

Camdenton R-III School District

Special Board Meeting – March 29, 2016

July 01, 2016 Stop Loss Reinsurance Renewal – See exhibit

Plan Cost Management Review & Benchmarking

1. Funding Premiums vs. Claims Utilization

- Employee: \$450 per month, district paid
- Spouse: \$500 per month, employee paid
- Children:
 - o \$185 one child, employee paid
 - o \$300 2+ children, employee paid
- Family:
 - o \$685 Spouse + 1 child, employee paid
 - o \$800 Spouse + 2+ children, employee paid

2. Eligibility

- Employee – mandated by ACA
- Dependent Children – mandated by ACA
- Spouse – not mandated by ACA
 - o Market Trends & Options for Spouse Coverage:
 1. Continue to allow all spouses to be eligible for the plan
 2. Only allow spouses without other coverage available
 3. Eliminate all spouse eligibility allowing possible tax credit eligibility on the individual marketplace exchange

3. Medical & Pharmacy Benefits

- Telemedicine Benefit – See exhibit
- Raising Maximum Out-of-Pocket for 2016 to ACA-allowed limits
 - o Individual limit: \$6,850 (Currently \$6,350)
 - o Family limit: \$13,700 (Currently \$12,700)
- Pharmacy Copay Structure

Additional Questions/Next Meeting



**Stop Loss Proposal & Cost Comparison
Camdenton R-III School District
2016 Renewal**

ENROLLMENT

389 SINGLE

249 FAMILY

638 TOTAL

3/22/2016

RATES INCLUDE 0% COMMISSIONS

CARRIER:	UNIMERICA CURRENT	UNIMERICA RENEWAL #1	UNIMERICA RENEWAL #2	UNIMERICA RENEWAL #3
SPECIFIC CONTRACT	60/12	72/12	72/12	72/12
SPECIFIC DEDUCTIBLE	\$95,000	\$95,000	\$100,000	\$110,000
SINGLE SPECIFIC	\$63.62	\$73.73	\$70.60	\$65.01
FAMILY SPECIFIC	\$142.75	\$165.70	\$158.65	\$146.09
AGGREGATE	\$6.38	\$6.38	\$6.38	\$6.38
SINGLE ADMINISTRATION	\$13.50	\$13.50	\$13.50	\$13.50
FAMILY ADMINISTRATION	\$13.50	\$13.50	\$13.50	\$13.50
PRECERTIFICATION FEE	\$1.00	\$1.00	\$1.00	\$1.00
COBRA/HIPAA ADMINISTRATION	\$1.00	\$1.00	\$1.00	\$1.00
PPO ACCESS FEE	\$7.00	\$7.00	\$7.00	\$7.00
BROKER FEE	\$2.00	\$2.00	\$2.00	\$2.00
AGGREGATE CONTRACT	60/12	72/12	72/12	72/12
SINGLE MAXIMUM FACTOR	\$501.61	\$501.61	\$506.63	\$521.67
FAMILY MAXIMUM FACTOR	\$1,020.10	\$1,020.10	\$1,030.30	\$1,060.90
MONTHLY FIXED COST	\$79,994.37	\$89,641.71	\$86,668.69	\$81,366.74
ANNUAL FIXED COST	\$959,932.44	\$1,075,700.52	\$1,040,024.28	\$976,400.88
MONTHLY MAXIMUM CLAIM LIABILITY	\$449,131.19	\$449,131.19	\$453,623.77	\$467,093.73
ANNUAL MAXIMUM CLAIM LIABILITY	\$5,389,574.28	\$5,389,574.28	\$5,443,485.24	\$5,605,124.76
TOTAL MONTHLY EXPOSURE	\$529,125.56	\$538,772.90	\$540,292.46	\$548,460.47
TOTAL ANNUAL EXPOSURE	\$6,349,506.72	\$6,465,274.80	\$6,483,509.52	\$6,581,525.64
RUN-IN LIMITATION		N/A	N/A	N/A

NOTE: STOP LOSS RENEWAL PREMIUM RATES AND AGGREGATE FACTORS PRESENTED ARE PRELIMINARY IN NATURE. AN EXTENSIVE MARKETING EFFORT IS BEING PERFORMED IN ORDER TO PROVIDE OTHER CARRIER OPTIONS FOR THE DISTRICT'S CONSIDERATION.

CAMDENTON PUBLIC SCHOOLS
TELEMEDICINE PROGRAM
UTILIZATION BASED ON HEALTHLINK CLAIMS DATA MARCH 2015 TO FEBRUARY 2016

OFFICE VISITS	AVERAGE COST	TELEMEDICNE COST	POTENTIAL SAVINGS
291	\$ 83.00	\$ 65.00	\$ 5,238.00
ER VISITS	AVERAGE COST	TELEMEDICNE COST	POTENTIAL SAVINGS
17	\$ 2,074.00	\$ 65.00	\$ 34,153.00
POTENTIAL SAVINGS			\$ 39,391.00

Telemedicine Program

The telemedicine program from HealthLink gives members access to live telephone consultations with board certified physicians for non-emergency conditions. Implementing telemedicine into your health care plan offers real value by saving time and money spent on a trip to the doctor's office.

How It Works for You

Save Money

A telemedicine consult costs \$65 versus \$95 for an in-office or retail visit, \$140 or more for an urgent care clinic, and over \$750 for a trip to the emergency room. Every time an employee uses the telemedicine program, it's money in the bank.

Make Life Easier for Employees

Going to the doctor can be an ordeal: you make an appointment, take a half-day off work, fill out paper forms on a clipboard, wait for 15 to 45 minutes, put on a paper gown, and tell the nurse why you've come. Then you get a few minutes with the doctor. With a telemedicine consult, an employee can call, speak to a doctor, and get the diagnosis and treatment, and even a prescription if appropriate. All within minutes.

Types of Conditions Treated with Telemedicine Include:

- Anxiety
- Body Aches/Pain
- Cold with a Fever
- Constant Coughing
- Diabetes
- Flu/Flu-Like Symptoms
- Headaches
- Heartburn
- Joint Swelling/Pain
- Motion Sickness
- Nausea
- Night Sweats
- Urinary Tract Infection
- Sinus Infection