



Seminole County BOCC Work Session

2023 Renewal Recap and Wellness Discussion

Presented by:

Charles Cook & Andrew Fox





AGENDA

- Purpose & Agenda Overview: Charles Cook & Andrew Fox
- Medical and Rx Claim History
- 2023 Renewal, Medical Plans & Enrollment Recap
- 2024 Preliminary Medical and Stop Loss Renewal
- Wellness Strategy & Communication
- Discussion & Direction



Medical/Rx Claim History

Year	Total	Total Enrollment	Average Enrollment	Net Total	Net Per Employee Per Month
2018	\$22,430,909	17,504	1,459	\$21,737,991	\$1,241.89
2019	\$19,176,850	17,316	1,443	\$18,001,677	\$1,039.60
2020	\$21,521,723	17,319	1,443	\$20,867,323	\$1,204.88
2021	\$21,627,352	17,200	1,433	\$21,272,126	\$1,257.40
2022	\$21,477,854	17,949	1,496	\$21,417,950	\$1,196.60



2023 Renewal Summary

- Changed to CIGNA
- 2022 actual claims ended below projection
- 2023 claims projected at slightly below 2022 projection
- Budgeted rates and core contributions remained flat

*Seminole County has been working with Prescription Care Management (PCM), a benefit company that finds lower cost medications for employees. PCM's program went live in February 2021. The reported savings for 2021 was \$27,372 and for 2022 was \$68,626.



2023 Medical Plans: CIGNA

Plan Type	HSA HDHP	Low Plan	Mid Plan	Buy-up Plan
<u>In-Network</u>				
Deductible Ind/Family	\$1500 / \$3000	\$1000 / \$3000	\$500 / \$1500	\$250 / \$500
Coinsurance	90%	80%	80%	90%
Max Out-of-Pocket Ind/Family	\$3000 / \$6000	\$3500 / \$7000	\$3000 / \$6000	\$1500 / \$3000
Office Visit - PCP/Spec	90% after Ded.	\$25 / 45	\$25 / \$60	\$15 / \$25
Urgent Care	90% after Ded.	\$50	\$35	\$35
Emergency Room	90% after Ded.	\$300	\$400	\$200
Inpatient/OutpatientHospital	90% after Ded.	80% after Ded	80% after Ded.	90% after Ded.
Lab/Radiology	100%	100%	100%	100%
Advanced Imaging	90% after Ded.	\$200	80% after Ded.	90% after Ded.
<u>Out-of-Network</u>				
Deductible Ind/Family	\$3000 / \$6000	\$3000 / \$6000	\$1500 / \$4500	\$500 / \$1500
Coinsurance	60%	50%	50%	50%
Max Out-of-Pocket Ind/Family	\$6000 / \$12,000	\$7000 / \$14,000	\$6000 / \$12,000	\$3000 / \$6000



2023 Medical Plan Enrollment Recap

Number of Active employees covered as of 1/1/2023

	Buy-Up	Mid	Low	HDHP	Total
BOC	421	549	230	117	1317
Port Authority	0	0	2	0	2
Property Appraisers	30	13	44	0	87
Supervisor of Elections	11	4	2	0	17
Tax Collector	79	0	0	0	79
Total	541	566	278	117	1502

Number of Retirees covered as of 1/1/2023

	Buy-Up	Mid	Low	HDHP	Total
BOC	53	11	2	1	67
Port Authority	0	0	0	0	0
Property Appraisers	5	0	0	0	5
Supervisor of Elections	0	0	0	0	0
Tax Collector	3				3
Total	61	11	2	1	75



2023 Wellness Rate Participation

Number of Employees with Wellness Rates as of 1/1/2023

(includes new hires and approved RAS forms)

	Buy-Up	Mid	Low	HDHP	Total
BOC	377	462	205	92	1136
Port Authority	0	0	2	0	2
Property Appraisers	29	11	41	0	81
Supervisor of Elections	11	4	2	0	17
Tax Collector	68	0	0	0	68
Total	485	477	250	92	1304

Number of RAS forms approved for 1/1/2023

(includes spouse forms)

BOC	213
Port Authority	0
Property Appraisers	5
Supervisor of Elections	0
Tax Collector	0
Total	218

Percentage of Employees receiving Wellness rates as of 1/1/2023

(including new hires)

	Buy-Up	Mid	Low	HDHP
BOC	89.0%	84.0%	89.0%	78.0%
Port Authority	0%	0%	100%	0%
Property Appraisers	96%	84%	93%	0%
Supervisor of Elections	100%	100%	100%	0%
Tax Collector	86%	0%	0%	0%



2023 Wellness Program Outline – Where we were

- Annual Physical
- Must meet 3 of 4 biometric criteria
- Exam and Biometrics must be completed between 10/1/2022 – 9/30/2023 (*New date range under Cigna program*)
- Employees and Covered Spouses eligible
- Paper Form required



Seminole County BOCC 2024 Wellness Strategy

- Qualifying for Incentive for 2024
 - Achievement for 2023 rolls over to 2024
 - New Hires / Did-not-achieve may achieve through 7/31/23 (Lookback 1/1/23)
- Qualifying for Incentive for 2025
 - Annual Physical and 3/4 of CIGNA's Biometric Standards
 - Captured through MotivateMe - Deadline 7/31/24 (Lookback 8/1/23)
- MotivateMe Opens for Viewing 6/1/23: Health Risk Assessment with Incentives
- Incentives
 - Registering for MyCigna App
 - Health Risk Assessment
 - Coaching
 - Challenges

Biometric Outcomes Criteria Comparison

	Seminole County	Cigna (<i>Recommended</i>)	University of Pittsburgh Medical Center Desirable Ranges
BLOOD PRESSURE	124/82 or Less	139/89 or Less	120/80 or Less
CHOLESTEROL	200 or Less	Ratio*: > or = 4.4 (Women) > or = 5.0 (Men)	200 or Less
GLUCOSE	126 or Less	100 or Less (Fasting) 140 or Less (Non-Fasting)	100 or Less
BMI	29 or Less	30 or Less	25 or Less

*To determine cholesterol ratio, divide total cholesterol number by HDL (good) cholesterol number. For example, if total cholesterol number is 200 and good cholesterol is 50, total cholesterol ratio is 4:1.



MotivateMe Program – Engage Package

- Health assessment completion
- **Biometric screening completion**
- Pre-Diabetes digital coaching
- Care management
- Online coaching
- Self-reported activities
- Centers of Excellence usage
- Digital tracking of physical activity (through Cigna Apps & Activities mobile app)
- Telephonic coaching – all programs
- **Preventive care, validated by a claim**
- CDH Preventive dental
- Custom client activities (via external vendor file feeds*)
- **Biometric outcome goals**
 - BMI
 - Blood pressure
 - Cholesterol ratio
 - Fasting or non-fasting glucose
 - LDL
 - Waist circumference



Discussion

- ▶ Questions
- ▶ Board Direction