



City Of Leon Valley
Capabilities Presentation
Matt Stedman, April 18, 2023



Gallagher

Insurance | Risk Management | Consulting

Gallagher Snapshot

Independent, Passionate, Innovative

Founded in:
1927

Public since:
1984

One of the world's
Leading consulting
firms

Fortune 500
Company

39,000
Employees
worldwide

850+
Service
offices
worldwide

\$6.9B
Revenue



Public Sector Practice

National

Dedicated Practice

354

Public sector participants in Gallagher's 2022
Benefits Strategy & Benchmarking Survey

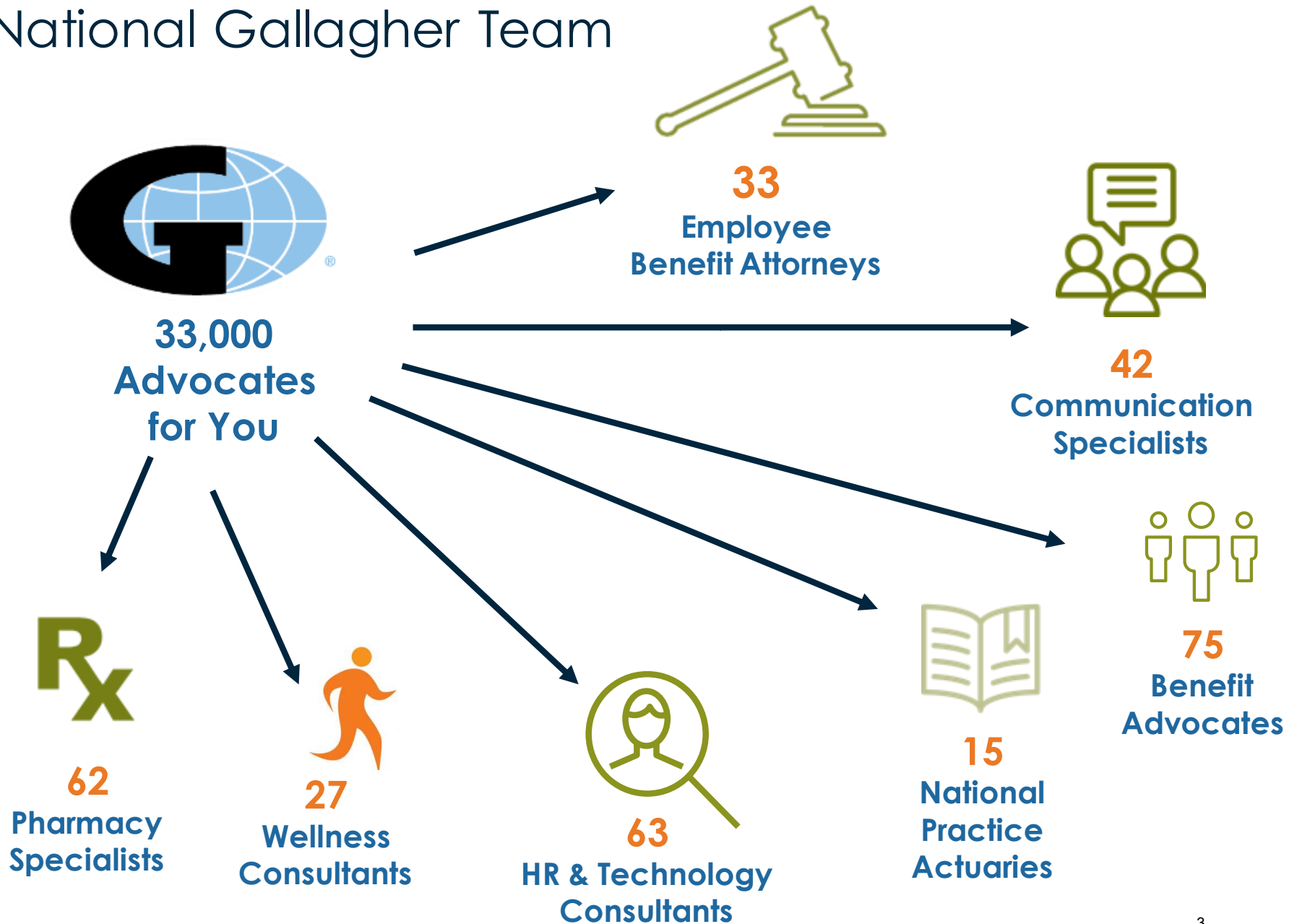
40+

Years of experience working with
public sector clients

4,500+

Public Sector Clients

National Gallagher Team



Your Dedicated Gallagher Team



Matt Stedman
Area Vice President



Charles Coonrod
Area Vice President



James Wright
Area President



Trina Mayo-Day
Client Service Leader



Stacy Chavez
Sr. Client Manager



Amanda Abrego
Client Associate

SUBJECT MATTER EXPERTS

Compliance Consulting – Ruben Reyes, JD, LLM	Pharmacy Benefit Management Consulting – Matt Adams	Voluntary Benefits Consulting – Walter Sprang	Communication Consulting – Maddison Grigsby
Retirement Plan Consulting – Scott Powers	Human Resources & Compensation Consulting – Tammy McCarty	Absence & Productivity Consulting - Andre Lewis	Executive Benefits Consulting – Andy Kuchera
Physical & Emotional Wellbeing Consulting– Sarah Green, M.A.	HR Technology Consulting– Chris Baldwin	Financial Benefits Consulting – Daniel Lees	Public Sector Director – Betty Gwinn

Marketing & Negotiation

Gallagher places well over \$10 billion of premium per year in global insurance markets, giving us substantial clout and leverage with carriers.

Gallagher knows the markets and their specific strengths and can evaluate carriers who have the right products for your individual needs.

Gallagher leverages our clout and our knowledge to the benefit of our clients, balancing vendor partnerships with the competitive landscape

Strategy & Planning

1

- Planning
- Create vendor criteria
- Vendor participant selection
- Create RFP
- Client RFP approval
- Distribute RFP

RFP Management & Analysis

2

- Receive RFP results
- Evaluate the RFP responses
- Run discount analysis benchmarking, member disruption, network and plan offerings
- Compare TAP services and pricing
- Compare financial solvency
- Perform total cost scenarios
- Finalist selection

Negotiations

3

- Prepare finalist meetings and site visits
- Finalist negotiations
- Vendor selection
- Contract negotiation
- Performance guarantees

Assist the City with fiscal budget and premium funding projections.

Two Layers of Expert Support



Gallagher's Underwriting/Actuarial team provides a variety of services to our clients, including but not limited to:

- Identifying financial objectives, goals and risk tolerance
- Forecasting total plan cost and offering alternate cost savings measures
- Recommending competitive employee and employer contribution strategies
- Developing reserves, COBRA premiums, maximum exposure, and potential savings
- Comparing and evaluating managed care network discounts
- Evaluating the cost-effectiveness of prescription drug carve-out via a PBM
- Providing benchmark information to compare costs and coverage across all lines
- Providing Incurred But Not Reported (IBNR) calculations
- Preparing an annual certified IBNP projection

Financial Reporting

Financial Monitoring Reports are intended to provide a measure as to how the plan is tracking versus budget for Self Funded groups. This report can be provided as a comparison for Fully-Insured vs. Self-funded for groups considering making the transition. Typically, financial monitoring reports track the following:

- Medical and Pharmacy Claims
- Stop Loss Reimbursements
- Employee and Employer Deductions
- Large Claimants
- Plan Expenses (administrative only fees, stop loss premiums, etc.)
- Eligible Claims vs. Aggregate Attachment Factor (if aggregate stop loss is in place)
- Customizable Metrics

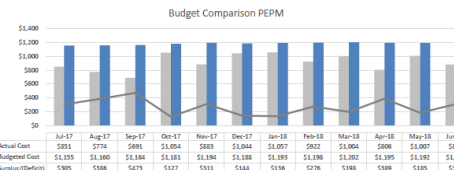
Sample Financial Monitoring Report

Gallagher Insurance | Risk Management | Consulting

Carrier: Sample
Specific Deductible: \$300,000
Aggregating Specifics: \$100,000
Contract Type: 7212
Plan Year: 7/1/2017 - 6/30/2018

Financial Monitoring Report - Sample
Medical Summary
Reporting as of June 30, 2018
All Plans

Paid Month	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Year-to-Date Total	PEPM	Rolling 12 Total	PEPM
Enrollment																
Subscribers	2,817	2,880	2,871	2,364	2,148	2,143	2,080	2,049	2,000	2,044	2,087		27,007		27,007	
Members	6,022	6,284	6,111	5,703	5,236	5,194	5,044	4,902	4,803	4,881	4,900		65,158		65,158	
Contract Size	2.35	2.36	2.38	2.41	2.44	2.42	2.43	2.44	2.45	2.44	2.44		2.41		2.41	
Claims																
Medical Claims	\$1,484,237	\$1,244,000	\$955,534	\$1,620,000	\$1,138,002	\$1,403,036	\$1,445,058	\$1,174,440	\$1,371,089	\$930,807	\$1,905,237	\$1,258,041	\$15,052,980	\$500.70	\$15,052,980	\$500.70
Pharmacy Claims	\$900,047	\$707,011	\$588,240	\$946,674	\$504,048	\$638,671	\$503,001	\$502,409	\$405,527	\$521,370	\$437,184	\$487,834	\$6,041,851	\$245.93	\$6,041,851	\$245.93
Specific Plan/Insurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	
Total Claim Payments	\$2,444,784	\$1,951,011	\$1,543,774	\$2,566,674	\$1,702,710	\$2,042,567	\$2,008,359	\$1,700,909	\$1,826,416	\$1,452,177	\$2,342,421	\$1,745,875	\$21,094,831	\$700.63	\$21,094,831	\$700.63
Total Claim Payments PEPM	\$761.37	\$604.81	\$482.85	\$792.49	\$542.11	\$642.11	\$642.11	\$542.11	\$582.11	\$462.11	\$742.11	\$542.11	\$676.50		\$676.50	
Prior PY Net Claims	\$1,958,622	\$2,357,523	\$1,965,096	\$2,471,259	\$2,117,238	\$1,851,517	\$2,462,814	\$1,778,349	\$2,227,544	\$1,483,795	\$2,165,838	\$1,589,276	\$24,589,422	\$788.29	\$24,589,422	\$788.29
Prior PY Claim Payments PEPM	\$618.64	\$742.01	\$618.64	\$742.01	\$618.64	\$742.01	\$618.64	\$742.01	\$618.64	\$742.01	\$618.64	\$742.01	\$618.64		\$618.64	
Fixed Costs																
Administrative Fees	\$115,328	\$108,000	\$105,257	\$96,782	\$87,326	\$87,326	\$85,195	\$85,898	\$81,880	\$83,081	\$85,081	\$85,442	\$1,105,897	\$40.94	\$1,105,897	\$40.94
Stop Loss Premiums	\$135,138	\$126,070	\$125,330	\$110,369	\$108,607	\$108,235	\$103,059	\$102,291	\$100,353	\$102,552	\$105,008	\$105,008	\$1,335,282	\$40.48	\$1,335,282	\$40.48
Total Fixed Costs	\$250,466	\$234,070	\$230,587	\$207,151	\$195,933	\$195,561	\$188,254	\$188,147	\$182,233	\$185,633	\$190,089	\$190,450	\$2,441,179	\$81.42	\$2,441,179	\$81.42
Total Plan Cost	\$2,695,250	\$2,185,081	\$1,774,361	\$2,773,825	\$1,898,643	\$2,238,123	\$2,193,514	\$1,889,063	\$2,008,649	\$1,637,810	\$2,532,503	\$1,936,325	\$23,540,000	\$781.05	\$23,540,000	\$781.05
Employer Funding	\$1,426,788	\$1,250,508	\$983,784	\$1,611,350	\$1,221,070	\$1,421,332	\$1,472,458	\$1,204,704	\$1,072,813	\$1,069,428	\$1,069,428	\$1,069,428	\$13,677,189	\$517.54	\$13,677,189	\$517.54
Employer Cost	\$709,461	\$707,064	\$584,225	\$1,260,764	\$776,224	\$1,123,378	\$1,113,419	\$887,243	\$867,727	\$859,368	\$891,144	\$759,748	\$10,522,165	\$338.61	\$10,522,165	\$338.61
Budget Comparison																
Budgeted Cost	\$3,254,727	\$3,085,936	\$2,991,877	\$2,791,755	\$2,565,062	\$2,545,058	\$2,480,510	\$2,455,388	\$2,404,638	\$2,441,871	\$2,442,001	\$2,480,781	\$31,942,001	\$1,192.73	\$31,942,001	\$1,192.73
Actual Cost	\$2,395,240	\$2,095,572	\$1,775,575	\$2,460,834	\$1,897,558	\$2,238,123	\$2,193,514	\$1,889,063	\$2,008,649	\$1,637,810	\$2,532,503	\$1,936,325	\$24,498,274	\$807.15	\$24,498,274	\$807.15
Surplus/(Deficit)	\$859,487	\$1,090,364	\$1,216,302	\$330,921	\$667,507	\$306,935	\$591,491	\$566,325	\$396,829	\$804,061	\$909,497	\$544,456	\$7,443,727	\$245.58	\$7,443,727	\$245.58


Report
Frequency
Data Availability
Delivery Date

Financial Monitoring Report

Monthly

10th – 15th of the following month

20th – 25th of the following month

Renewal Development

Renewal Projections

- Claim Development
- Multi-Year Forecasts

Rate Development

- Claim Development
- COBRA Rate Development
- Contribution | Cost Share Modeling
- Budget Estimation | Funding Adequacy

Plan Design Actuarial Modeling

- Modify, Add, Remove, Replace Plan Designs, Etc.
- Comparing the Actuarial Value of Plan Offerings
- Plan Design Considerations
- Monte Carlo Simulations

Multi-Year Financial Forecast

	1/1/2017 - 12/31/2017	1/1/2018 - 12/31/2018	1/1/2019 - 12/31/2019	1/1/2020 - 12/31/2020
Average Subscribers	515	439	439	439
Claim Payments	\$4,722,384	\$4,265,081	\$4,547,673	\$4,850,377
Non-Claim Cost (Fixed Cost)	\$836,687	\$737,731	\$833,450	\$947,134
PPACA Fees	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total Plan Cost	\$5,559,071	\$5,002,812	\$5,381,123	\$5,797,511
Plan Cost PEPM	\$899.82	\$949.66	\$1,021.47	\$1,100.51
Change From Current (\$)	--	-\$556,259	-\$177,948	\$238,440
Change From Current (%)	--	-10.0%	-3.2%	4.3%

Report	Frequency	Data Availability	Delivery Date
Renewal Projection	Annual or Upon Request	150-180 days prior to effective date	20th – 25th of the following month

Contribution Modeling

Gallagher's interactive contribution model allows employers to consider multiple options when setting employee premium amounts. This model takes into consideration surcharges/credits where applicable and is customized to each clients' needs.

Arthur J. Gallagher & Co. <small>BUSINESS WITHOUT BARRIERS™</small>					Monthly Contribution Summary Sample				
					Plan Year: 01/01/2019 - 12/31/2019				
					Medical & Pharmacy				
Status Quo - EE Increase									
2018					2019				EE Cost Share
Coverage Tier	Subscribers	EE Contribution	ER Contribution	Total Premium	Subscribers	EE Contribution	ER Contribution	Total Premium	Current / Renewal
Premier Blue					Premier Blue				EE Difference
Employee Only	23	\$50.00	\$510.00	\$560.00	23	\$52.46	\$603.23	\$655.69	9% / 8%
Employee + Spouse	3	\$500.00	\$195.00	\$695.00	3	\$531.27	\$510.43	\$1,041.70	\$2.46 / 4.9%
Employee + Child(ren)	7	\$400.00	\$355.50	\$755.50	7	\$429.26	\$871.54	\$1,300.80	72% / 51%
Employee + Family	3	\$930.00	\$457.00	\$1,387.00	3	\$990.90	\$633.52	\$1,624.42	\$31.27 / 6.3%
% Cost Share		34%	66%	100%	% Cost Share	27%	73%	100%	53% / 33%
Blue Saver					Blue Saver				67% / 61%
Employee Only	25	\$33.02	\$465.28	\$498.30	25	\$38.07	\$596.47	\$634.54	\$60.90 / 6.5%
Employee + Spouse	9	\$253.12	\$715.96	\$969.08	9	\$272.41	\$736.51	\$1,008.92	
Employee + Child(ren)	17	\$220.12	\$555.36	\$775.48	17	\$226.53	\$1,031.97	\$1,258.50	7% / 6%
Employee + Family	29	\$440.20	\$758.78	\$1,198.98	29	\$471.46	\$1,100.08	\$1,571.54	26% / 27%
% Cost Share		28%	72%	100%	% Cost Share	23%	77%	100%	28% / 18%
Total Composite PEPM					Total Composite PEPM				37% / 30%
% Cost Share		30%	70%	100%	% Cost Share	24%	76%	100%	\$31.26 / 7.1%
Total Annual Cost		\$334,217	\$788,351	\$1,122,568	Total Annual Cost	\$356,456	\$1,132,717	\$1,489,173	
No Wellness Incentive		—	—	—	No Wellness Incentive	—	—	—	28% / 23%
TOTAL		\$334,217	\$788,351	\$1,122,568	TOTAL	\$356,456	\$1,132,717	\$1,489,173	-5.6%
% Cost Share		30%	70%	100%	% Cost Share	24%	76%	100%	
Change From Current (\$)					Change From Current (\$)	\$22,239	\$344,366	\$366,606	
Change From Current (%)					Change From Current (%)	6.7%	43.7%	32.7%	

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

Network Discount Analysis

Discount Data Warehouse



Case Study

Organization with 3000 employees. Conducted network evaluation and found discounts ranged from 48% to 53%

Savings/Results

- Claim discount ranged from 48% to 53%
- Negotiated a minimum claim discount of 51%
- Negotiated performance guarantees and account management guarantees
- Resulted in an annual fixed cost reduction of 5.6% or \$104 PEPPY

Gallagher Proprietary Network Tool

Claim Repricing Analysis, Discount Analysis, Disruption Analysis, Top Provider Analysis



ABC Company
Medical Network Analysis with Fixed Cost Included
Analysis Period - 1/1/2011 through 12/31/2011

Network Utilization	Center A	Center B	Center C
Eligible	10,000	10,000	10,000
Actual	8,000	8,000	8,000
Discount	48%	51%	53%

Network Discount	Center A	Center B	Center C
Eligible	10,000	10,000	10,000
Actual	8,000	8,000	8,000
Discount	48%	51%	53%

Overall Network Analysis	Center A	Center B	Center C
Eligible	10,000	10,000	10,000
Actual	8,000	8,000	8,000
Discount	48%	51%	53%

Fixed Cost	Center A	Center B	Center C
Eligible	10,000	10,000	10,000
Actual	8,000	8,000	8,000
Discount	48%	51%	53%

Total	Center A	Center B	Center C
Eligible	10,000	10,000	10,000
Actual	8,000	8,000	8,000
Discount	48%	51%	53%

The analysis is for the calendar year only and is not a guarantee of future savings. Actual savings may vary due to changes in network utilization, provider contracts, and other factors. The analysis is for the calendar year only and is not a guarantee of future savings. Actual savings may vary due to changes in network utilization, provider contracts, and other factors. The analysis is for the calendar year only and is not a guarantee of future savings. Actual savings may vary due to changes in network utilization, provider contracts, and other factors.



ABC Company
Center B Medical Network Analysis
Analysis Period - 1/1/2011 through 12/31/2011
Medical Claims Only

Service Type	Total Eligible Charges	Discount	Allowed Amount	Discount as a % of Eligible Charges
Emergency Services	\$1,000,000	\$400,000	\$600,000	40%
Outpatient Services	\$2,000,000	\$800,000	\$1,200,000	40%
Professional Services	\$1,000,000	\$400,000	\$600,000	40%
Total	\$4,000,000	\$1,600,000	\$2,400,000	40%

Service Type	Total Eligible Charges	Discount	Allowed Amount	Discount as a % of Eligible Charges
Emergency Services	\$1,000,000	\$400,000	\$600,000	40%
Outpatient Services	\$2,000,000	\$800,000	\$1,200,000	40%
Professional Services	\$1,000,000	\$400,000	\$600,000	40%
Total	\$4,000,000	\$1,600,000	\$2,400,000	40%

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Professional Services	\$1,000,000	\$400,000	\$600,000	40%
Total	\$4,000,000	\$1,600,000	\$2,400,000	40%

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Total	\$4,000,000	\$1,600,000	\$2,400,000	40%

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Professional Services	\$1,000,000	\$400,000	\$600,000	40%
Total	\$4,000,000	\$1,600,000	\$2,400,000	40%

The analysis is for the calendar year only and is not a guarantee of future savings. Actual savings may vary due to changes in network utilization, provider contracts, and other factors. The analysis is for the calendar year only and is not a guarantee of future savings. Actual savings may vary due to changes in network utilization, provider contracts, and other factors. The analysis is for the calendar year only and is not a guarantee of future savings. Actual savings may vary due to changes in network utilization, provider contracts, and other factors.



ABC Company
Top 25 Providers by Eligible Charges
Analysis Period - 1/1/2011 through 12/31/2011

Rank	Provider Name	State	Eligible Charges	% of Total	Center A	Center B	Center C
1	BAYVIEW MEDICAL CENTER	FL	\$1,000,000	4.0%	NA	NA	NA
2	ST. JAMES MEDICAL CENTER	CA	\$800,000	3.2%	NA	NA	NA
3	WALLINGFORD HOSPITAL	NE	\$600,000	2.4%	NA	NA	NA
4	CHILDREN'S HOSPITAL OF PHOENIX	AZ	\$500,000	2.0%	NA	NA	NA
5	WELLS RICHMOND HOSPITAL	FL	\$400,000	1.6%	NA	NA	NA
6	UNIVERSITY OF MICHIGAN HOSPITAL	MI	\$300,000	1.2%	NA	NA	NA
7	WELLS RICHMOND HOSPITAL	FL	\$200,000	0.8%	NA	NA	NA
8	WELLS RICHMOND HOSPITAL	FL	\$100,000	0.4%	NA	NA	NA
9	WELLS RICHMOND HOSPITAL	FL	\$100,000	0.4%	NA	NA	NA
10	WELLS RICHMOND HOSPITAL	FL	\$100,000	0.4%	NA	NA	NA
11	WELLS RICHMOND HOSPITAL	FL	\$100,000	0.4%	NA	NA	NA
12	WELLS RICHMOND HOSPITAL	FL	\$100,000	0.4%	NA	NA	NA
13	WELLS RICHMOND HOSPITAL	FL	\$100,000	0.4%	NA	NA	NA
14	WELLS RICHMOND HOSPITAL	FL	\$100,000	0.4%	NA	NA	NA
15	WELLS RICHMOND HOSPITAL	FL	\$100,000	0.4%	NA	NA	NA
16	WELLS RICHMOND HOSPITAL	FL	\$100,000	0.4%	NA	NA	NA
17	WELLS RICHMOND HOSPITAL	FL	\$100,000	0.4%	NA	NA	NA
18	WELLS RICHMOND HOSPITAL	FL	\$100,000	0.4%	NA	NA	NA
19	WELLS RICHMOND HOSPITAL	FL	\$100,000	0.4%	NA	NA	NA
20	WELLS RICHMOND HOSPITAL	FL	\$100,000	0.4%	NA	NA	NA
21	WELLS RICHMOND HOSPITAL	FL	\$100,000	0.4%	NA	NA	NA
22	WELLS RICHMOND HOSPITAL	FL	\$100,000	0.4%	NA	NA	NA
23	WELLS RICHMOND HOSPITAL	FL	\$100,000	0.4%	NA	NA	NA
24	WELLS RICHMOND HOSPITAL	FL	\$100,000	0.4%	NA	NA	NA
25	WELLS RICHMOND HOSPITAL	FL	\$100,000	0.4%	NA	NA	NA

The above analysis was compiled using data provided by each member. Each member reported a detailed list of dates and amounts for each provider's network and discounts. The analysis is for the calendar year only and is not a guarantee of future savings. Actual savings may vary due to changes in network utilization, provider contracts, and other factors. The analysis is for the calendar year only and is not a guarantee of future savings. Actual savings may vary due to changes in network utilization, provider contracts, and other factors.

Benchmarking Capabilities

- Roundtables, seminars, peer-to-peer panels
- Largest U.S. benefits benchmarking survey
- National, regional, local
- Industry specific data
- Actionable insights



PEOPLE & ORGANIZATIONAL WELLBEING STRATEGY

Guidance for better decisions about key strategies, total rewards and healthcare

|

PHYSICAL & EMOTIONAL WELLBEING

Insights on improving health and maximizing employee safety and productivity



CAREER WELLBEING

Ways to engage employees and reduce turnover through career development and performance rewards

FINANCIAL WELLBEING

Cost-saving practices for reducing employees' near-term financial stress and improving retirement readiness



ORGANIZATIONAL WELLBEING

How to use HR tech, communication and workforce management strategies to improve employee and organizational wellbeing

BEST-IN-CLASS BENCHMARKING ANALYSIS

Analysis of employer attributes that define excellence in employee and organizational wellbeing

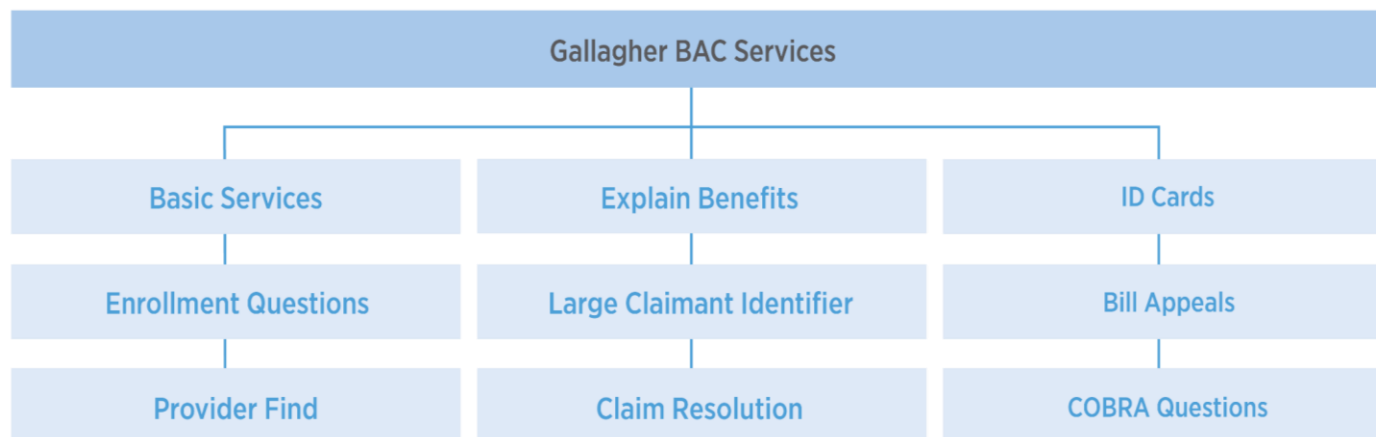


Service Approach

Your assigned team of Benefit Advocates (BAs) is available to help your employees with a variety of day-to-day benefits issues, including claims questions, benefit program education, and more.

The Gallagher BAC team consists of:

- 40 licensed Advocates with an
- Average of 16 years of experience, including
- 14 bilingual Spanish-speaking Advocates
- Available via a dedicated toll-free number and email address



Targeted & Customized Employee Communications



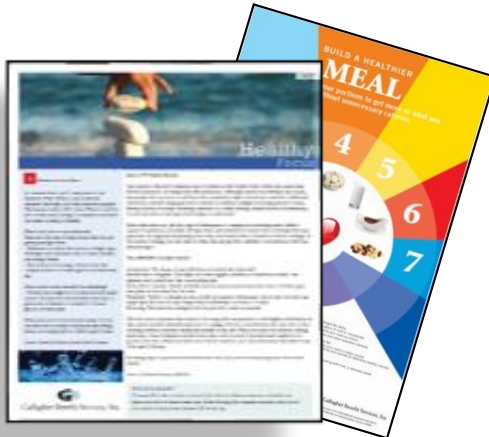
Wallet Cards



Mobile Applications



Custom Web Site



Wellness Posters
& Newsletters



Total Compensation
Statements



On-site Enrollment &
Employee Assistance

Regulatory & Compliance Support

Over 30 dedicated compliance professionals, including over 20 attorneys

Deep industry experience with the tools needed to understand and navigate an increasingly complicated regulatory landscape



DEDICATED TEAM
OF EXPERIENCED
EMPLOYEE
BENEFITS
ATTORNEYS



ASSISTANCE WITH
DAY-TO-DAY
QUESTIONS AND
STRATEGIC
CHALLENGES



LEGISLATIVE
AND REGULATORY
SUPPORT



COMPLIANCE
ANNUAL PLANNING
GUIDE



COMPLIANCE TOOLS INCLUDE: CHECKLISTS, FAQs, DIRECTIONS NEWSLETTERS, AND OTHER PUBLICATIONS

Gallagher's Physical & Emotional Wellbeing Consulting team consists of a team of 30 dedicated professionals, providing consulting to clients of various sizes and various industries nationally.

The City's Wellbeing Consultant, Sarah Green, can provide first-hand local and regional insights is backed by a vast network of national expertise



The **WHOLE** person comes to work every day...



each associate's wellbeing influences
individual and organizational performance



Pharmacy Benefit Practice



**Pharmacy
Benefit
Manager
(PBM)
Contract
Reviews**



**Request For
Proposals
(RFPs)**



Audits



**Periodic Plan
Financial
Reports**



**Benefit Plan
Designs (or
Redesigns)**

- Strategic Pharmacy Management
- Pharmacy Cost To Equal Hospital Cost In Next 3 To 5 years
- Gallagher In-House Pharm-D Pharmacists
- Specialty Rx Spend
- Major Discount Increases
- Major Rebate Increases
- Possible PBM Carve Out

Long-Term Strategy Path

Fully Insured - CURRENT

- Status Quo scenario
- Negotiate renewal using projections, expected manual rates, etc.
- Use market leverage
- Identify potential plan changes
- Employee contribution analysis
- Gather data analytics



Drive Consumerism

Fully Insured – Plan Design Changes

- Add H.S.A. programs
- Update plan designs to promote consumer driven behavior
- Educate Employees on how to utilize benefits to limit out of pocket and claims costs (Ex. UR vs ER)
- Add/Enhance Wellness programs for population health management and shaping the culture
- Gather data analytics to create actionable strategies



Transition to Self-Funded

- Move self-funded
- Continue to Educate Employees and Promote Population Health Management
- Continue to gather data analytics for ongoing strategies
- Continue targeted messaging campaigns



Self-Funded With Captive

Captive

- Join stop loss captive



Why Gallagher ?

Gallagher's long term partnership with the City of Leon Valley has been instrumental in helping to keeping rising healthcare costs in check.

We are proud to have negotiated many low single digit renewals including multiple rate passes (0%) and even reductions in our history together.

Together, we can continue to provide quality healthcare plans at affordable premiums in order to help the City meet short term and long term strategic goals.

- ✓ **National Strength, Local Service**
- ✓ **Employee Direct Service Model**
- ✓ **Proactive Cost Control**
- ✓ **Comprehensive Compliance Support**
- ✓ **In-house Compliance, Pharmacists, Underwriters & Wellness Consultants**
- ✓ **Complete Benefits Administration**
- ✓ **Best In Class Employee Communications**

Thank You!

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Gallagher

Insurance | Risk Management | Consulting

Disclaimer

- The intent of this analysis is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It should not be construed as, nor is it intended to provide, legal advice. Laws may be complex and subject to change. This information is based on current interpretation of the law and is not guaranteed. Questions regarding specific issues should be addressed by legal counsel who specializes in this practice area.
- 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 health care costs including utilization patterns, catastrophic claims, changes in plan design, health care 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.
- Gallagher Benefit Services, Inc., has provided this timeline as a resource to help identify and clarify submission requirements and dates for this project. Although the timeline was created to be as comprehensive as possible, it should not be assumed that the information is all-inclusive and error-free, nor is the sequence of events outlined in exact chronological order. All information is provided for informational and educational purposes only and is not intended to provide legal, investment, tax or accounting advice and should not be relied upon in that regard. Your financial and tax situation may be unique and therefore you should independently consult your attorney and accountant regarding any legal and tax implications.
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