



Employee Group Insurance Benefits Advisory Committee

Agenda

May 16th, 2019

1:00 pm – 3:00 pm

Human Resources Conference Room, City Hall, 1st Floor

- I. CALL TO ORDER
- II. WAIVE READING OF THE JULY 09, 2018 MINUTES (AGENDA ATTACHED)
- III. NEW BUSINESS:
 - i. Medical Insurance:
 - a. 2018 Financials
 - b. Update on AvMed 2018 Annual Meeting
 - c. 2020 Medical and Reinsurance Renewal forecasts
 - d. Rx Rebates
 - e. Telehealth proposal
 - f. Proposed health insurance benefit changes for 2021
 - ii. 2020 - 2025 ASO/Actuary/Consultant Agreements
 - iii. MetLife Dental
 - iv. Cigna EAP Utilization
 - v. LTD Renewal 2020
 - vi. 2019 Spring Wellness Event – 5/22/19
 - vii. Charge – Updated membership
- IV. OLD BUSINESS:

None
- V. ADJOURNMENT



Financial Performance

City of Sunrise
All Groups Combined

Incurred: 1/1/2015 to 12/31/2018

Paid: 1/1/2018 to 12/31/2018

Paid Mo/Yr	# of Employees	# of Members	ASO Fee	Stop Loss Fee	Total Fixed Costs	Medical Claims Paid	Pharmacy Claims Paid	Capitation	Gross Claims	Over-Spec Amounts	Net Claims Paid
Jan-18	978	2,179	\$37,164	\$97,254	\$134,418	\$806,362	\$198,403	\$7,961	\$1,012,727	\$0	\$1,012,727
Feb-18	981	2,180	\$37,278	\$97,368	\$134,646	\$910,070	\$181,648	\$7,947	\$1,099,665	\$0	\$1,099,665
Mar-18	979	2,169	\$37,202	\$97,171	\$134,373	\$698,924	\$182,181	\$7,908	\$889,013	\$0	\$889,013
Apr-18	981	2,171	\$37,278	\$97,426	\$134,704	\$949,354	\$166,519	\$7,928	\$1,123,802	\$0	\$1,123,802
May-18	983	2,172	\$37,354	\$97,579	\$134,933	\$565,953	\$162,542	\$7,914	\$736,409	\$0	\$736,409
Jun-18	987	2,171	\$37,506	\$97,917	\$135,423	\$931,477	\$172,005	\$7,909	\$1,111,390	\$0	\$1,111,390
Jul-18	988	2,172	\$37,544	\$98,059	\$135,603	\$826,768	\$213,986	\$7,925	\$1,048,679	\$0	\$1,048,679
Aug-18	984	2,164	\$37,392	\$97,793	\$135,185	\$647,855	\$183,959	\$7,899	\$839,714	\$0	\$839,714
Sep-18	975	2,155	\$37,050	\$97,323	\$134,373	\$760,647	\$148,163	\$7,920	\$916,730	\$0	\$916,730
Oct-18	976	2,162	\$37,088	\$97,583	\$134,671	\$866,842	\$192,285	\$7,930	\$1,067,058	\$0	\$1,067,058
Nov-18	979	2,166	\$37,202	\$97,896	\$135,098	\$1,109,574	\$189,824	\$7,824	\$1,307,222	\$23,163	\$1,284,059
Dec-18	994	2,179	\$37,772	\$98,611	\$136,383	\$973,834	\$190,024	\$7,922	\$1,171,780	\$50,715	\$1,121,065
Total	11,785	26,040	\$447,830	\$1,171,981	\$1,619,811	\$10,047,661	\$2,181,539	\$94,988	\$12,324,188	\$73,878	\$12,250,310

Notes: The ASO fee represents AvMed administration fees only

The information included in this document is proprietary business information, exempted from disclosure by section 815.045, Florida Statutes.

Monthly Capitation, ASO Fees, and Stop Loss Fees are estimated based on end of month enrollment

Total Fixed Costs is the sum of the ASO and Stop Loss Fees

Gross Claims is the sum of Medical, Pharmacy and Capitation paid amounts

Net Claims Paid is the Gross Claims Paid less any Over Spec Amounts



Costs by Service Category

City of Sunrise
Group # 122201 - HMO

Incurred: 1/1/2018 to 12/31/2018
Paid as of 12/31/2018

Provider Participation Status	Service Category	Submitted Amount	Allowed Amount	Coinsurance Amount	Copayment Amount	Deductible Amount	Savings from COB	Total Amount Paid	# of Claims
Participating	Inpatient	\$4,958,456	\$1,659,360	\$0	\$15,825	\$0	\$75,640	\$1,566,646	86
	Outpatient	\$11,871,347	\$3,796,599	\$0	\$128,618	\$0	\$168,483	\$3,410,873	4,304
	Emergency Room	\$806,682	\$248,640	\$0	\$35,070	\$0	\$4,992	\$180,111	181
	PCP	\$979,150	\$492,585	\$0	\$52,278	\$0	\$727	\$425,611	4,044
	Specialist	\$4,923,909	\$2,006,330	\$0	\$165,074	\$0	\$28,834	\$1,773,587	8,440
	Allied Health	\$429,386	\$198,755	\$0	\$26,345	\$0	\$1,383	\$168,752	1,472
	Ancillary	\$246,159	\$207,034	\$0	\$0	\$0	\$62	\$205,401	191
	Hospital Based	\$1,688,977	\$825,375	\$0	\$35	\$0	\$3,776	\$813,164	2,284
	Physician Hospitalist	\$29,386	\$18,347	\$0	\$245	\$0	\$0	\$17,953	62
Total		\$25,931,452	\$9,453,025	\$0	\$423,489	\$0	\$283,897	\$8,562,098	21,064
Non-Participating	Inpatient	\$29,794	\$18,708	\$0	\$600	\$0	\$0	\$18,108	2
	Outpatient	\$91,448	\$67,606	\$0	\$2,444	\$0	\$37	\$64,590	59
	Emergency Room	\$62,546	\$54,520	\$0	\$3,000	\$0	\$0	\$51,520	15
	PCP	\$15,847	\$5,713	\$0	\$60	\$0	\$1,358	\$4,090	35
	Specialist	\$56,647	\$22,427	\$0	\$395	\$0	\$0	\$22,030	108
	Allied Health	\$56,941	\$15,670	\$0	\$1,306	\$0	\$30	\$14,033	90
	Ancillary	\$32,837	\$28,770	\$0	\$0	\$0	\$1,887	\$26,770	45
	Hospital Based	\$161,397	\$46,456	\$0	\$140	\$0	\$242	\$45,902	255
	Physician Hospitalist	\$9,527	\$2,310	\$0	\$0	\$0	\$0	\$2,310	7
Total		\$516,985	\$262,180	\$0	\$7,945	\$0	\$3,553	\$249,354	616
Total	Inpatient	\$4,988,251	\$1,678,069	\$0	\$16,425	\$0	\$75,640	\$1,584,754	88
	Outpatient	\$11,982,795	\$3,864,204	\$0	\$131,062	\$0	\$168,520	\$3,475,463	4,363
	Emergency Room	\$869,228	\$303,160	\$0	\$38,070	\$0	\$4,992	\$231,631	196
	PCP	\$994,997	\$498,298	\$0	\$52,338	\$0	\$2,084	\$429,701	4,079
	Specialist	\$4,980,556	\$2,028,758	\$0	\$165,469	\$0	\$28,834	\$1,795,617	8,548
	Allied Health	\$486,327	\$214,425	\$0	\$27,651	\$0	\$1,413	\$182,786	1,562
	Ancillary	\$278,996	\$235,804	\$0	\$0	\$0	\$1,949	\$232,172	236
	Hospital Based	\$1,848,374	\$871,832	\$0	\$175	\$0	\$4,018	\$859,066	2,539
	Physician Hospitalist	\$38,913	\$20,657	\$0	\$245	\$0	\$0	\$20,263	69
Total		\$26,448,436	\$9,715,205	\$0	\$431,434	\$0	\$287,450	\$8,811,453	21,680

*This section represent claims on an incurred basis to accurately report the submitted and allowed amount of a claim and therefore the total paid amount may differ from other pages of this report as claims are adjusted. This report tracks Medical FFS payments only. PBM pharmacy claims, Optum transplant and capitation payments are excluded from this report.

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Rx Rebates

2015 Rebates	Rebate Amt	Brand Rxs	Rebate/Brand Rx	Guarantee
Retail 30 days	\$165,682.86	\$2,778.00	\$59.64	35
Retail 90 days	\$24,310.91	\$241.00	\$100.88	90
Mail Order	\$19,492.87	\$76.00	\$256.49	105
Specialty	\$168,761.41	\$181.00	\$932.38	
Total Payments YTD	\$378,248.05	\$3,276.00	\$115.46	

2016 Rebates	Rebate Amt	Brand Rxs	Rebate/Brand Rx	Guarantee
Retail 30 days	\$175,588.12	\$2,608.00	\$67.33	35
Retail 90 days	\$39,086.46	\$283.00	\$138.11	90
Mail Order	\$18,961.19	\$54.00	\$351.13	105
Specialty	\$164,959.76	\$174.00	\$948.04	
Total Payments YTD	\$398,595.53	\$3,119.00	\$127.80	

2017 Rebates	Rebate Amt	Brand Rxs	Rebate/Brand Rx	Guarantee
Retail 30 days	\$164,373.18	\$2,035.00	\$80.77	35
Retail 90 days	\$50,492.24	\$288.00	\$175.32	90
Mail Order	\$18,238.86	\$38.00	\$479.97	105
Specialty	\$91,952.53	\$185.00	\$497.04	
Total Payments YTD	\$325,056.81	\$2,546.00	\$127.67	

2018 Rebates	Rebate Amt	Brand Rxs	Rebate/Brand Rx	Guarantee
Retail 30 days	\$101,112.84	\$993.00	\$101.83	55
Retail 90 days	\$33,264.04	\$129.00	\$257.86	135
Mail Order	\$9,179.30	\$23.00	\$399.10	200
Specialty	\$104,505.66	\$97.00	\$1,077.38	
Total Payments YTD	\$248,061.84	\$1,242.00	\$199.73	



Proposed Health Insurance Changes for 2021:

1. Change Specialist visit from \$35 to \$50
2. Change outpatient surgery copays:
 - a. Hospital based from \$200 to \$300
 - b. Independent facility from \$200 to \$150
3. Increase deductible for a hospital stay to a flat fee of \$500 per occurrence (includes maternity). Currently the copay is \$100/day for a maximum of 3 days (\$300 total)
4. Increase Complex Imaging copay at hospital from \$100 to \$200. Independent facility copay will stay the same at \$50

Reasoning:

1. Help offset medical trend
2. Steer members toward Urgent Care vs. ER
3. Steer members toward PCP vs. Specialists
4. Steer members toward Independent Facilities vs. Hospitals
5. Maintain current reserves for pricing stability



Join us for the 2019 Spring **WELLNESS** Event!

****Biometric Screenings Available from 9am – 12pm****

LOCATION	ADDRESS	DATE	TIME
City Hall – Commission Chambers	10770 W. Oakland Park Blvd	Wednesday, May 22nd	9:00am – 3:00pm

Yoga on the Green – choose from two Yoga classes, one starting at 10am and another at 2pm, in front of City Hall by the flag poles. Max of 20 persons per class, first come first served. Bring your yoga mat, water and a towel for an hour of stretching, meditation and stress relief!

FL Mobile Mammography Van – register online for your annual mammography appointment at www.FloridaMobileMammography.com. The van will be in front of City Hall from 9am – 3pm. Walk-ins welcome, but registration is preferred. Dependents of City Employees also welcome! No cost!

Massage Therapists – Massage therapists will be available in the Commission Chambers from 9am – 3pm. Take a break with a relaxing 15-minute massage!

Lunch and Learn – Join us in the Commission Chambers for “Lunch with a Dietician” for an overview of basic nutrition from 12pm – 1pm. Spots are limited to the first 75 employees to register. Boxed lunch provided by Panera. Please register by Monday, May 20th with Karin Graves, Employee Benefits Specialist by calling (954) 838-4528 or via email at kgraves@sunrisefl.gov. *You must register in order to receive lunch.*

Representatives from Risk Management, AvMed, ICMA, Cigna EAP, Baptist Health, Plantation Dental Associates, We Financial and Work Comp will also be available. For additional information, please contact Karin Graves, Employee Benefits Specialist, at (954) 838-4528 or kgraves@sunrisefl.gov.

****Please note – NO benefit changes can be made at this time, unless you have a Qualifying Life Event. Contact Karin Graves at (954) 838-4528 for more information****