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# 2023 Stop Loss Marketing Results Effingham County BOC

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## Key Report Highlights

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- The medical administration with Meritain is in a rate guarantee until January 2024.
- The preliminary Sun Life stop loss renewal increase to ISL premiums is 16%. Final increase was lowered to 7.3% with no increase to claim factors.
- Current medical plan designs are presented and will be updated after Board approval.
- Current Premium Equivalent medical rates are presented and will be updated after the stop loss renewal is finalized.
- Open enrollment dates to be discussed.
- Renewal Timelines & Next Steps will be reviewed and adjusted, if necessary.

## Executive Summary

The following summarizes actions and strategies related to the 2023 Effingham County Board of Commissioners employee benefit program renewal.

### Summary of January 1, 2023 Renewal

Renewal Carrier	Status	Decision Factors
Meritain TPA COBRA Administration EAP Services	Under rate guarantee	N/A
Sun Life Stop Loss	Renewal received	<b>Preliminary SL renewal increase was 16%. Final rate increase is 7.3% with no increase to claims factors. USI marketed but received no competitive quotes.</b>
MetLife Dental Vision	Dental and Vision renewals received	MetLife renewal increase for dental was 25.1%. USI negotiated a 15% increase. Vision renewal was flat. MetLife rates are below proposals USI obtained from the market.
Mutual of Omaha Basic Life/AD&D Voluntary Life/AD&D Short-Term Disability Long Term Disability	All lines under rate guarantee until 1/1/24	N/A
iSolved FSA Administration	Under rate guarantee	N/A
<b>Renewal Financial Impact</b>		<b>TBD</b>

# Marketing Results

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Stop Loss Marketing Results  
Benefits & Rates Illustrations

## Stop Loss Marketing Results

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Stop Loss coverage is currently with Sun Life. This is the second renewal with Sun Life.

### 2022 Renewal:

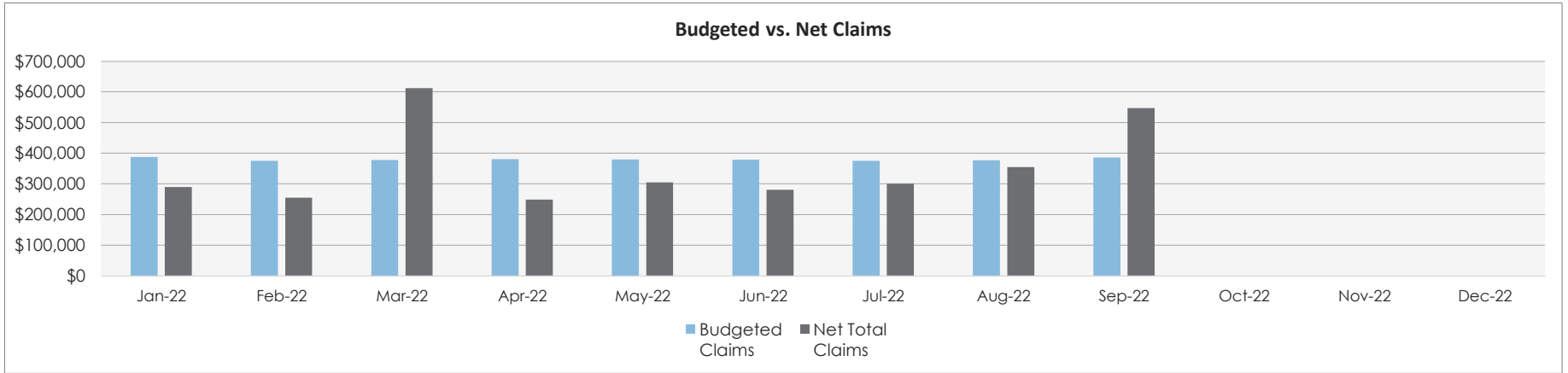
- 2021 was first year self-funded for Effingham County and claims were higher than prior years.
  - One high-cost claimant had claims near \$2M.
  - Overall claims increased due to high inpatient utilization and COVID-19 claims.
- The Sun Life renewal for 2022 was held in check due to USI policy provisions of no new lasers at renewal and 40% renewal cap. The ISL renewal increase for 2022 was 40%.

### 2023 Renewal:

- The preliminary 2023 renewal from Sun Life was a 16.2% increase to stop loss premiums and 7% increase to claims factors.
- After final review, Sun Life's stop loss premium increase was lowered to 7.3% with no increase to claims factors. Overall increase to plan expected costs is 1.5%.
- Sun Life will lock in renewal without review of September claims.
  - USI received September claims and they were extremely high. Best to lock in now.
- USI marketed stop loss coverage to seven carriers. We received one quote and four declines. Two carriers' quotes are pending.
  - Symetra quote: 7.3% above current on SL premiums and 7.9% higher on claims factors. Expected costs are \$385k higher than Sun Life renewal



**Effingham County Board of Commissioners**  
**Medical/Rx Plan - Meritain**  
**2022 Cost Summary**



	Enrollment		Fixed Costs			Forecasted Claims	Paid Claims					Total Plan Cost		Position
	(1) Total Members	(2) Total Ees	(3) Admin Fees	(4) Stop Loss Premium	(5) Total 3+4	(6) Budgeted Claims	(7) Medical Claims	(8) Rx Claims	(9) Over SSL	(10) Net Total Claims 7+8+9	(11) Net Claims/ Ee 10/2	(12) Budgeted 5+6	(13) Actual Net 5+10	(14) Net Claims / Budgeted 10/6
Jan-22	703	365	\$13,323	\$111,673	\$124,996	\$387,356	\$210,566	\$79,509	-	\$290,075	\$795	\$512,352	\$415,071	74.9%
Feb-22	675	356	\$12,994	\$108,238	\$121,232	\$375,498	\$167,108	\$87,856	-	\$254,963	\$716	\$496,730	\$376,195	67.9%
Mar-22	671	359	\$13,104	\$108,504	\$121,607	\$377,614	\$554,187	\$114,397	(\$56,777)	\$611,807	\$1,704	\$499,221	\$733,414	162.0%
Apr-22	670	360	\$13,140	\$109,396	\$122,536	\$380,578	\$165,383	\$87,415	(\$3,919)	\$248,879	\$691	\$503,114	\$371,415	65.4%
May-22	668	357	\$13,031	\$109,298	\$122,329	\$379,741	\$224,873	\$81,395	(\$1,596)	\$304,673	\$853	\$502,069	\$427,001	80.2%
Jun-22	668	357	\$13,031	\$109,024	\$122,055	\$378,481	\$214,980	\$69,659	(\$3,961)	\$280,678	\$786	\$500,536	\$402,733	74.2%
Jul-22	659	353	\$12,885	\$108,121	\$121,005	\$375,022	\$186,074	\$114,385	(\$520)	\$299,939	\$850	\$496,027	\$420,944	80.0%
Aug-22	662	355	\$12,958	\$108,733	\$121,691	\$377,333	\$224,871	\$129,362	-	\$354,233	\$998	\$499,024	\$475,924	93.9%
Sep-22	669	366	\$13,359	\$110,925	\$124,284	\$385,790	\$421,999	\$125,195		\$547,194	\$1,495	\$510,073	\$671,478	141.8%
Oct-22														
Nov-22														
Dec-22														
<b>Totals</b>	<b>6,045</b>	<b>3,228</b>	<b>\$117,822</b>	<b>\$983,912</b>	<b>\$1,101,734</b>	<b>\$3,417,413</b>	<b>\$2,370,042</b>	<b>\$889,171</b>	<b>(\$66,773)</b>	<b>\$3,192,441</b>	<b>\$989</b>	<b>\$4,519,147</b>	<b>\$4,294,175</b>	<b>93.4%</b>

**Notes**

1. Aggregate corridor is 125%. Specific Stop Loss is \$125,000.
2. Stop Loss Contract- Specific Stop Loss: 12/15 / Aggregate Stop Loss: 12/12 w/ TLO.



**Effingham County Board of Commissioners**  
**Medical Plan**  
**Administrative Fees**  
**January 1, 2023 Renewal Date**

<b>Stop Loss Outline</b>	<b>Current</b>
Third Party Administrator	Meritain
USI Preferred TPA	Preferred
Network Name	Aetna Choice POS II
Pharmacy Benefit Manager	CVS
Stop Loss Carrier	Sun Life

<b>Per Employee Per Month Fees</b>	
Medical Administration	\$31.00
COBRA Administration	Included
PBM Interface Fee	Included
Stop Loss Interface Fee	Included
UR / Case Management	Included
Disease Management	\$2.10
Network Access Fee	Included
Telemedicine	\$1.55
EAP	\$1.85
Rate Guarantee	Until 1/1/2024

<b>Additional Fees &amp; Revenue Share</b>	
ATLAS - Arrow Reporting	Included
SBC Preparation	Waived
NYHCRA/HCRA Surcharge Reporting	\$105/Month
Wellness Allowance	N/A
Monthly Administration Fee Waiver	N/A

<b>Total Cost</b>	<b>Ee</b>	
Total PEPM Fees	355	\$36.50
<b>Annual Total</b>		<b>\$155,490</b>
<b>Annual Total</b>		<b>\$155,490</b>

**Notes**  
1. Enrollment source: Meritain June 2022 Enrollment Report



**Effingham County Board of Commissioners**  
**Medical Plan**  
**Self Funded Rates & Factors**  
**January 1, 2023 Renewal Date**

<b>Stop Loss Outline</b>	<b>Current</b>	<b>Renewal</b>	<b>Renewal Alt 1</b>	<b>Renewal Alt 2</b>	<b>Option 1</b>
TPA/Network Name	Meritain	Meritain	Meritain	Meritain	Meritain
Stop Loss Carrier	Sun Life	Sun Life	Sun Life	Sun Life	<b>Symetra</b>
Specific Stop Loss (SSL)	\$125,000	\$125,000	<b>\$150,000</b>	<b>\$175,000</b>	\$125,000
Lasers	\$0	\$0	\$0	\$0	<b>TBD</b>
Contract Basis	12/15	12/15	12/15	12/15	<b>24/12</b>
Coverages Included	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Automatic SSL reimbursement?	Included	Included	Included	Included	Included
Annual Reimbursement Max	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
No New Laser at Renewal	Included	Included	Included	Included	Included
% Rate Cap at Renewal	40%	40%	40%	40%	<b>50%</b>
Aggregate Stop Loss (ASL)	125%	125%	125%	125%	125%
Contract Basis	12/12 w/ TLO	12/12 w/ TLO	12/12 w/ TLO	12/12 w/ TLO	<b>24/12</b>
Coverages Included	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Annual Reimbursement Max	\$1 million	\$1 million	\$1 million	\$1 million	\$1 million
Monthly Accommodation	Included	Included	Included	Included	<b>Not Included</b>
Minimum Attachment	100%	100%	100%	100%	100%
Rates firm w/ data		<b>Firm Thru 10/7/22</b>	<b>Firm Thru 10/7/22</b>	<b>Firm Thru 10/7/22</b>	<b>Claims thru 9/30/22</b>

<b>Fixed Costs</b>	<b>Employees</b>					
Administration	355	\$36.50	\$36.50	\$36.50	\$36.50	\$36.50
<b>Annual Total (with credits)</b>		<b>\$155,490</b>	<b>\$155,490</b>	<b>\$155,490</b>	<b>\$155,490</b>	<b>\$155,490</b>

Specific SL Premium- Employee	207	\$173.46	\$186.50	\$165.84	\$146.06	\$209.09
Specific SL Premium- Employee + Spouse	36	\$421.62	\$453.33	\$403.09	\$355.00	\$416.52
Specific SL Premium- Employee + Child(ren)	58	\$361.40	\$388.57	\$345.52	\$304.30	\$368.84
Specific SL Premium- Family	54	\$622.40	\$669.21	\$595.04	\$524.05	\$625.63
Aggregate SL Premium	355	\$8.67	\$8.67	\$8.67	\$8.67	\$8.98
<b>Annual Total</b>		<b>\$1,304,798</b>	<b>\$1,400,132</b>	<b>\$1,249,083</b>	<b>\$1,104,484</b>	<b>\$1,399,692</b>
Percentage Change			7.3%	-4.3%	-15.4%	7.3%
<b>Annual Total Fixed Costs</b>		<b>\$1,460,288</b>	<b>\$1,555,622</b>	<b>\$1,404,573</b>	<b>\$1,259,974</b>	<b>\$1,555,182</b>
Percentage Change			6.5%	-3.8%	-13.7%	6.5%

<b>Claims Liability</b>						
Maximum Claims- Employee	207	\$753.53	\$753.53	\$777.43	\$799.22	\$811.67
Maximum Claims- Employee + Spouse	36	\$1,529.68	\$1,529.68	\$1,577.22	\$1,620.34	\$1,616.85
Maximum Claims- Employee + Child(ren)	58	\$1,318.02	\$1,318.02	\$1,359.13	\$1,396.41	\$1,430.97
Maximum Claims- Family	54	\$2,235.29	\$2,235.29	\$2,304.27	\$2,366.83	\$2,428.52
<b>Maximum Annual Total</b>		<b>\$4,898,400</b>	<b>\$4,898,400</b>	<b>\$5,051,617</b>	<b>\$5,190,857</b>	<b>\$5,284,304</b>
Percentage Change			0.0%	3.1%	6.0%	7.9%
<b>Expected Annual Total</b>		<b>\$3,918,720</b>	<b>\$3,918,720</b>	<b>\$4,041,293</b>	<b>\$4,152,685</b>	<b>\$4,227,443</b>
			0.0%	3.1%	6.0%	7.9%

<b>Total Cost</b>						
<b>Annual Total Expected Costs</b>		<b>\$5,379,008</b>	<b>\$5,474,342</b>	<b>\$5,445,867</b>	<b>\$5,412,660</b>	<b>\$5,782,625</b>
Change from Current			\$95,333	\$66,858	\$33,651	\$403,616
Percentage Change			1.8%	1.2%	0.6%	7.5%
<b>Annual Total Maximum Costs</b>		<b>\$6,358,688</b>	<b>\$6,454,022</b>	<b>\$6,456,190</b>	<b>\$6,450,831</b>	<b>\$6,839,485</b>
Change from Current			\$95,333	\$97,502	\$92,143	\$480,797
Percentage Change			1.5%	1.5%	1.4%	7.6%





**Effingham County Board of Commissioners**  
**Medical Plan**  
**Benefit Outline and Cost Summary**  
**January 1, 2023 Renewal Date**

<b>Benefit Outline</b>	<b>Base</b>	<b>Current Buy-up</b>
Carrier	Meritain	Meritain
Plan Type, Name, Network	Aetna Choice POS II	Aetna Choice POS II
Deductible (Individual / Family)	\$2,500 / \$5,000	\$1,500 / \$3,000
Non-network Deductible (Individual / Family)	\$7,500 / \$15,000	\$4,500 / \$9,000
Deductible Embedded / Non-embedded	Embedded	Embedded
Out-of-Pocket Maximum (Individual / Family)	\$7,350 / \$14,700	\$7,150 / \$14,300
Non-network OOP Max (Individual / Family)	\$21,450 / \$42,900	\$21,450 / \$42,900
Prescription OOP Max (Individual / Family)	Included w/ Medical	Included w/ Medical
Coinsurance (In/Out)	80% / 50%	90% / 50%
Wellness / Preventive Care	100%	100%
Primary Care Office Visit	\$35 copay	\$25 copay
Specialist Office Visit	\$70 copay	\$50 copay
Walk-In / Urgent Care Visit	\$60 copay	\$60 copay
Emergency Room	\$250 copay + 80% (dw)	\$150 copay + 90% (dw)
Outpatient Lab / X-Ray	80% (ad)	90% (ad)
Complex Imaging (MRI, CAT, PET, et.al.)	80% (ad)	90% (ad)
Outpatient Surgical Facility	80% (ad)	90% (ad)
Inpatient Hospital Facility	80% (ad)	90% (ad)
Prescription Deductible (Individual / Family)	\$400 / \$800	\$200 / \$400
Retail Prescription Drug Copays	\$15 / \$45 / \$85	\$15 / \$45 / \$85
Mail Order Prescription Drug Copays	\$15 / \$90 / \$255	\$15 / \$90 / \$255
Specialty Prescription Drugs	20% (ad) up to \$300 max	20% (ad) up to \$300 max

<b>Rates &amp; Total Cost</b>	<b>Base Buy-up</b>		
Employee	122	85	\$910.17
Employee + Spouse	28	8	\$2,002.40
Employee + Child(ren)	47	11	\$1,510.88
Employee + Spouse & Child(ren)	32	22	\$2,512.09
<b>Total Employees</b>	<b>229</b>	<b>126</b>	

**Annual Total** **\$5,988,286**

**Notes**

1. (dw) = deductible waived
2. (ad) = after deductible
3. Enrollment source: Meritain August 2022 Enrollment Report.

## Stop Loss Marketing Results

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Sun Life is offering a new program for Effingham County called Health Navigator

### Enhanced Stop Loss Contract

- “Step Down Deductible”: Reduces spec deductible by 10% for engaged members
- 3% reduction in aggregate factors lowers aggregate claims burden.

### Member Advantages:

- Health Navigator is a concierge medical intelligence organization. Personal health advisors provide high-touch support to members when faced with a medical condition.
- Access 130 COEs (national and regional institutions) and over 30,000 vetted physicians, as well as 4,500 experts for virtual consultations.
- In operation for 21 years with an NPS score of 93 (extremely high)

### Employer Advantages:

- Employers mitigate risk and manage high-cost claims through member health advisory, treatment decision support, expert medical opinions, and fast access to top physicians.
- White glove service provided to employees
- Employers achieve 3:1 ROI resulting in hundreds of thousands to millions saved in unnecessary health care spend. (Based on program cost of \$3.80 pepm. USI is negotiating cost of program for increased ROI.)
- Whiteboard Video: [Health Navigator Video](#)
- Interactive Website: <https://view.ceros.com/sun-life/health-navigator-success-story/p/1>