 1	\$226.31	\$678.97	\$27.16	\$706.13	\$932.44	\$651.81
Emp. + 2 or more	\$319.06	\$957.18	\$38.29	\$995.47	\$1,314.53	\$918.89
BlueOptions 05781 HDHP						
Emp. Only	\$17.44	\$331.36	\$13.25	\$344.61	\$362.05	\$318.11
Emp. + 1	\$154.80	\$678.97	\$27.16	\$706.13	\$860.93	\$651.81
Emp. + 2 or more	\$218.24	\$957.18	\$38.29	\$995.47	\$1,213.71	\$918.89

Revised Employee/Employer Split

		Current Employee %	Proposed Employee %	Current Employer %	Proposed Employer %
5770	Employee Only	13%	12%	87%	88%
	Employee +1	25%	24%	75%	76%
	Employee +2 or more	25%	24%	75%	76%
5781	Employee Only	5%	5%	95%	95%
	Employee +1	19%	18%	81%	82%
	Employee + 2 or more	19%	18%	81%	82%

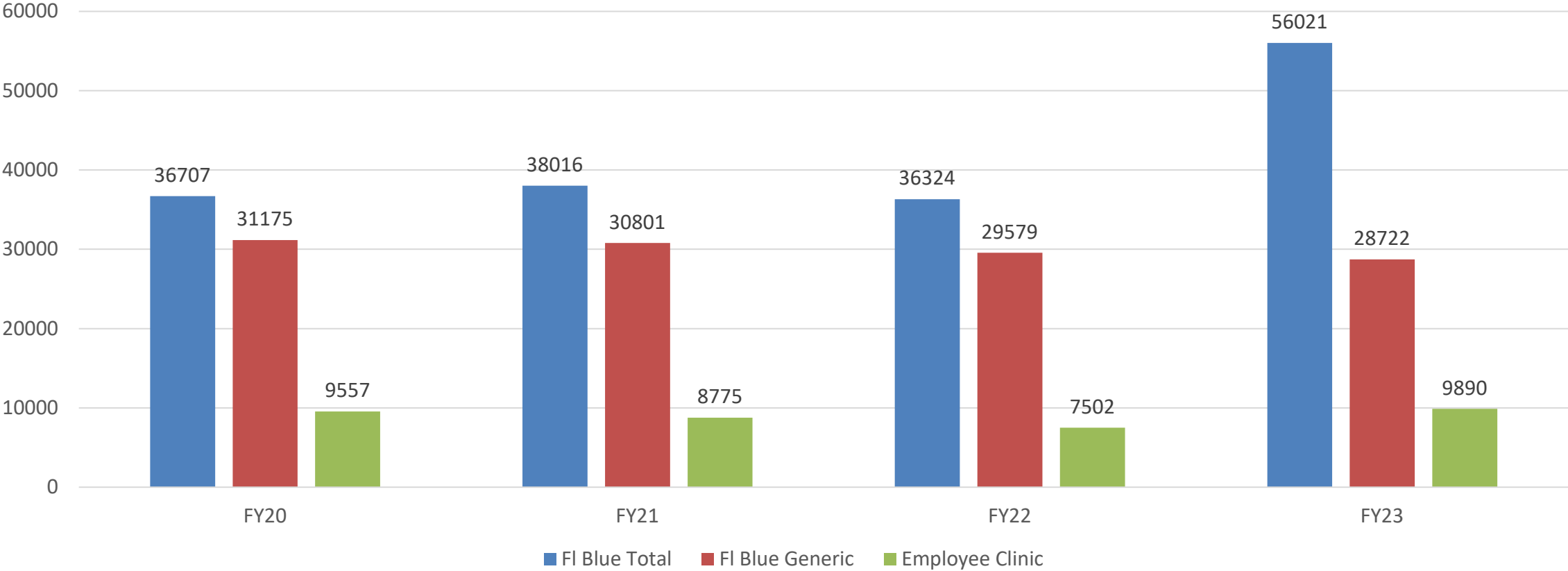
Pharmacy Trends

Median Cost of New Drugs

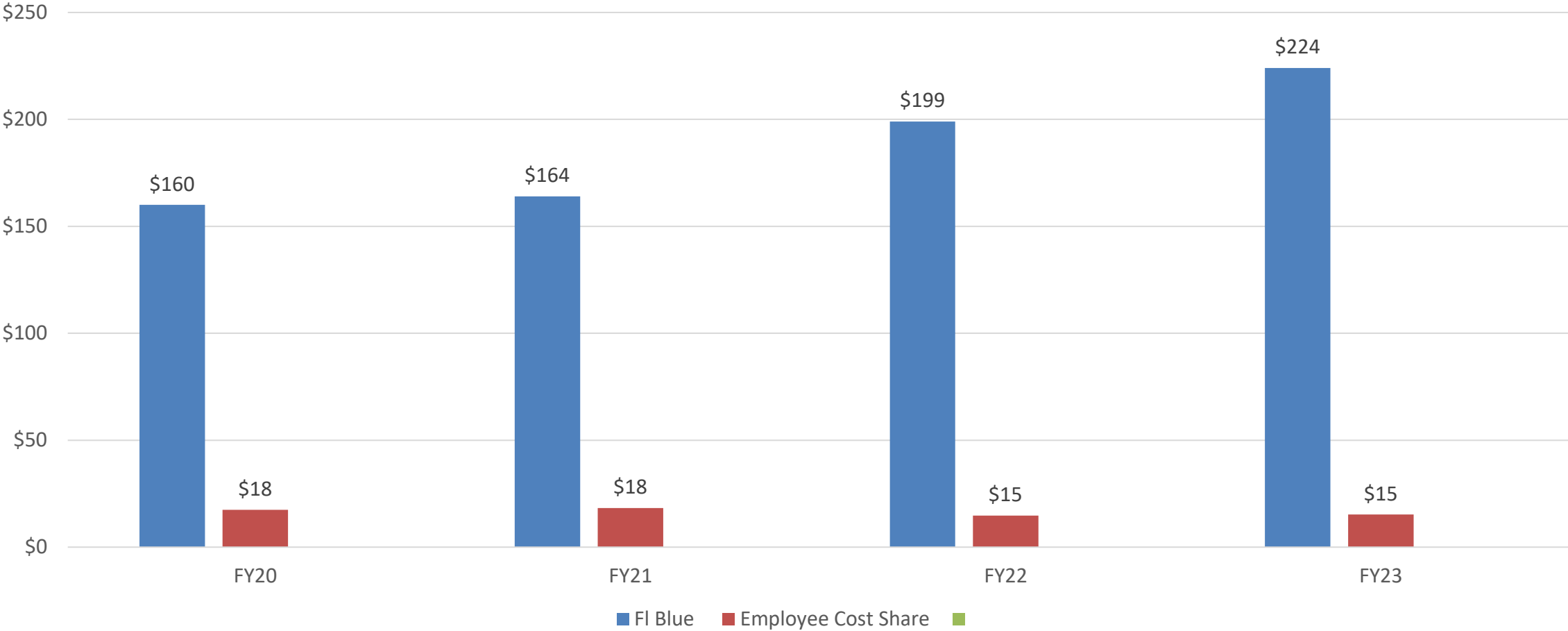


Pharmacy Spend

Total Number of Prescriptions Filled



Average Cost Per Prescription





Employee Health Center

Impacts on Health Claim Data

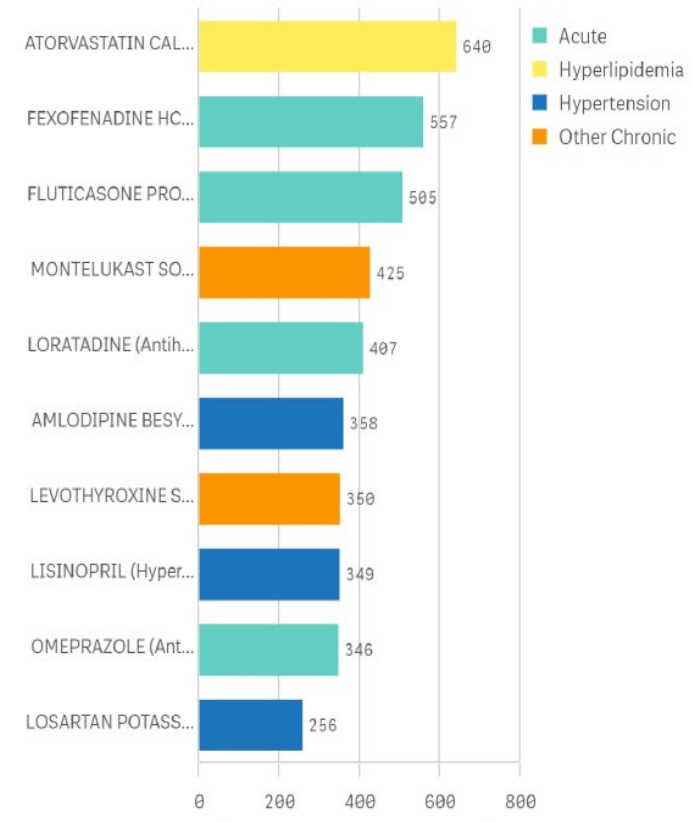


Annual Report

Financial Report		Health Center	
Marketplace Savings \$472,238	Co Pay Member Savings \$224.24	Provider Capacity 74.0%	Unique Employees 49.1%
remise Health Center Cost \$152.11	Market Visit Cost \$202.39	Visits 7,717	Total Unique Members 1,425
<small>Market Visit Cost was calculated using regional claims data from Cigna, Florida Blue, Lucent, and United Healthcare</small>		Visit Status <ul style="list-style-type: none"> Visit Canceled Rescheduled No Show 	
Average Employees 1,847 <small>1,888</small> ▼			
Total Client Cost \$1,781,926 <small>\$1,461,406</small> ▲			
NPS 84	Recommended % 94%	Dispensed Medications 9,890	Labs 16,890
		Diagnosis 18,277	

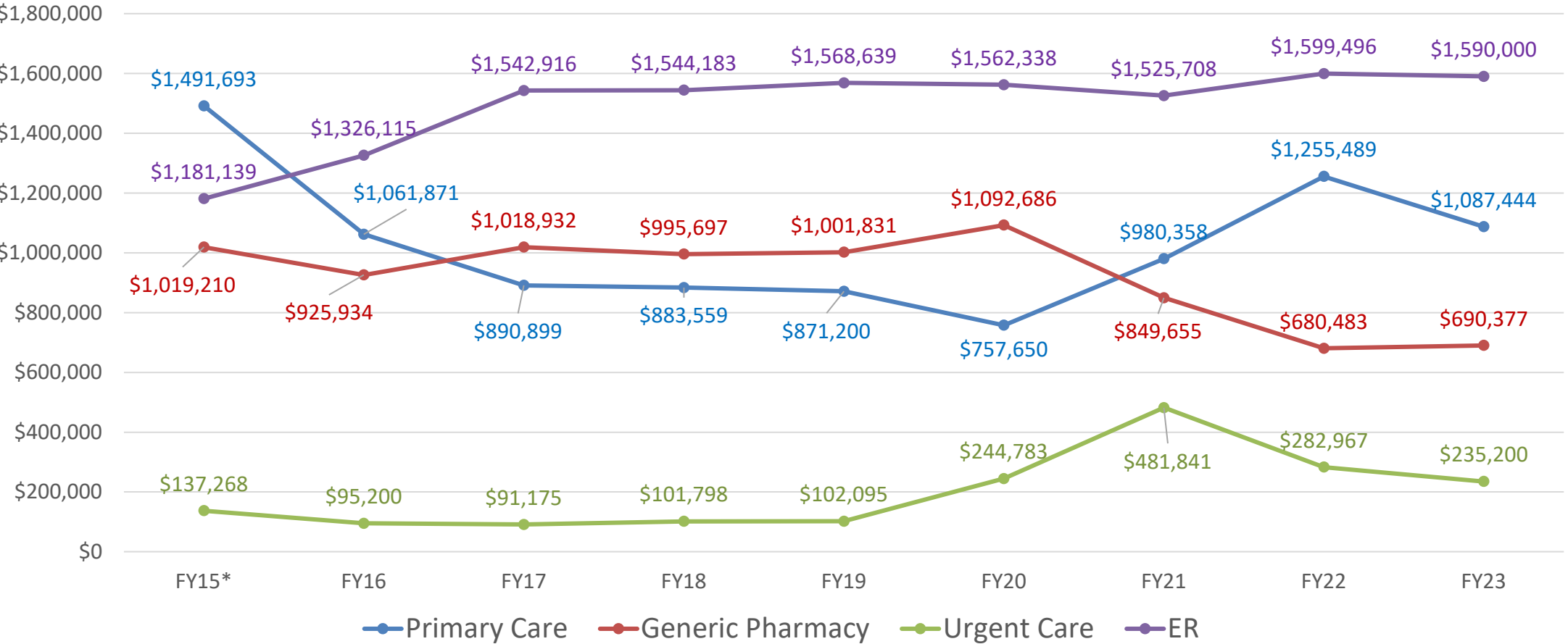
Dispensed Medications
9,890

Top Medications

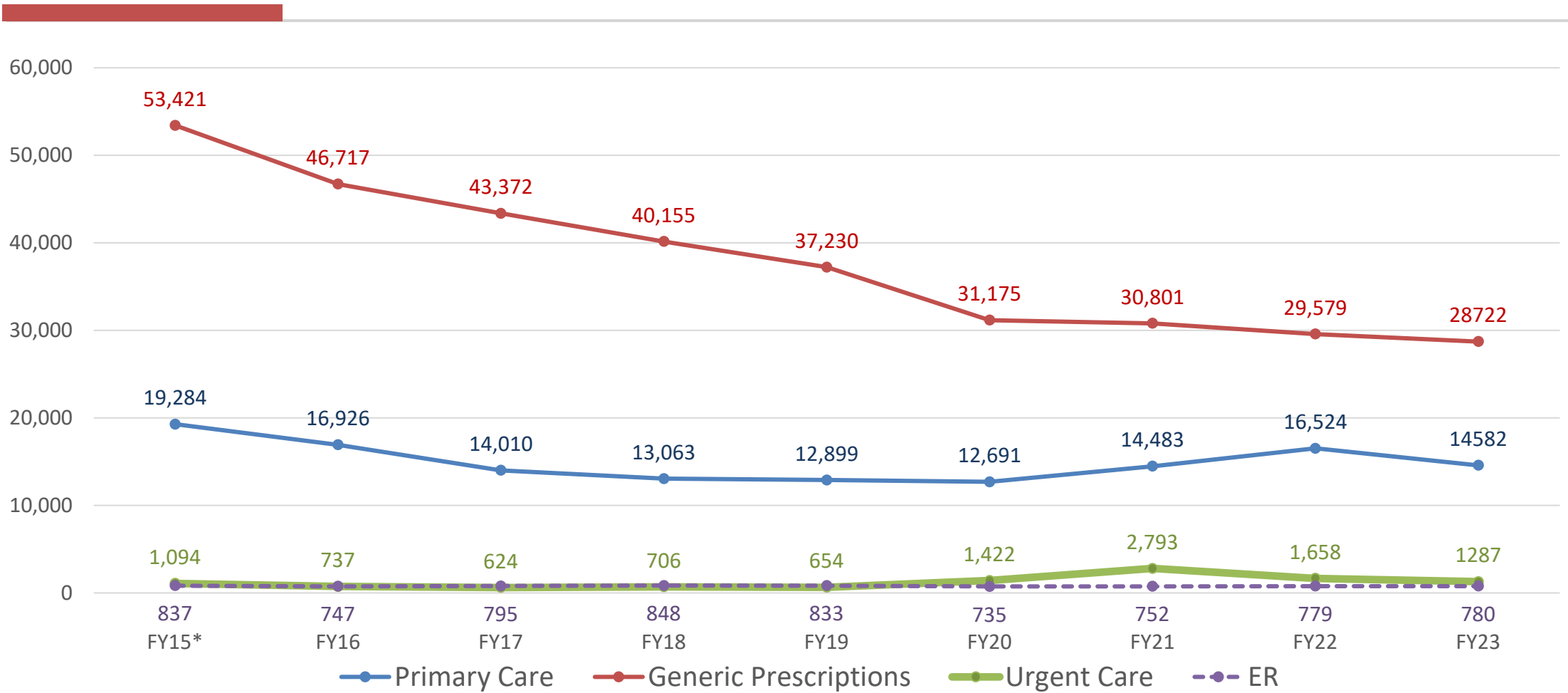


Dispensed Medications 9,890	Avg Medication Cost \$19.80	Avg Cost/Day of Therapy \$0.24
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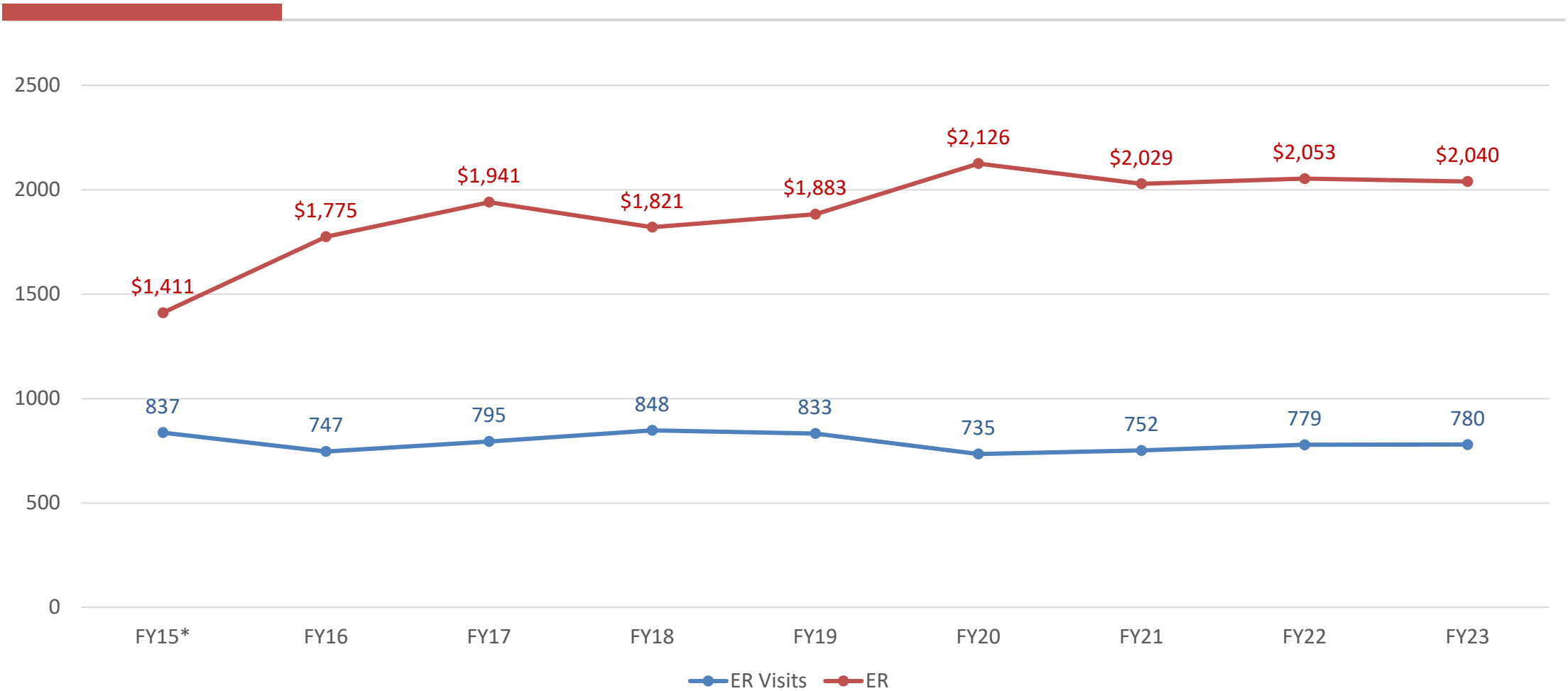
Health Insurance Trendline by Spend per Year



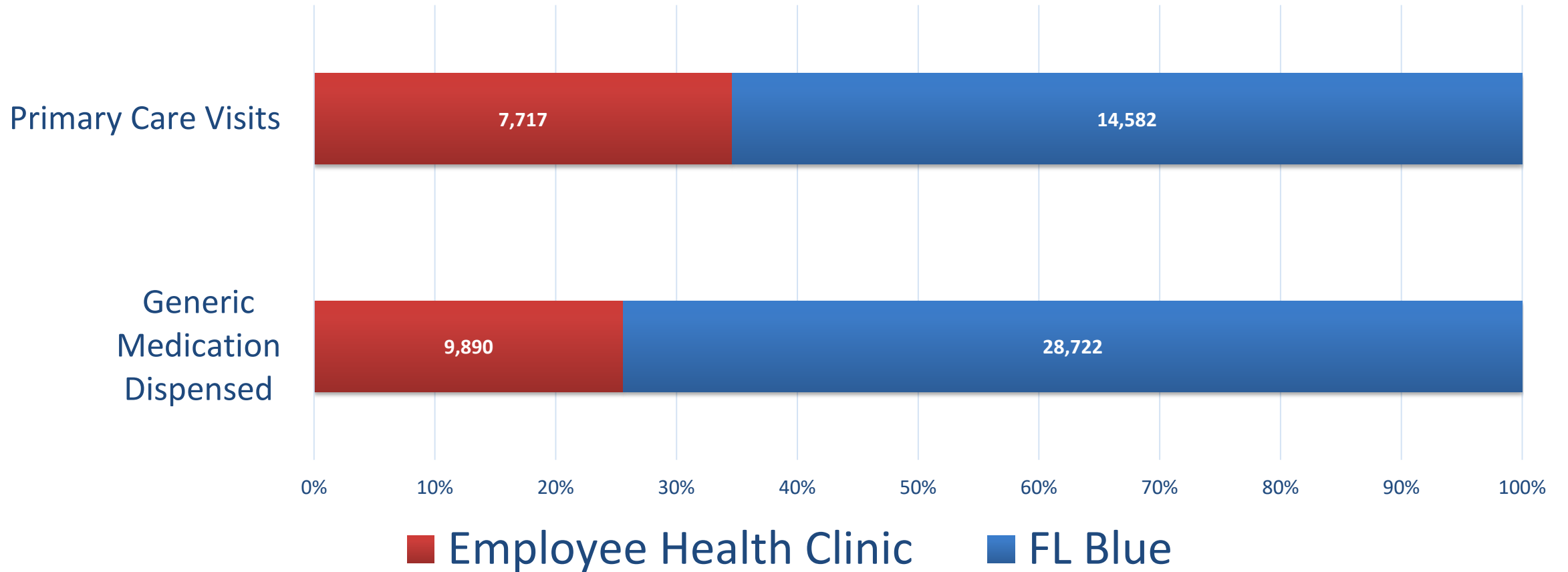
Health Insurance Trendline by Visits per Year



ER Cost per Visit



Employee Health Center vs. Network Primary Care



Dental and Life update

- Dental Market
- Dental Plan updates
 - Take to formal market next year through the broker
- Life Insurance

Pharmacy Expansion Update

- Update on lease space
- Projected opening date