

Columbus Consolidated Government  
FY23 Healthcare Budget



## Health Plan Experience Review

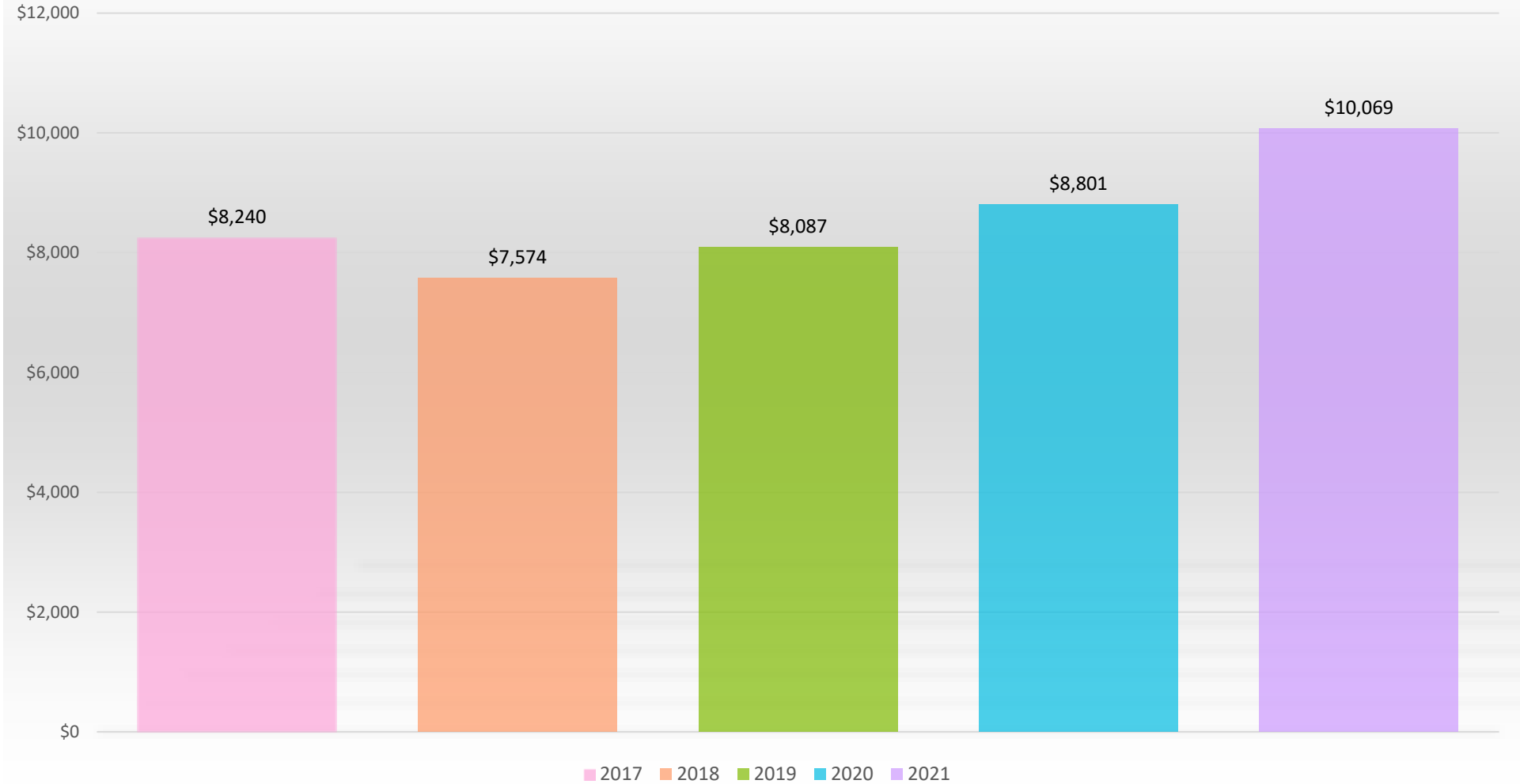
# Annual Medical/Rx Claims

## Columbus Consolidated Government Annual Medical/Rx Claims CY2017 - CY2021



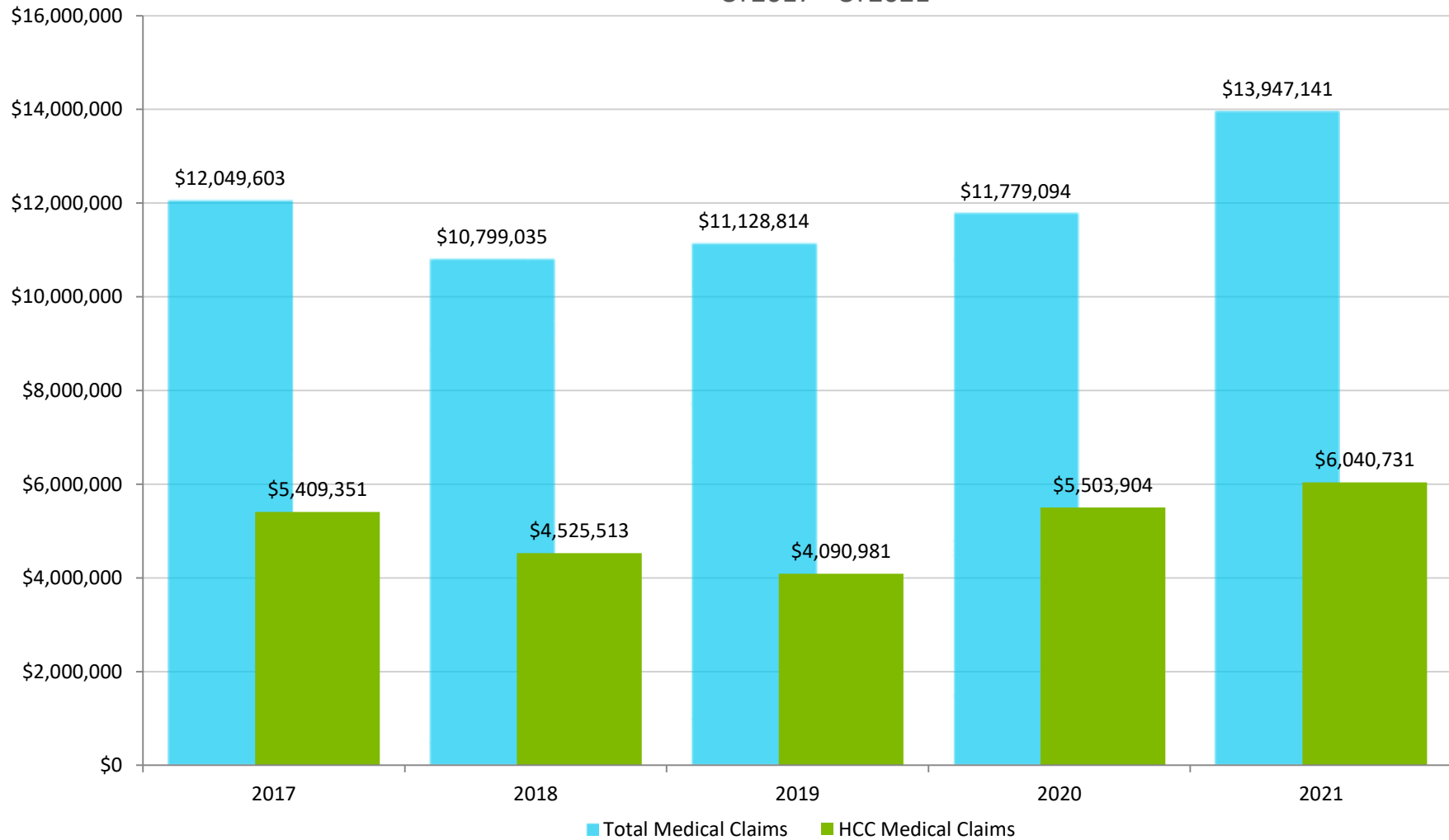
# Annual Medical/Rx Claims Per Employee Average

Columbus Consolidated Government  
Average Medical/Rx Claims PEPY  
CY2017 - CY2021



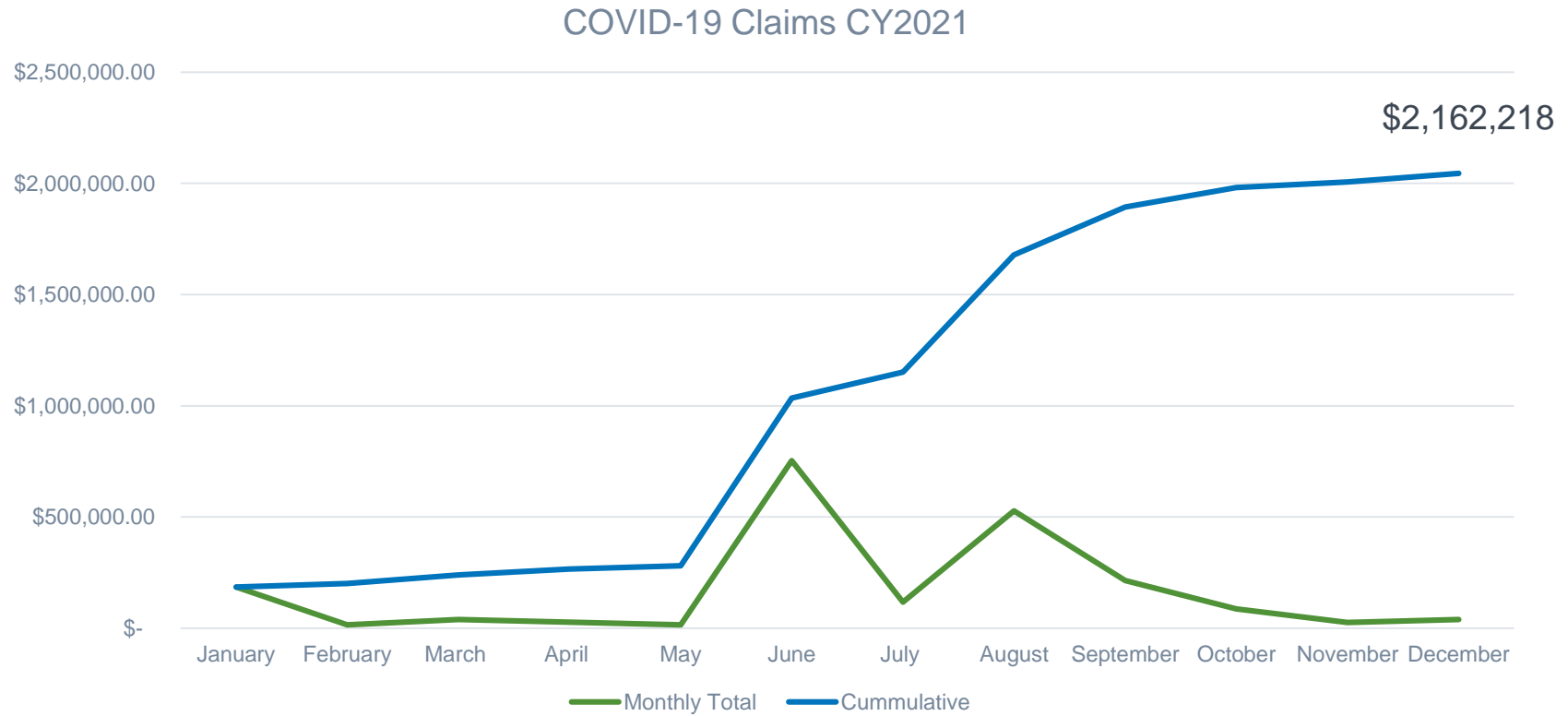
# High Cost Claims vs. Total Medical Claims

Columbus Consolidated Government  
HCC Medical Claims (over \$50,000) vs. Total Medical Claims  
CY2017 - CY2021



Current year is calendar year to date.

# COVID Claims CY 2021

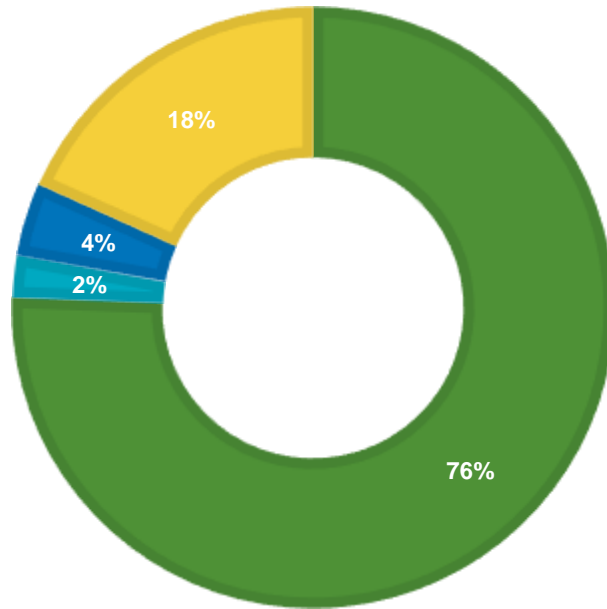


1,417 Unique Claimants  
301 Confirmed Cases

# COVID-19 Claims CY 2021

## CLAIMS PAID BY SETTING

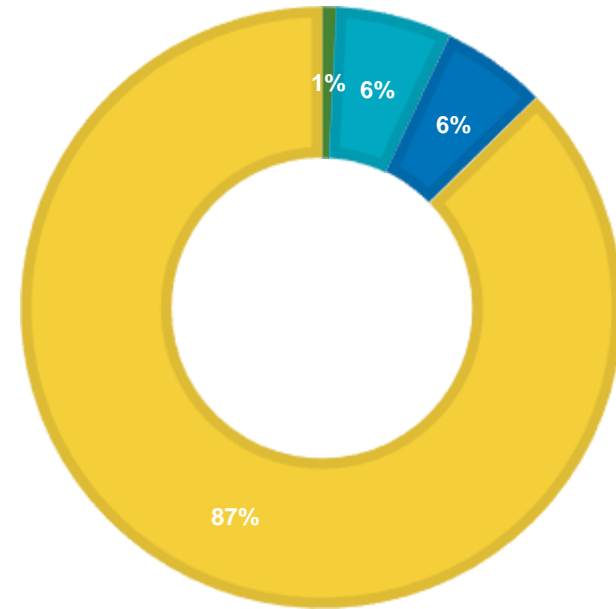
■ Inpatient ■ Outpatient ■ ER ■ Professional



Inpatient \$1,634,291  
Outpatient \$47,687  
ER/UR \$85,105  
Professional \$395,134

## NUMBER OF VISITS BY SETTING

■ Inpatient ■ Outpatient ■ ER ■ Professional



Inpatient 29  
Outpatient 227  
ER/UR 207  
Professional 3189

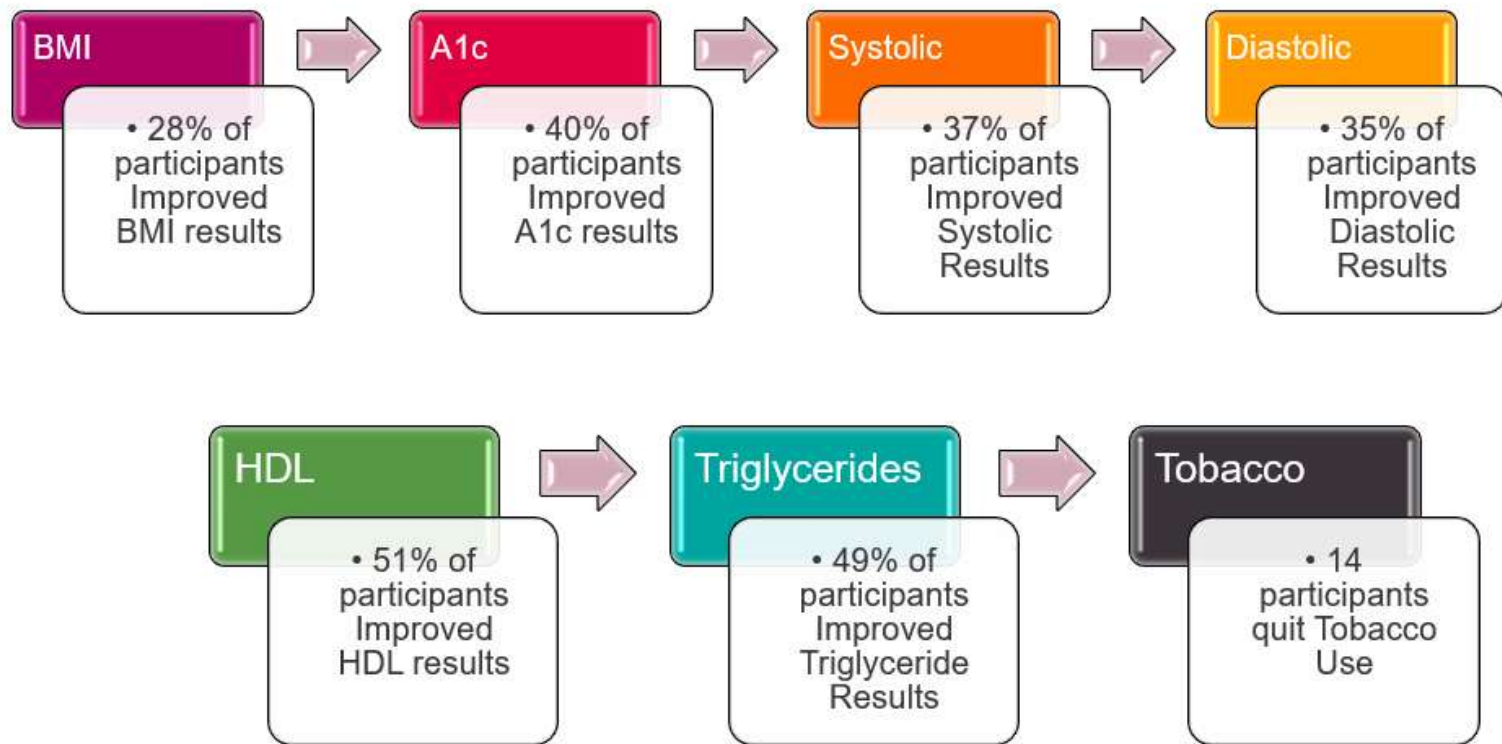
## High Cost COVID-19 Claims +\$50k: Jan-Dec 2021

Rank	Active (Yes/No)	Relationship	Age Range	Primary Health Condition Category	Primary Medical Diagnosis Contributing to High Cost	Secondary Medical Diagnosis Contributing to High Cost	Total	Most Recent Month Medical
1	Yes	Employee/Self	Ages 60-64	COVID-19	EMERGENCY USE OF U07	RESPIRATORY FAILURE NEC	\$848,597	\$6,178
3	No	Employee/Self	Ages 55-59	Infectious/Parasitic	OTHER SEPSIS	EMERGENCY USE OF U07	\$261,271	\$0
17	No	Employee/Self	Ages 60-64	Infectious/Parasitic	OTHER SEPSIS	EMERGENCY USE OF U07	\$104,836	\$0
23	Yes	Spouse/Partner	Ages 50-54	COVID-19	EMERGENCY USE OF U07	ACUTE KIDNEY FAILURE	\$95,926	\$14,783
31	Yes	Employee/Self	Ages 45-49	Neoplasms - Malignant	MALIGNANT NEOPLASM OF RECTUM	EMERGENCY USE OF U07	\$71,516	\$343
33	No	Employee/Self	Ages 45-49	Infectious/Parasitic	OTHER SEPSIS	EMERGENCY USE OF U07	\$67,156	\$0
35	Yes	Employee/Self	Ages 50-54	COVID-19	EMERGENCY USE OF U07	OTHER RESPIRATORY DISORDERS	\$64,528	\$510
41	Yes	Employee/Self	Ages 40-44	Circulatory System	HYPERTENSIVE HEART & CKD	EMERGENCY USE OF U07	\$55,682	\$761
45	Yes	Employee/Self	Ages 55-59	COVID-19	EMERGENCY USE OF U07	ABDOMINAL AND PELVIC PAIN	\$53,670	\$0
46	Yes	Employee/Self	Ages 50-54	Infectious/Parasitic	OTHER SEPSIS	EMERGENCY USE OF U07	\$52,843	\$2,834
							\$1,676,024	



## Health and Wellness Center Update

# 2021 Risk Improvements



Cohort Population= 237

## Health and Wellness Center Engagement Impact on Health Plan Claims

Clinic Engaged	Non-Engaged	No Healthcare
1,909	1,167	632

	Medical Claims Payment Per Member
Engaged	\$3,837
Non-Engaged	\$7,062

	Prescription Claims Payment Per Member
Engaged	\$1,847
Non-Engaged	\$2,396

When incorporating the HWC costs into the annual costs of engaged patients, the average cost per patient is 28% less than those non-engaged patients.

Budget Projections FY23

## Factors Impacting FY23 Increase

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- Reduced impact of COVID-19 claims with assumption of lessening expense in FY23
- COVID-19 OTC Testing= \$418,291
  - Regulations allow for up to 8 tests per month reimbursed at \$12 per test
  - Max cost= 3600 members x 8 tests x \$12 x 12 months ~\$4 million, assuming 10% utilization
- Reduction in employee contributions= \$146,594
- ASO fee increase 2023= 2%, \$22,971
  
- This equates to a 6.45% Fiscal Year increase and 11% Calendar Year 2023 increase in funding to health plan

## Recommendations to Manage Increase: Effective 1/1/2023

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- 1) \$10 increase to office visit copays: primary care physician and specialist

Reduces projected claims spend

- 2) Increase CCG contribution

- 1) Currently 70/30% split

- 2) Change to 73/27% split

# Cost Saving Options to Consider- PY2023

	Anthem 2022 Plans		Anthem 2023 Plan Options	
	Silver Plan	Gold Plan	Silver Plan	Gold Plan
	Blue Open Acces POS	Blue Open Acces POS	Blue Open Acces POS	Blue Open Acces POS
Plan Name	Silver Plan	Gold Plan	Silver Plan	Gold Plan
Network	Blue Open Acces POS	Blue Open Acces POS	Blue Open Acces POS	Blue Open Acces POS
PBM	Optum Rx	Optum Rx	Optum Rx	Optum Rx
PCP/Spec OV	\$30 / \$40	\$20 / \$30	<b>\$40 / \$50</b>	<b>\$30 / \$40</b>
Indiv Ded	\$2,000	\$1,000	\$2,000	\$1,000
Family Ded	\$4,000	\$2,000	\$4,000	\$2,000
Coinsurance	80%	90%	80%	90%
Indiv OOP	\$6,350	\$6,350	\$6,350	\$6,350
Family OOP	\$12,700	\$12,700	\$12,700	\$12,700
Inpatient	Ded + coins	Ded + coins	Ded + coins	Ded + coins
Outpatient	Ded + coins	Ded + coins	Ded + coins	Ded + coins
Urgent Care	\$60	\$60	\$60	\$60
ER	\$200 + coins	\$150 + coins	\$200 + coins	\$150 + coins
HWC Care	\$0	\$0	\$0	\$0
Rx Ded	None	None	None	None
Tier 1 Rx	\$15	\$15	\$15	\$15
Tier 2 Rx	\$40	\$40	\$40	\$40
Tier 3 Rx	\$60	\$60	\$60	\$60
Tier 4 Rx	\$150	\$150	\$150	\$150
Tier 5 Rx	50%	50%	50%	50%
Mail Order Rx	2 x retail	2 x retail	2 x retail	2 x retail
OON Ded	\$2,000 / \$4,000	\$1,000 / \$2,000	\$2,000 / \$4,000	\$1,000 / \$2,000
OON OOP	\$12,700 / \$25,400	\$12,700 / \$25,400	\$12,700 / \$25,400	\$12,700 / \$25,400
OON Coins	60%	70%	60%	70%

**\$10 increase to office visit copays 1/1/2023= \$298,011 annual savings**

## FY Health Plan Comparison- Plan Change and Employee Contribution Change

	FY22 Budgeted	FY23 Projected	Difference \$	Difference %
Total Enrollees	2145	1969	-176	
Medical and Rx Claims	\$18,567,070	\$19,230,901	\$663,832	3.58%
Admin Expenses	\$1,115,170	\$1,117,486	\$2,317	-
HWC	\$2,088,266	\$2,088,266	-	-
<b>Total Cost</b>	<b>\$21,770,505</b>	<b>\$22,436,653</b>	<b>\$666,148</b>	<b>3.06%</b>
EE Contributions	\$6,866,978	\$7,000,950	-\$146,594	
City Net Cost	\$14,903,527	\$15,435,703	\$812,742	5.45%



## FY23 Total Proposed- Plan Change and Employee Contribution Change 9%

Active and Pre-65 Retirees	\$15,435,703
Medicare Advantage	\$284,180
EAP	\$90,000
Wellness Gift Cards	\$45,000
<b>Total</b>	<b>\$16,135,449</b>
<b>Per Budgeted Position 2612</b>	<b>\$6,177.43</b>

**No employee contribution change 1/1/2023**

**FY22 Cost Per Budgeted Position \$5,859, 5.43% increase FY**

**Plan change and contribution changes= \$812,742 FY increase to CCG, 73% contribution**

## Active Employees-No Change

Silver Plan	2023 Bi-Weekly Cost Wellness-No Change	2023 Bi-Weekly Non-Wellness	Bi-Weekly Difference Non-Wellness
Single	\$73.03	\$82.02	\$8.99
Employee + Spouse	\$137.29	\$154.19	\$16.90
Employee + Child(ren)	\$127.82	\$143.54	\$15.73
Family	\$202.31	\$227.21	\$24.89

Gold Plan	2023 Bi-Weekly Cost Wellness-No Change	2023 Bi-Weekly Non-Wellness	Bi-Weekly Difference Non-Wellness
Single	\$104.65	\$117.53	\$12.88
Employee + Spouse	\$196.74	\$220.95	\$24.21
Employee + Child(ren)	\$183.16	\$205.69	\$22.53
Family	\$289.90	\$325.56	\$35.66

## Pre-65 Retirees-No Change

Pre-65 Retiree	
Silver Plan	2023 Monthly Cost
Single	\$263.72
Retiree + Spouse	\$784.97
Retiree + Child(ren)	\$708.13
Family	\$1312.33

Silver Plan	2023 Monthly Cost
Single	\$332.23
Retiree + Spouse	\$921.19
Retiree + Child(ren)	\$834.35
Family	\$1517.01