

Baldwin County



2019 Planning Meeting

	Employee	Family	Total Projected Annual Cost	\$ Difference From Current	% Difference From Current
Current Self-Insured Dental Plan					
BCBS - w/ ortho	\$21.00	\$67.00	\$378,312	N/A	N/A
BCBS - w/o ortho	\$21.00	\$63.00			
BCBS Self-Funded Renewal					
BCBS - w/ ortho	\$23.00	\$85.00	\$431,448	\$53,136	14%
BCBS - w/o ortho	\$23.00	\$68.00			

PPO Plan Design	Current	Proposed	Alabama Public Administration Benchmarks
Copay (PCP/Specialist)	\$35 / \$35	\$40 / \$50	\$30 / \$40
Deductible (Individual/Family)	\$400 / \$1,200	\$500 / \$1,500	\$500 / \$1,500
Coinsurance (In-/Out-of-Network)	100% / 80%	100% / 80%	80% / 60%
OOP Max (Individual/Family)	\$6,250 / \$12,500	\$6,250 / \$12,500	\$2,000 / \$4,000
Rx Copays	\$15 / \$40 / \$60 / \$60	\$15 / \$40 / \$60 / \$100	\$10 / \$30 / \$50 / \$85
Preventive Care	100%	100%	100%
Emergency Room	\$100 copay	\$200 copay	\$200 copay
Imaging/Diagnostics	100%	100%	\$200 copay
Urgent Care	\$35 copay	\$75 copay	\$75 copay

- Currently covered at \$35 copay
- AL Public Admin Benchmark is \$75. An increase to \$75 will have a behavioral change element that encourages utilization of the Symbol Health Clinic.
- Symbol has had positive discussions with South Baldwin Hospital for a partnership with their Urgent Care facilities in Robertsdale and Gulf Shores. An agreement could be reached shortly that will allow for:
 - Discounted copays during hours the clinic is closed
 - Limited registration
 - Reduced fees (TBD)
 - Direct billing (through Symbol and passed through without mark-up to Symbol client)

- Increase employee and employer monthly medical premium a total of 8% to cover cost of claims
- Implement the following plan design changes to better align with benchmarks and drive employee engagement/education with healthcare costs & maximize clinic value:

Benefit	Current	Proposed
Deductible (EE/Fam)	\$400/\$1,200	\$500/\$1,500
PCP/Specialist Copays	\$35/\$35	\$40/\$50
Emergency Room Copay	\$100	\$200
Add Specialty Rx Copay	\$60	\$100

- Add \$5 copay for over-the-counter meds filled at clinic ~\$3500 Annual Savings

- In 2017, Baldwin County experienced two catastrophic claims due to emergency air lift services not covered by BCBS of AL, totaling:
\$74,929
- For **\$45 PEPY**, Baldwin County can partner with Air Ambulance to give employee and dependents enrolled in the medical plan access to emergency air lift services at no cost to the County or employee;
Annual total of: **\$37,665**
- Air Ambulance services average \$37,465 (based on Baldwin County's claims experience) so just one air lift service benefit per year will pay for the cost of the partnership

Monthly Premiums	2018			2019		
Wellness Rates	EE	ER	Total	EE	ER	Total
Single	\$91	\$416	\$508	\$98	\$450	\$548
Family – 2 screenings	\$337	\$925	\$1,262	\$364	\$999	\$1,363
Family – 1 screening	\$366	\$897	\$1,262	\$395	\$968	\$1,363
Non-Wellness Rates	EE	ER	Total	EE	ER	Total
Single	\$115	\$392	\$508	\$124	\$424	\$548
Family	\$394	\$868	\$1,262	\$425	\$938	\$1,363

- Implement suggested plan changes & set the rates as listed above

Employee Monthly Premium	2014	2015	2016
Single	\$74.00	\$74.00	\$91.22
Family	\$274.00	\$274.00	\$337.02

*Implemented Premium Differentials		
Employee Monthly Wellness Rates	2017	2018
Single	\$91.22	\$91.22
Family – 2 screenings	\$337.02	\$337.02
Family – 1 screening	\$365.62	\$365.62
Employee Monthly Non-Wellness Rates		
Single	\$115.14	\$115.14
Family	\$394.22	\$394.22