



# **Risk Management SIRC 507 Fund**



# **Alachua County**

## **Self Insurance Review Committee**

**April 17, 2025**

### **Present Agenda**

**Fall SIRC Committee Minutes**

**Chairman Irby**

**Chairman Irby**

**Health Insurance Performance**

**Amy Childs, Risk Manager**

**Self-Insurance Fund FY24 Claims Review  
& Financial Reports**

**Todd Hutchison, F&A Director  
Deaglan Ryan, AJG**

**Premium Renewal FY26**

**Amy Childs, Risk Manager**

**Dental Coverage Update**

**Amy Childs, Risk Manager**

**Onsite Pharmacy Update**

**Amy Childs, Risk Manager**

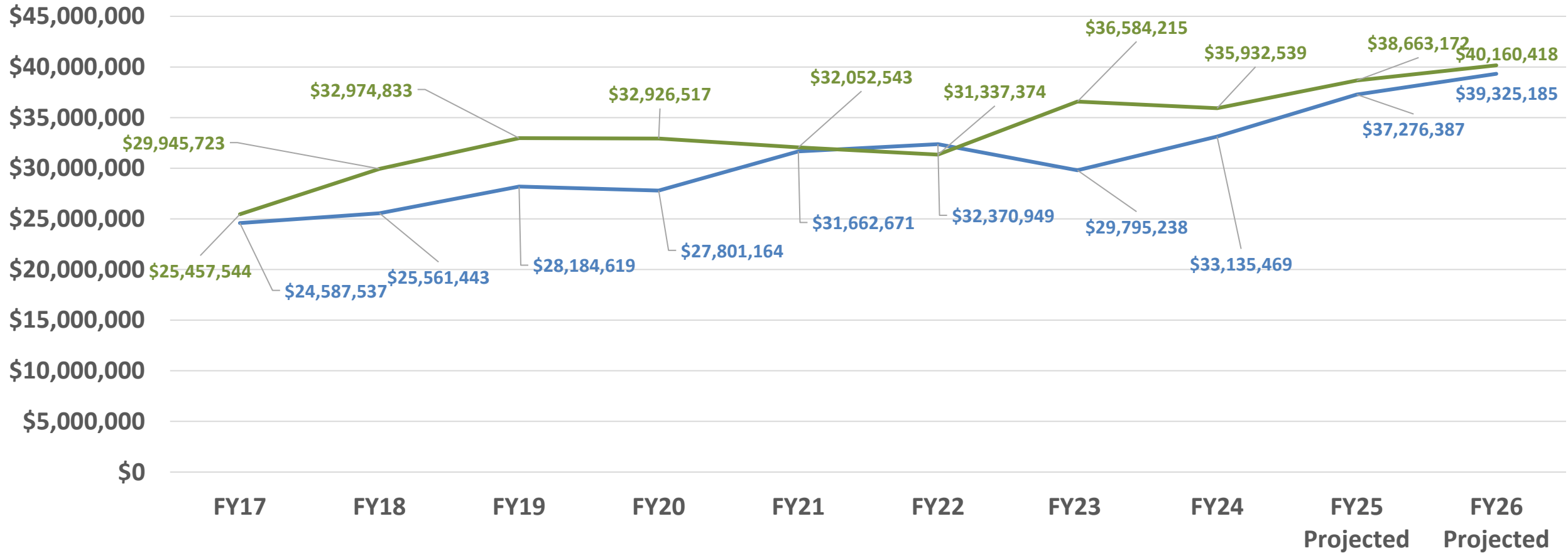


# **Risk Management Update Alachua County Health Care Plan Performance**

# Implemented Strategies during FY25

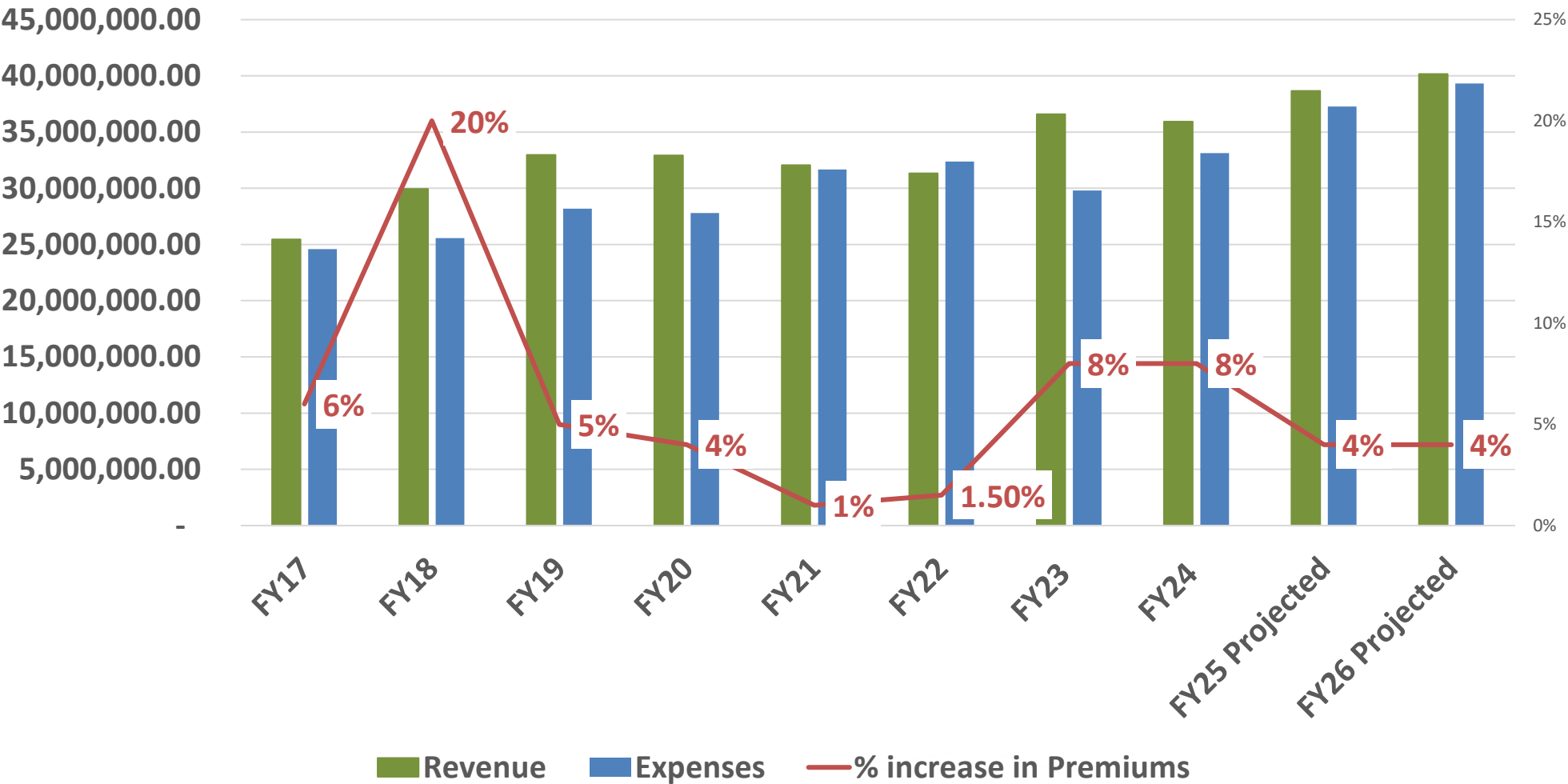
- Plan design enhancements including lowering out-of-pocket expenses for advanced imaging copays and 05770 plan deductible and added coverage for certain weight loss medications for qualifying individuals.
- Moved 2.5 million of employer collected premiums to a separate capital reserve account in 507 for future health center cost
- Updated financial policy on 507 fund to allow the option of final year sweep on an as needed basis
- Increased employer paid life insurance from \$10,000 to one-time salary (max \$60,000)
- Doubled dependent life insurance coverage

# Revenue vs Cost



— Cost — Revenue

# Premium Impact



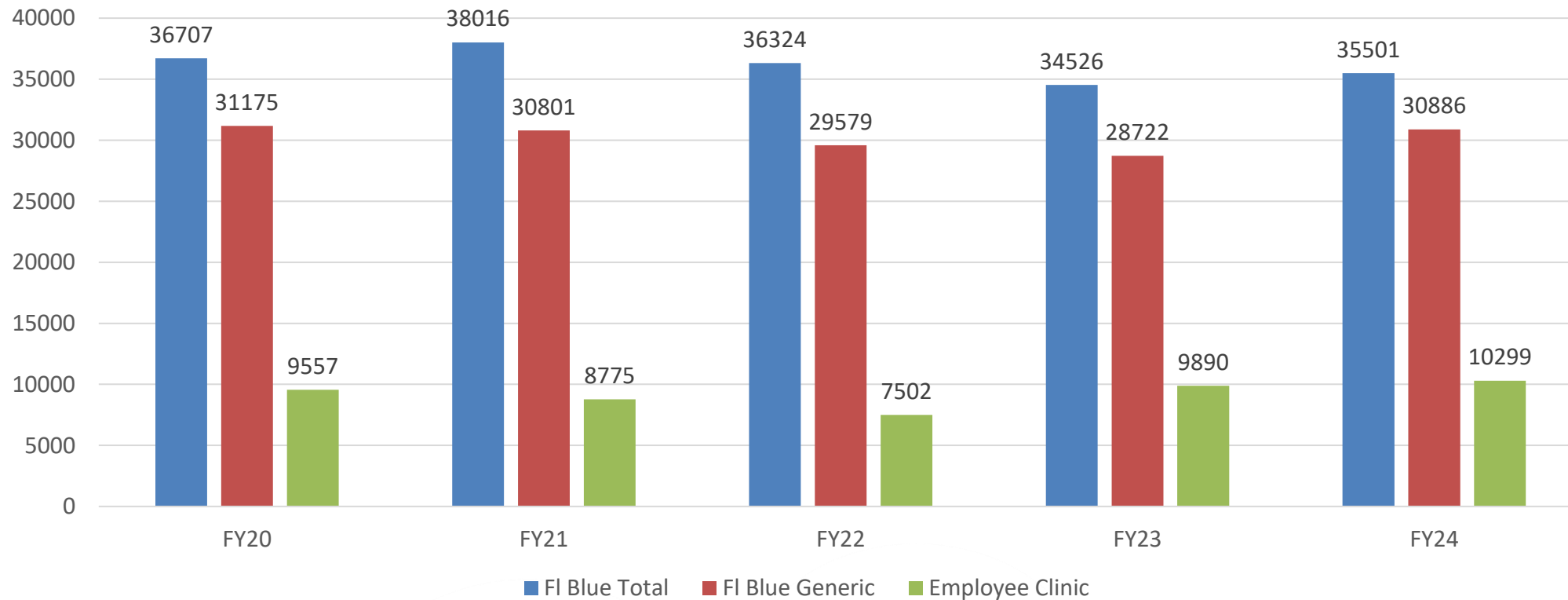
Given the projected economic path, we recommend maintaining a slight increase to hopefully prevent future large increases



# Pharmacy Impact

# Pharmacy Spend

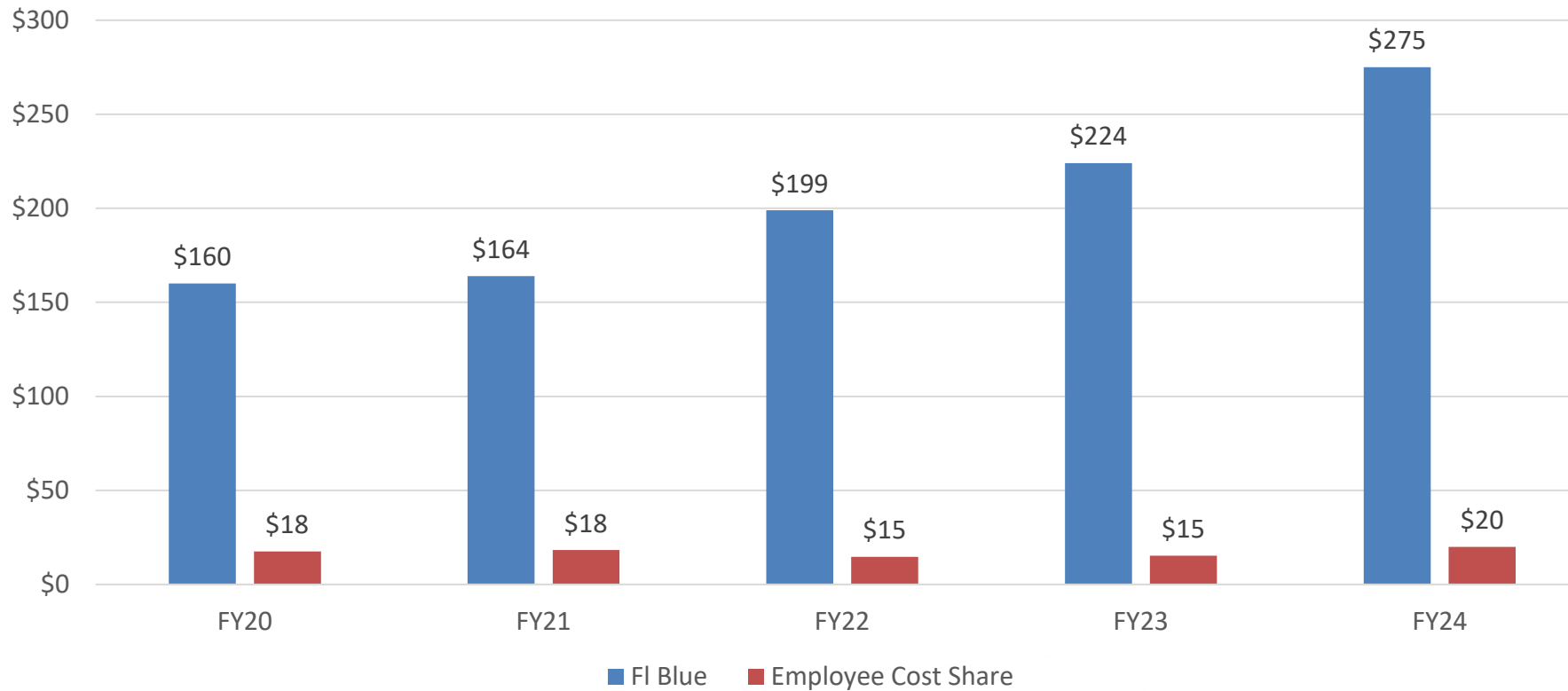
Total Number of Prescriptions Filled



The Employee Health Center is currently filling a quarter of our total generic Rx



# Average Cost Per Prescription



Despite the steady increase in pharmacy costs, we have managed to minimize the impact on our employees.



# Employee Health Center

## Impacts on Health Claim Data

# Employee Health Annual Report

## Financial Report

Marketplace Savings  
**\$1,108,592**

Co Pay Member Savings  
**\$232.32**

Premise Health Cost Per Visit  
**\$160.44**

Market Visit Cost  
**\$234.91**

Average Employees

**1,876** 1,847 ▲

Total Client Cost

**\$1,951,503** \$1,781,926 ▲

NPS

**91**

Recommended %

**97%**

## Health Center

Provider Capacity

**82.7%**

Completed Visits

**8,067**

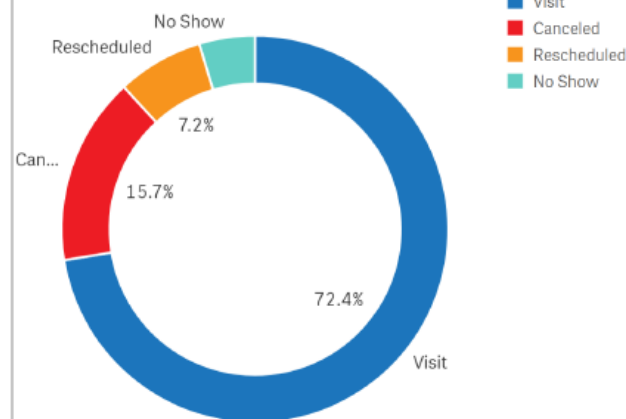
Unique Employees

**50.9%**

Total Unique Members

**1,437**

Visit Status



Dispensed Medications

**10,299**

Labs

**17,168**

Diagnosis

**20,276**

## HRA

HRA Count

**887**

HRA Participants

Employee **688**

Dependents **199**

Employee HRA Participation

Employee HRA **36.7%**

New Health Risks Discovered

**384**

Projected Cost Avoidance

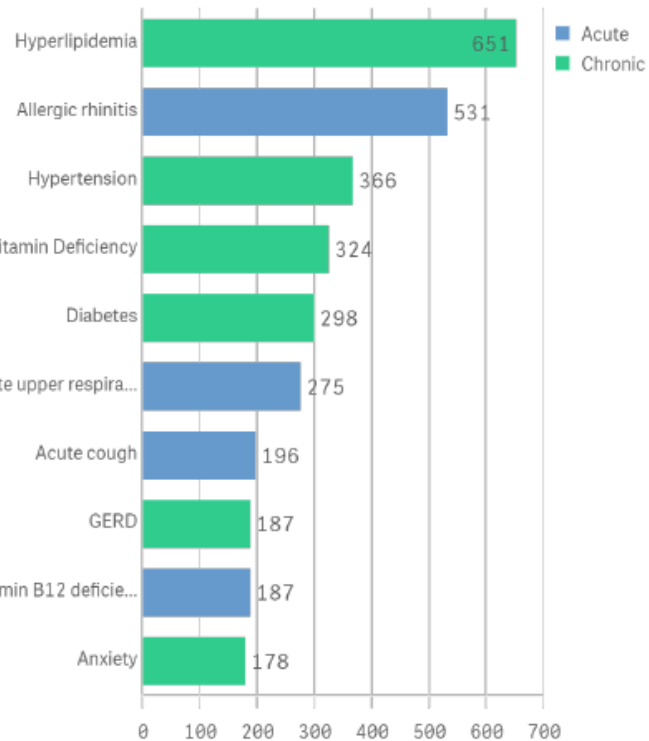
**\$1,578,421**

Premise Health.

# FY24 Clinical Statistics

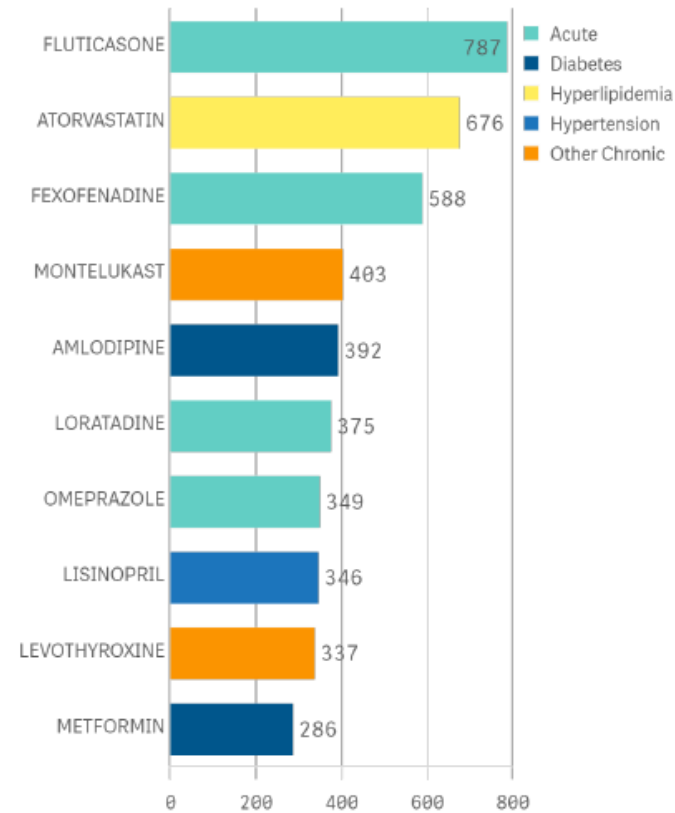
## Diagnoses 20,276

### Top Diagnoses



## Dispensed Medications 10,299

### Top Medications



Avg Medication Cost  
**\$20.00**

Premise Avg Cost per Day  
**\$0.24**

National Avg Cost per Day  
**\$0.98**

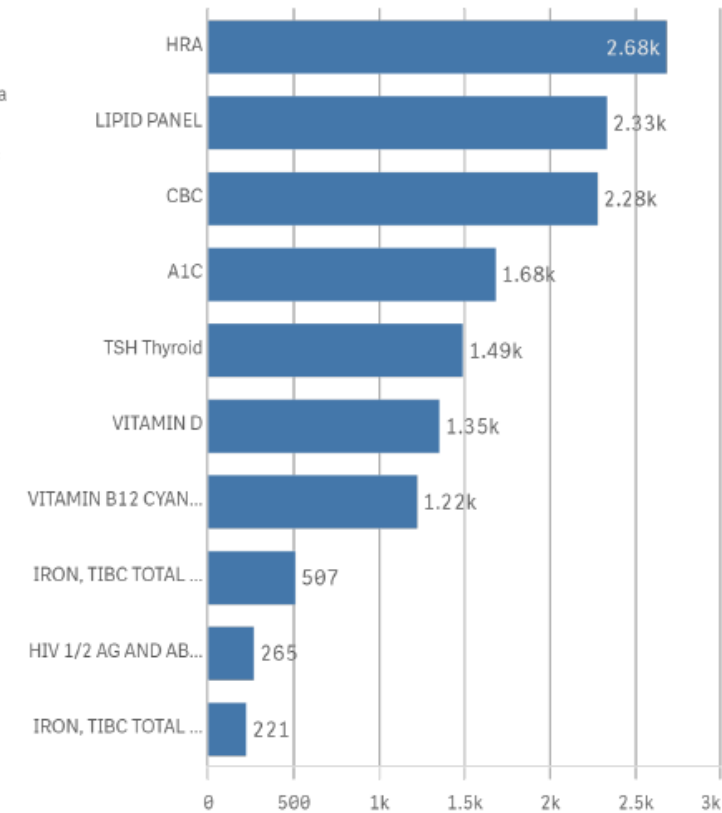
Cost  
**\$13,228**

Premise Avg Cost  
**\$0.77**

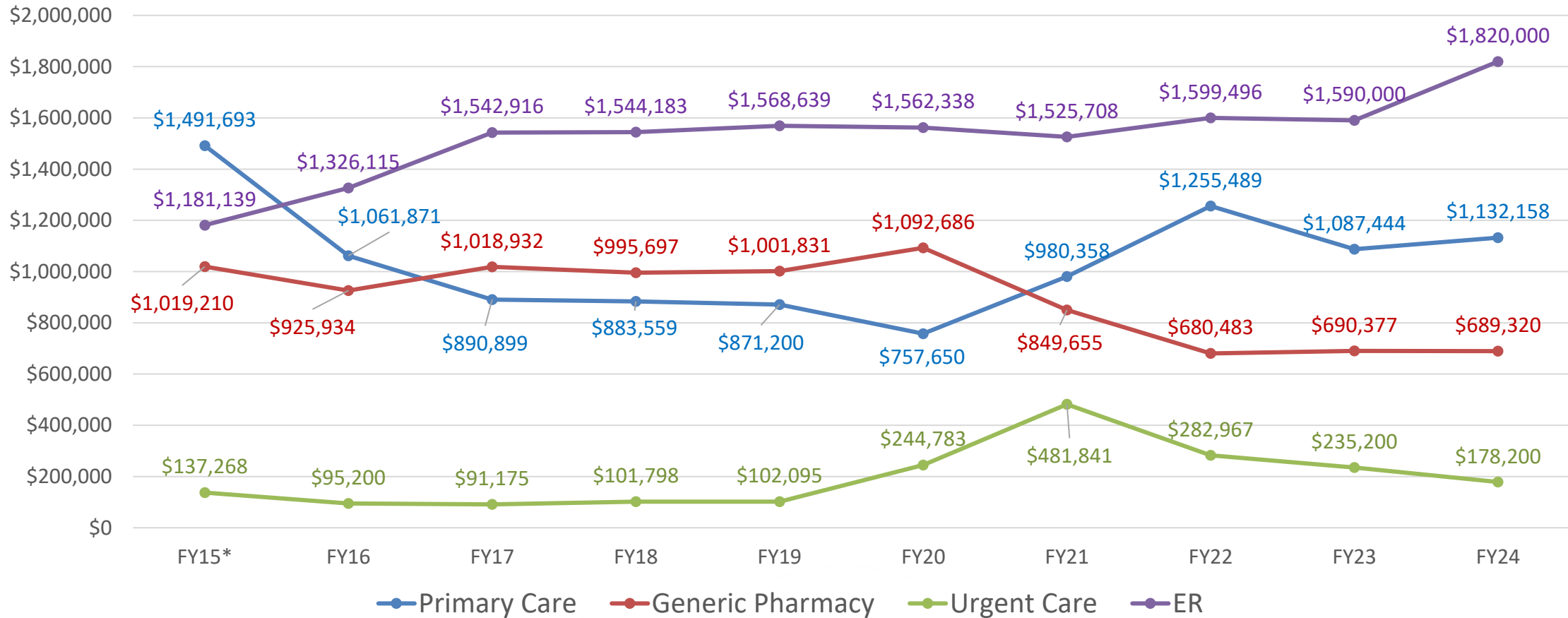
National Avg Cost  
**\$39.80**

## Labs 17,168

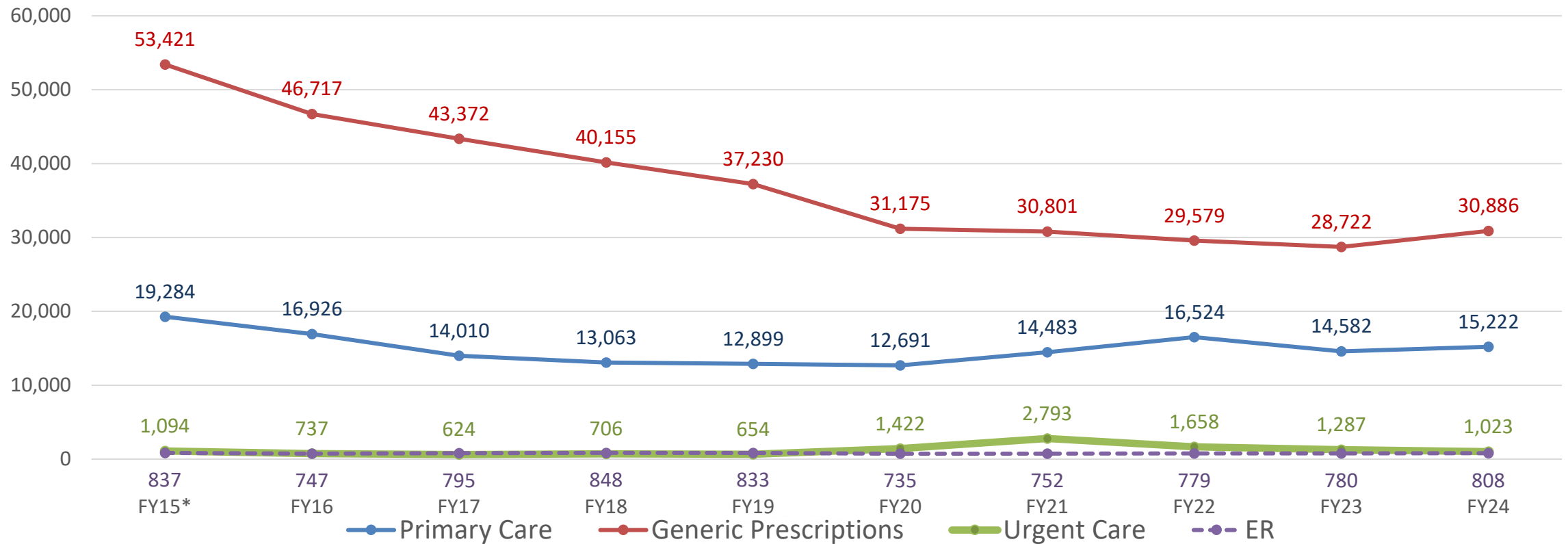
### Top Labs



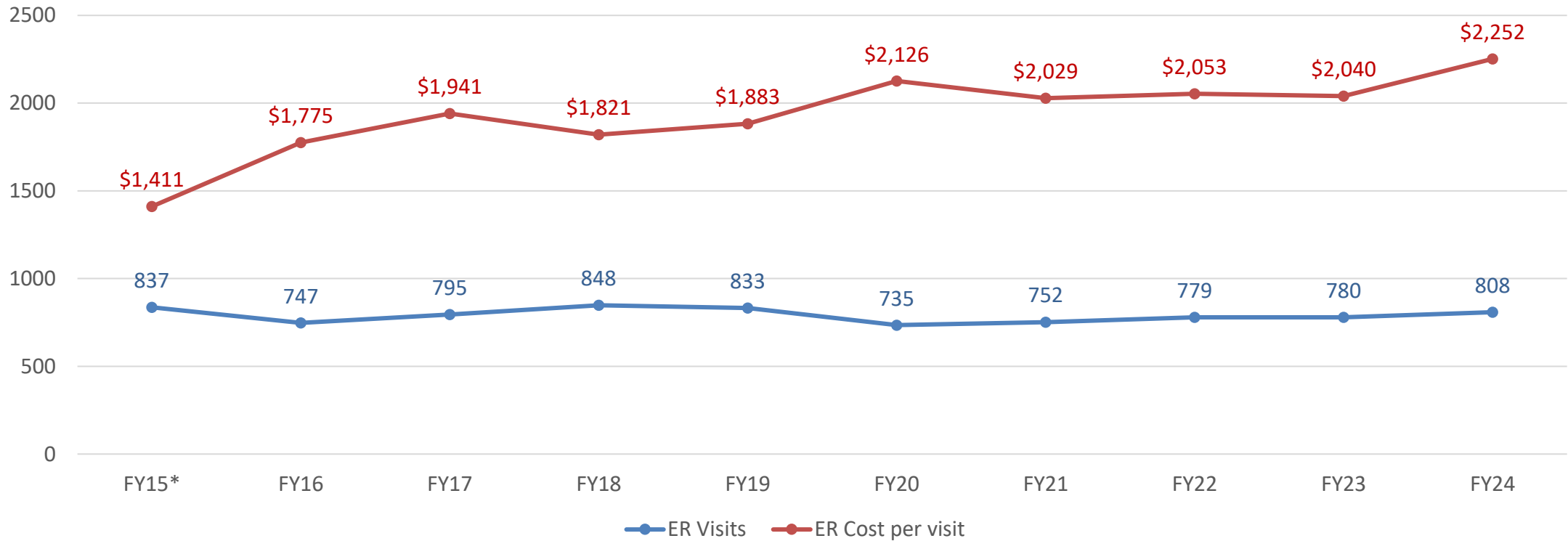
# Health Insurance Trendline by Spend per Year



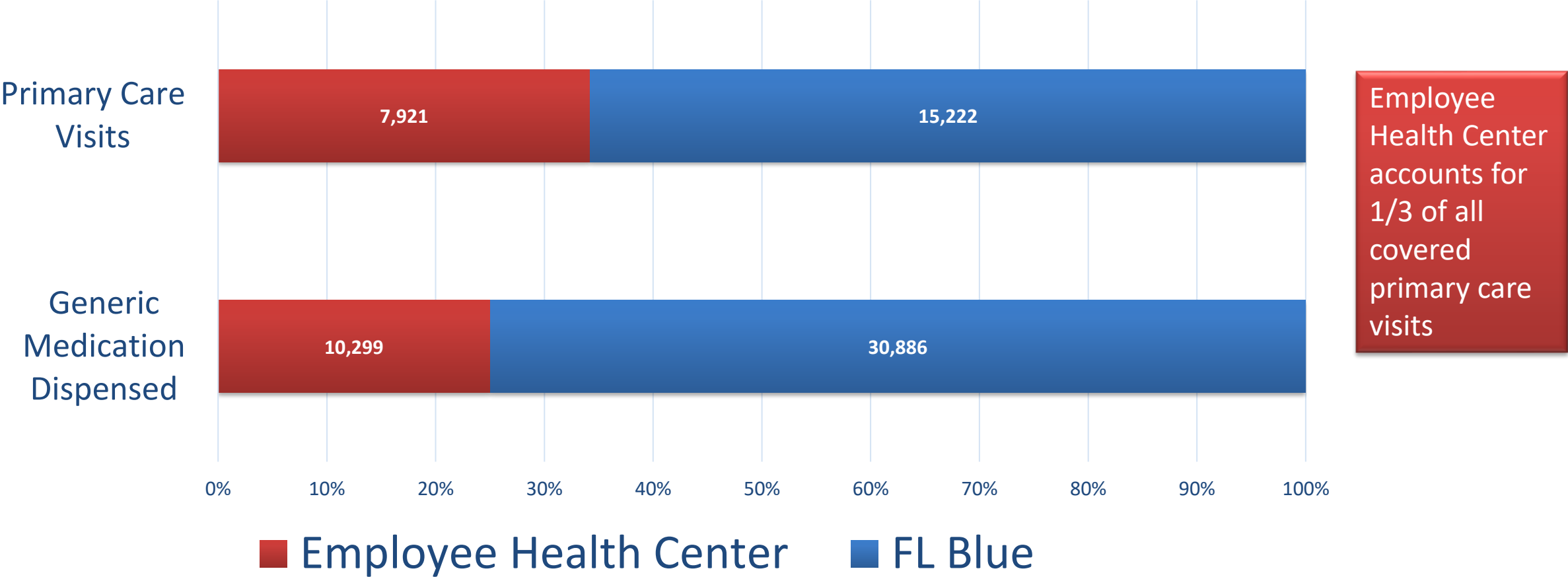
# Health Insurance Trendline by Visits per Year



# ER Cost per Visit

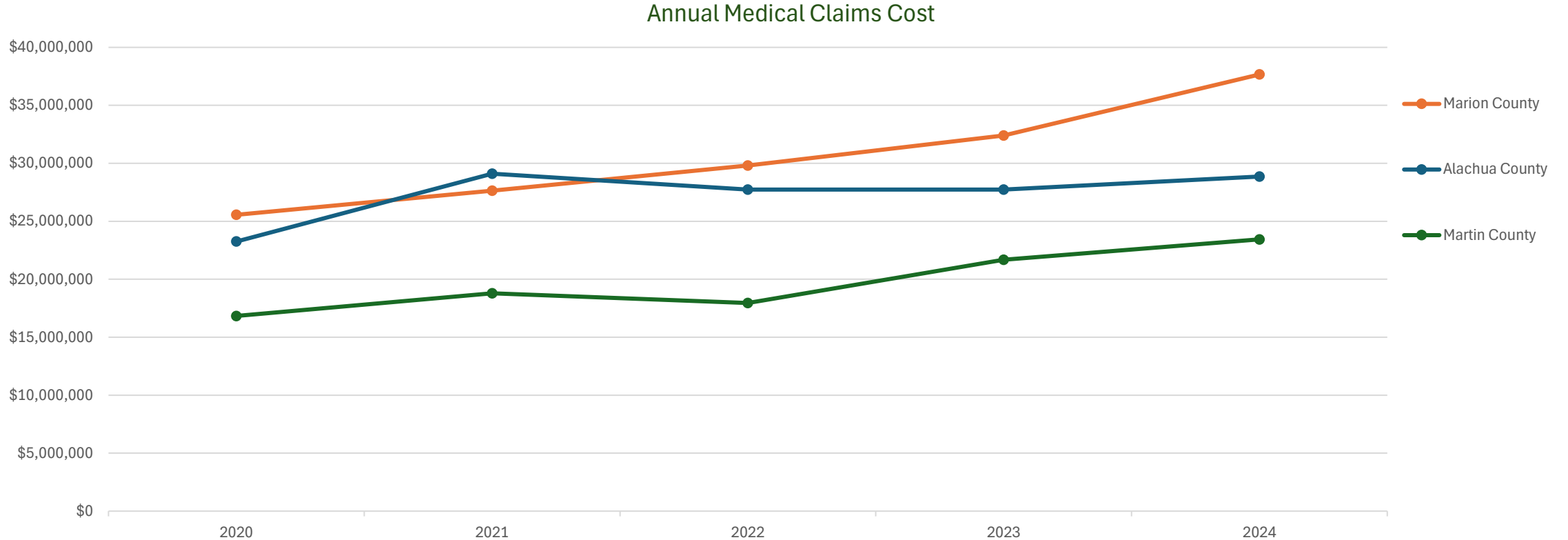


# Employee Health Center vs. Network Primary Care





# Annual Claims Comparison



With the success of our Employee Health Center,  
Alachua County has been able to avoid significant increases in claims costs

Health Plan Forecast: Alachua County Board of County Commissioners

Medical & Pharmacy  
Self-Funded  
Data through: 1/31/2025

Renewal Plan Year: 10/1/2025 - 9/30/2026  
Carrier(s): Florida Blue  
Specific Deductible: \$1,000,000

	10/1/2025 - 9/30/2026 Projected With Various Funding Increases					
	10/1/2022 - 9/30/2023	10/1/2023 - 9/30/2024	10/1/2024 - 9/30/2025	0%	2%	4%
	Actual	Actual	Projected			
Projected Premium	\$29,437,741	\$29,757,497	\$33,793,101	\$33,852,684	\$34,468,963	\$35,144,825
Transfer In (1)	\$2,977,985	\$1,443,564	\$0	\$0	\$0	\$0
Reconciling Adjustment (2)	\$0	\$0	\$0	\$0	\$0	\$0
Other Revenue	\$4,168,488	\$4,731,479	\$4,870,071	\$5,015,593	\$5,015,593	\$5,015,593
Total Projected Revenue	\$36,584,215	\$35,932,539	\$38,663,172	\$38,868,277	\$39,484,556	\$40,160,418
Total Projected Claims	\$25,546,243	\$27,963,319	\$32,787,067	\$34,701,931	\$34,701,931	\$34,701,931
Subtotal Non Claim Expenses	\$4,248,995	\$5,172,150	\$4,489,321	\$4,623,253	\$4,623,253	\$4,623,253
Total Projected Expense	\$29,795,238	\$33,135,469	\$37,276,387	\$39,325,185	\$39,325,185	\$39,325,185
Projected Gain/(Loss)	\$6,788,976	\$2,797,071	\$1,386,785	-\$456,908	\$159,371	\$835,233
Starting Surplus	\$14,295,814	\$21,084,790	\$23,881,862	\$25,268,646	\$25,268,646	\$25,268,646
Surplus Adjustment	\$0	\$0	\$0	\$0	\$0	\$0
Closing Surplus	\$21,084,790	\$23,881,861	\$25,268,646	\$24,811,739	\$25,428,018	\$26,103,880
180-Day Best Practice Surplus	\$15,068,518	\$16,300,287	\$17,260,322	\$18,687,977	\$18,687,977	\$18,687,977
60-Day OIR Safe Harbor Surplus	\$5,022,839	\$5,433,429	\$5,753,441	\$6,229,326	\$6,229,326	\$6,229,326

Current Plan Year amounts are based on actual claims and enrollment from (10/1/2024-1/31/2025) and projected claims and enrollment for the remainder of the months in the Plan Year.

†This analysis is for illustrative purposes only, and is not a proposal for coverage or a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future healthcare costs including utilization patterns, catastrophic claims, changes in plan design, healthcare trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. See your policy or contact us for specific information or further details in this regard.

# Proposal A

## Recommended

	Current Monthly Premiums			Recommended Increase			Monthly increase		Splits	
05770 PPO	Employee	County	Total	Employee	Employer	New Total Premium	Employee	Employer	Effective Employee % Split	Effective Employer % Split
Emp. Only	\$ 78.38	\$ 705.56	\$ 783.94	\$ 81.52	\$ 733.78	\$ 815.30	\$ 3.14	\$ 28.22	10%	90%
Emp. + 1	\$ 372.98	\$ 1,491.90	\$ 1,864.88	\$ 387.90	\$ 1,551.58	\$ 1,939.48	\$ 14.92	\$ 59.68	20%	80%
Emp. + 2 or more*	\$ 525.80	\$ 2,103.26	\$ 2,629.06	\$ 546.84	\$ 2,187.38	\$ 2,734.22	\$ 21.04	\$ 84.12	20%	80%

	Current Monthly Premiums			Recommended Increase			Monthly increase		Splits	
05781 PPO	Employee	County	Total	Employee	Employer	New Total Premium	Employee	Employer	Effective Employee % Split	Effective Employer % Split
Emp. Only	\$ 18.56	\$ 705.56	\$ 724.12	\$ 19.30	\$ 733.78	\$ 753.08	\$ 0.74	\$ 28.22	3%	97%
Emp. + 1	\$ 229.96	\$ 1,491.90	\$ 1,721.86	\$ 239.16	\$ 1,551.58	\$ 1,790.74	\$ 9.20	\$ 59.68	13%	87%
Emp. + 2 or more*	\$ 324.16	\$ 2,103.26	\$ 2,427.42	\$ 337.14	\$ 2,187.38	\$ 2,524.52	\$ 12.98	\$ 84.12	13%	87%

- 4% increase in premium to employee and employer
- Maintaining the current employer/employee split percentage
- Provides a consistent annual plan that avoids large increases to employees in the future
- Still unsure about FY25 plan design change impacts

# Proposal A Comparison to FY24

	FY24 Monthly Premiums			Recommended Increase			
05770 PPO	Employee	County	Total	Employee	Employer	New Total Premium	Employee change compared to FY24
Emp. Only	\$ 94.70	\$ 662.72	\$ 757.42	\$ 81.52	\$ 733.78	\$ 815.30	\$ (13.18)
Emp. + 1	\$ 452.62	\$1,357.94	\$1,810.56	\$ 387.90	\$ 1,551.58	\$ 1,939.48	\$ (64.72)
Emp. + 2 or more*	\$ 638.12	\$1,914.36	\$2,552.48	\$ 546.84	\$ 2,187.38	\$ 2,734.22	\$ (91.28)

	FY24 Monthly Premiums			Recommended Increase			
05781 PPO	Employee	County	Total	Employee	Employer	New Total Premium	Employee change compared to FY24
Emp. Only	\$ 34.88	\$ 662.72	\$ 697.60	\$ 19.30	\$ 733.78	\$ 753.08	\$ (15.58)
Emp. + 1	\$ 309.60	\$1,357.94	\$1,667.54	\$ 239.16	\$ 1,551.58	\$ 1,790.74	\$ (70.44)
Emp. + 2 or more*	\$ 436.48	\$1,914.36	\$2,350.84	\$ 337.14	\$ 2,187.38	\$ 2,524.52	\$ (99.34)

# Proposal B

	Current Monthly Premiums			Option B Increase			Monthly Increase		Splits	
05770 PPO	Employee	County	Total	Employee	Employer	New Total Premium	Employee	Employer	Effective Employee % Split	Effective Employer % Split
Emp. Only	\$ 78.38	\$ 705.56	\$ 783.94	\$ 79.96	\$ 719.66	\$ 799.62	\$ 1.58	\$ 14.10	10%	90%
Emp. + 1	\$ 372.98	\$ 1,491.90	\$ 1,864.88	\$ 380.44	\$ 1,521.74	\$ 1,902.18	\$ 7.46	\$ 29.84	20%	80%
Emp. + 2 or more*	\$ 525.80	\$ 2,103.26	\$ 2,629.06	\$ 536.32	\$ 2,145.32	\$ 2,681.64	\$ 10.52	\$ 42.06	20%	80%

	Current Monthly Premiums			Option B Increase			Monthly Increase		Splits	
05781 PPO	Employee	County	Total	Employee	Employer	New Total Premium	Employee	Employer	Effective Employee % Split	Effective Employer % Split
Emp. Only	\$ 18.56	\$ 705.56	\$ 724.12	\$ 18.96	\$ 719.66	\$ 738.62	\$ 0.40	\$ 14.10	3%	97%
Emp. + 1	\$ 229.96	\$ 1,491.90	\$ 1,721.86	\$ 234.56	\$ 1,521.74	\$ 1,756.30	\$ 4.60	\$ 29.84	13%	87%
Emp. + 2 or more*	\$ 324.16	\$ 2,103.26	\$ 2,427.42	\$ 330.66	\$ 2,145.32	\$ 2,475.98	\$ 6.50	\$ 42.06	13%	87%

- 2% increase in premium to employee and employer
- Maintaining the current employer/employee split percentage
- Revenue/Expenses breakeven point
- May not account for FY25 plan design changes impact

# Proposal B Comparison to FY24

	FY24 Monthly Premiums			Proposal B			
05770 PPO	Employee	County	Total	Employee	Employer	New Total Premium	Employee change compared to FY24
Emp. Only	\$ 94.70	\$ 662.72	\$ 757.42	\$ 79.96	\$ 719.66	\$ 799.62	\$ (14.74)
Emp. + 1	\$ 452.62	\$1,357.94	\$1,810.56	\$ 380.44	\$ 1,521.74	\$ 1,902.18	\$ (72.18)
Emp. + 2 or more*	\$ 638.12	\$1,914.36	\$2,552.48	\$ 536.32	\$ 2,145.32	\$ 2,681.64	\$ (101.80)

	FY24 Monthly Premiums			Proposal B			
05781 PPO	Employee	County	Total	Employee	Employer	New Total Premium	Employee change compared to FY24
Emp. Only	\$ 34.88	\$ 662.72	\$ 697.60	\$ 18.96	\$ 719.66	\$ 738.62	\$ (15.92)
Emp. + 1	\$ 309.60	\$1,357.94	\$1,667.54	\$ 234.56	\$ 1,521.74	\$ 1,756.30	\$ (75.04)
Emp. + 2 or more*	\$ 436.48	\$1,914.36	\$2,350.84	\$ 330.66	\$ 2,145.32	\$ 2,475.98	\$ (105.82)





# FY26 Goal #1

## Bring employees enhanced dental plan designs

### Challenge:

Loss of in-network dentists and dental specialists to all insurances

### Goal:

Offer alternative dental plans that remove network limitations.

### Action:

Went out to market twice in the last 3 years. 4 providers responded including our current FL Combined Life provider.

# Dental RFP Results

- 4 Providers responded
  - FL Combined Life(current plan), Humana, Delta and MetLife
- Of the 4, Humana was the only one with additional providers in network and it was only 5 dentist.
- Rates were reasonably competitive
- FCL and Humana offered good market saturation and a new plan design that addressed improved Out-Of-Network coverage



# Dental Plan Decision

Stay with Florida Combined Life (FCL)

- Of the 4, FCL plan designs remain the best value to the employee
- Minimal disruption to our current members
- Minimal impact to the administration of the plan
- Current FCL plans remain the same price with enhanced benefits
- Adding a third plan option that address the Out-Of-Network issue

PROPOSAL	FL COMBINED LIFE			HUMANA		
Rate Tier Structure	Low	High	Passive	Low	High	Passive
Employee Only	\$22.16	\$29.42	\$32.89	\$22.60	\$28.57	\$32.46
Employee & One Dependent	\$37.96	\$55.52	\$62.07	\$38.71	\$53.93	\$61.27
Employee & Family	\$55.66	\$79.04	\$88.38	\$56.76	\$76.76	\$87.21

# Dental Plan Upgrades

- Drop the HMO plan
  - Network had decreased to less than 10 providers in Alachua County
  - Less than 100 employees enrolled in the plan
- Increase benefit in current Blue Choice PPO High and Low plans with no premium increase
  - Added a roll over benefit of unused Plan Year Max balance to all plans
- Add an additional PPO Blue Choice Passive plan
  - Increase the Out-Of-Network coverage to 100% for preventative care, 85% to basic services and 55% for major services with minimal premium impact

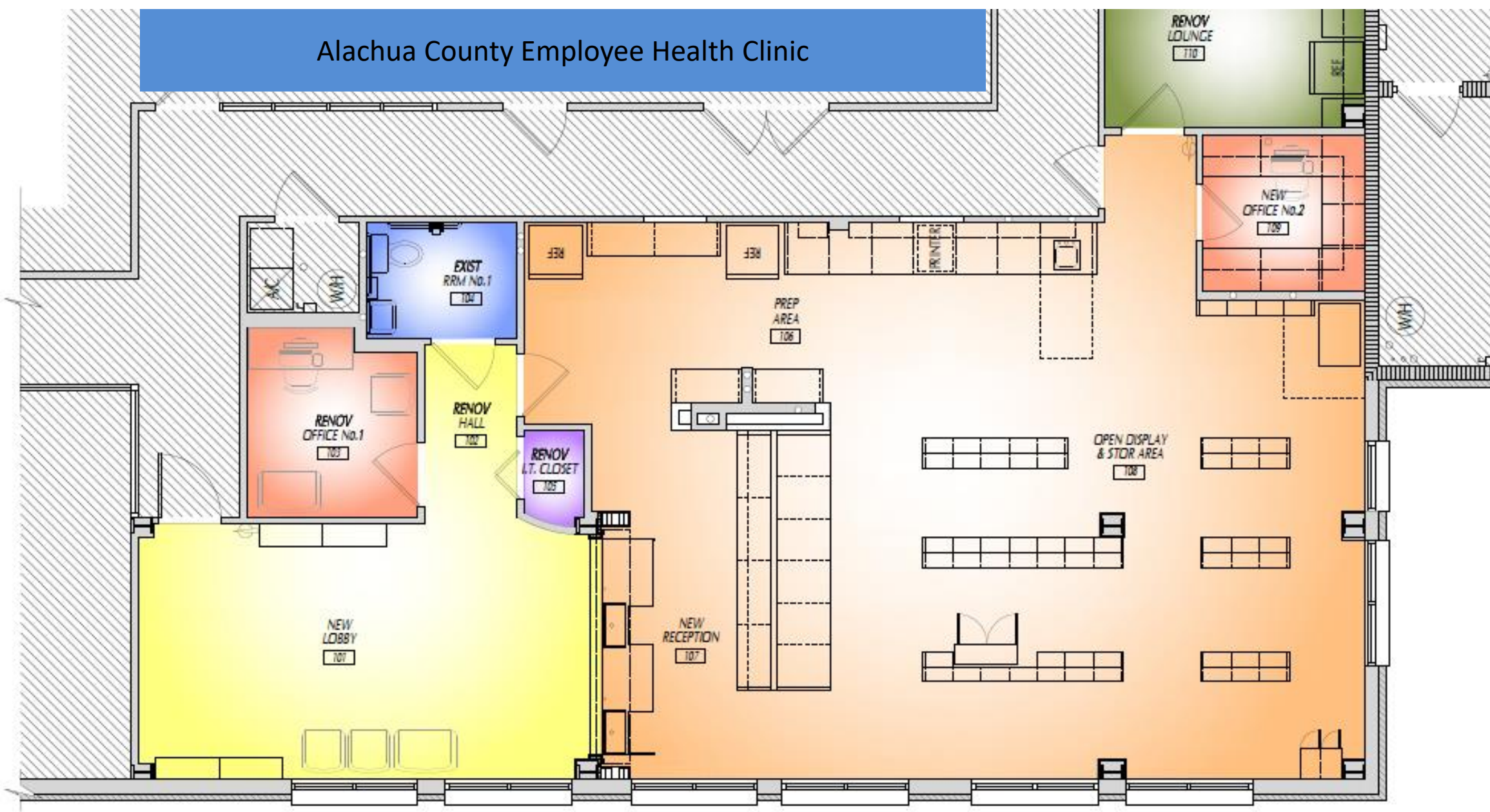


## FY26 Goal #2

Open the Employee  
Pharmacy



# Alachua County Employee Health Clinic



RENOVATED FLOOR PLAN

3/8" = 1'-0"



Motion

Motion to approve  
Proposal A  
health premium increase

# Fall SIRC 501 Meeting



OCTOBER 16, 2025



2:00 PM



GRACE KNIGHT