

RFP Analysis Review –

RFP #2022-58-A (Medical)

RFP #2022-61-A (Pharmacy Benefit Manager)

RFP #2022-59-A (Dental)

RFP #2022-60-A (Worksite)

Presented By:

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Agenda

- RFP – Goals and Objectives
- RFP Finalists – Analysis
- RFP Recommendations



A photograph of three business professionals in an office setting. A man on the left, a woman in the center, and a man on the right are all looking at a document held by the man on the right. They are all smiling and appear to be in a collaborative discussion. The background is slightly blurred, showing other office workers. The entire image has a blue overlay.

RFP – Goals and Objectives

RFP Goals & Objectives

- Determine if the costs associated with managing our plan are competitive
- Maintain a competitive Employee Benefits Program for our Employees
- Practice fiscal responsibility to maintain a sustainable self-funded health plan
- Seek innovative solutions to improve Employee experience and reduce overall cost



RFP Finalists – Analysis

RFP #2022-58-A (Medical & Captive) – Best and Final Offers

	UMR (Carve Out) Current Plan + ProAct RX	UMR (Carve Out) BAFO Renewal Plan + ProAct RX	Trinity Captive Group (Web TPA) BAFO Proposed Plan + Sabine Health/Epic RX
Network	UHC Choice Plus Network	UHC Choice Plus Network	Aetna Network
Stop Loss Carrier	QBE	QBE (Firm)	Berkley Captive (Firm)
Total Admin Fees	\$58.47	\$56.94	\$93.19
Rate Guarantee	---	3 years - Until 12/31/2025	1 year- Until 12/31/2023
Total Monthly Admin Fee	\$15,202.20	\$14,804.40	\$24,229.40
Annual Admin Fee	\$182,426.40	\$177,652.80	\$396,343.68
Annual Difference	-	(\$4,773.60)	\$213,917.28
% Difference	-	-2.62%	117.26%

2023 - Plan Design Offerings

Benefits	Town of Prosper Self Funded UMR HSA (EPO) Choice Network In-Network Only	Town of Prosper Self Funded UMR PPO (EPO) Choice Network In-Network Only	Town of Prosper Proposed Captive Trinity Captive Group HDHP Aetna Network		Patient Navigator	Town of Prosper Proposed Captive Trinity Captive Group PPO Aetna Network	
			In-Network	Out of Network		In-Network	Out of Network
Coinurance	100%	80%	100%	60%	100%	80%	60%
Deductible	\$3,000/\$6,000	\$1,500/\$4,500	\$1,500/\$3,000**	\$3,000/\$6,000**	\$0	\$750/\$2,250	\$1,500/\$4,500
Out-of-Pocket Maximum	\$3,000/\$6,000	\$5,500/\$10,200	\$1,500/\$3,000	\$3,000/\$6,000	\$0	\$4,000/\$8,000	\$5,500/\$10,200
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited		Unlimited	Unlimited
Preventive Care	100%	100%	100%	100%		100%	100%
Physician Office Copay	100% after ded.	\$30 copay	100% after ded.	60% after ded.		\$25 copay	\$30 copay
Specialist Copay	100% after ded.	\$60 copay	100% after ded.	60% after ded.		\$50 copay	\$60 copay
Emergency	100% after ded.	Fac: \$200 copay, then 20% after ded. Phys: 80% after ded.	100% after ded.	60% after ded.	Free - If True Emergency \$750 Penalty + Co-insurance		
Urgent Care Center	100% after ded.	\$75 copay	100% after ded.	60% after ded.		\$60 copay	\$75 copay
Hospital							
Inpatient	100% after ded.	20% after ded.	100% after ded.	60% after ded.	Centers of Excellence	20% after ded.	60% after ded.
Outpatient	100% after ded.	20% after ded.	100% after ded.	60% after ded.		20% after ded.	60% after ded.
Other Services							
Telemedicine	Free	Free	Free	Free	Free	Free	Free
Diagnostic Test (Office Visit In-net)	100% after ded.	20% after ded.*	100% after ded.	60% after ded.	Free	100%	60% after ded.
Diagnostic Test (Out of Net)	N/A	N/A	100% after ded.	60% after ded.	Free	20% after ded.	60% after ded.
Imaging (MRI/PET)	100% after ded.	20% after ded.*	100% after ded.	60% after ded.	Free	20% after ded.	60% after ded.
Surgery Centers	100% after ded.	20% after ded.*	100% after ded.	60% after ded.	Free	20% after ded.	60% after ded.
Prescription Drugs		Individual - \$1,000 ded. Family - \$3,000 ded.					
Retail - 30 day							
Generic	100% after ded.	\$10 copay	100% after ded.	60% after ded.		\$10 copay	\$10 copay
Preferred Brand	100% after ded.	\$40 copay	100% after ded.	60% after ded.		\$25 copay	\$40 copay
Non Preferred	100% after ded.	\$60 copay	100% after ded.	60% after ded.		\$50 copay	\$60 copay
Specialty	100% after ded.	up to \$250 copay	100% after ded.	60% after ded.		20% not to exceed \$250	up to \$250 copay
Mail Order - 90 day							
Generic		\$25 copay				\$25 copay	\$25 copay
Preferred Brand	100% after ded.	\$100 copay	100% after ded.	60% after ded.		\$62.5 copay	\$100 copay
Non Preferred		\$150 copay				\$125 copay	\$150 copay

Actuarial Value

0.784

0.787

0.869

0.826

*If use Kempton Group the benefit is free
Current Town HSA Contributions: \$750/\$1,500

**HDHP will require an aggregate family
deductible

Comments:

Other RFP responders are matching current plan designs.



RFP Recommendations

Comparison – RFP # 2022-58-A / 2022-61-A

(ASO Medical & Captive Benefits)

■ UMR/ProAct (Recommended)

✓ Scope of Services

- Easy renewal process
- Disease management coordination with ancillary products

✓ Cost of Services / Network Discounts

- 2.6% savings over current administration cost
- Better Network Discounts

✓ Plan Designs

- Within Industry Benchmarks
- Health Savings Account Contributions

✓ References & Experiences with similar clients

- Public Sector references

■ Trinity Captives Group

✗ Scope of Services

- Loss of direct Pharmacy Benefit Contract
- Loss of direct Stop Loss Contract

✗ Cost of Services / Network Discounts

- 117% more expensive than current administration cost
- Lower Network Discounts

✓ Plan Designs

- Lower Deductibles

✗ References & Experiences with similar clients

- No Public Sector references

Comparison – RFP # 2022-59-A

(Fully Insured Dental Benefits)

■ UHC (Recommended)

✓ Scope of Services

- National carrier

✓ Cost of Services / Network Discounts

- 71.73% in network providers
- 8.34% savings over current cost

✓ Plan Designs

- Matching current plan designs
- Increased percentage for out of network claims

✓ References & Experiences with similar clients

- Public Sector references

■ Principal

✓ Scope of Services

- Easy renewal process

✗ Cost of Services / Network Discounts

- 65.45% in network providers
- 2% increase over current cost

✓ Plan Designs

- Matching current plan designs

✓ References & Experiences with similar clients

- Public Sector references

Comparison – RFP # 2022-60-A

(Group Critical Illness with Cancer, Accident & Hospital Indemnity Insurance Plans)

■ UHC (Recommended)

✓ Scope of Services

- Easy implementation process
- Easy claims reimbursement process
- Automatic wellness credit payment once a preventive visit has been processed in UMR claims systems

✓ Cost of Services

- 27% to 48% savings over current cost

✓ Plan Designs

- Matching or richer benefits

✓ References & Experiences with similar clients

- Public Sector references

■ Allstate

✗ Scope of Services

- Issues with billing
- Lack of continuation of service due to the consistent changes with the service team

✗ Cost of Services

- No offer on the critical illness product
- 3% to 32% savings over current cost

✗ Plan Designs

- Plan designs are not on par with the market

✓ References & Experiences with similar clients

- Public Sector references

RFP Awards Recommendations Summary

Product	Vendor	Cost
Medical ASO	UMR	\$177,652.80
Pharmacy Benefit Manager	ProAct RX and ShaRX	\$381,811
Dental	UHC	\$207,636
Voluntary Products (Critical Illness, Accident, Hospital Indemnity)	UHC	Funded by Participant

Thank You!

