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February 25, 2022

The Honorable David Thompson, Chairman Walton County Board of Commissioners 111 South Broad Street Monroe, GA 30655

RE: ACCG-Group Health Benefits Program

Dear Chairman Thompson,

The COVID-19 pandemic is now two years old, directly impacting families, communities and employers such as Georgia's county governments. Nationwide, there have been over 900,000 deaths as a result of COVID-19 – including more than 34,000 in Georgia. Almost everyone has had a family member or friend affected by the disease. In addition, COVID-19 related expenses have cost counties more than \$6 million, not to mention the loss in productivity. These costs have led to multiple years of bad claims often resulting in big premium increases and lessening the ability of counties to afford a high level of employee health benefits.

Walton County made the decision in 2021 to leave the ACCG – Group Health Benefits Program, which provides health benefits through Anthem Blue Cross and Blue Shield as well as a complete wellness program and other free resources for employees. At the time this decision was made, there was a 24-month waiting period, meaning counties were not eligible to return to the program after terminating participation until after this waiting period had passed. This requirement was in place to help increase the program's stability. In an unprecedented move, the ACCG-GHBP Board of Directors recently voted unanimously to approve a one-time waiver of this rule for groups that left the program effective July 1, 2021. Board members hope this waiver will help counties that are struggling to meet the health benefit needs of their employees to reenter the program.

The ACCG – Group Health Benefits Program was developed to provide the most stable form of purchasing health insurance for Georgia county governments. ACCG's program is a fully insured pool comprised of Georgia counties that have joined together to lower costs. It has a high cost claimant pooling point, Employee Assistance Program (EAP), no co-pay virtual health visits and the ability to spread the risk out over a larger membership base than any single county can offer. These design features, coupled with the wellness program and wellness grants, enable ACCG to offer the best value for county governments with a customized plan designed to meet the needs of each individual county.

There is no doubt the impact of COVID-19 illness, disability and death has taken a personal toll and impacted mental health. In addition, the financial burden of treating COVID-19 has become a cost every county has had to bear. The ACCG - Group Health Benefits Program was created for these challenging times and has benefitted Georgia county governments and authorities since it was created in 1992.

If you would like to take advantage of this one-time waiver, please contact your broker to request a quote through Anthem and the ACCG-GHBP.

I appreciate your time and look forward to hearing from you!

Sincerely.

Ben Pittarelli

Health Program & Insurance Marketing Director