

# MINUTES

THE CITY AND COUNTY OF BUTTE-SILVER BOW

HEALTH BENEFIT PLAN INSURANCE COMMITTEE, APRIL 14, 2020 @ 1:30 P.M.

Meeting held via Zoom Teleconference hosted by Lori Fearon from Payne West Insurance.

Roll call was taken verbally.

Present: Brian Cetraro, Julia Crain, John Moodry, Beth Parks, Michele Shea, Brandon Warner, Doug Conway, DeHanza Kwong, PJ O'Brien, Ann Shea, Sherrie Walsh, Leslie Carl, Danette Gleason, Kareniesa Kohn, Kate Woods, Beth Wurm, Levi Davenport, Ryan Rice

Absent: none

1. Lori Fearon from Payne West presented the 2020 Benefit Plan Renewal and Recommendations presentation attached.
2. Input was provided by Ryan Rice regarding pharmacy benefits.
3. RPF process discussed, recommendation from Lori to continue with Allegiance as Third Party Administrator, continue with Navitus as pharmacy benefit provider, continue dual plan option.
4. Stop Loss coverage, currently attempting to manage increase without lasers.
5. Final figures still coming in – special meeting needed in two weeks to review final plan budget
6. Meeting was adjourned.



# 2020 Benefit Plan Renewal/Recommendations Butte-Silver Bow County

April 14, 2020

Presented by:

Lori Fearon, LUTCF, Consultant



## PayneWest Team:

Sarah Bunton, Client Manager

Gary Abney, Analyst

Teri Palmer, Wellness Coordinator

Ryan Rice, Pharmacy Analytics



# 2020-2021 Marketing Activity



# 2019-20 Marketing Analytics

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- ❖ Vendor Contract Review- (Hospital, TPA, PBM)
  - St. James will continue the Medicare+ contract currently in place
  - Additional opportunity for savings was identified in the “J” code pricing.
  - New agreement will provide an additional \$200K savings (based on current members in treatment for these codes)
  
  - Allegiance has committed to a Discount Savings Guarantee Target of 33.5% off of billed charges. This is up 5% from prior years.
  - < than 29.5% = \$1.00 PEPM penalty paid by Allegiance
  - Flex and H S A Integration with Employee Navigator progressing
  
  - Navitus is confirmed as best choice for BSB PBM

# Stop Loss, Plan Design Outcomes

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- ❖ Marketing
  - MMIA Declined to provide proposal
  - Would entertain it for January 1<sup>st</sup> if BSB is interested
  - Berkley Captive declined to quote
  - Proposals provided by Allegiance, BCBS of MT, Pacific Source Health Plans, Everlong Captive
  
- ❖ Final Disclosure Activity is occurring now. March Claims and large claimant activity has been submitted.
  
- ❖ ~~XXXX~~ Stop Loss Premium Increase Options with no lasers
  
- ❖ Dual Option- Budget Illustrations include PPO and HDHP
  - Suggest keeping HDHP Deductible as is. Increasing to 5K had virtually no impact on overall budget, and would mainly impact the member.
  
- ❖ Final Budget projections to be complete by Friday April 17.

# Annual Proposed Renewal Budget

		Expected Premiums for Medical, Dental, Vision	
	Current Enrollment	2019-20 Actual Budget	2020-21 Budget Projection <b>PPO/HDHP</b>
Employee Only	91	\$1442/1341	
Employee + 1	106	\$1608/1495	
Employee Family	153	\$1684/1566	
Total Enrollment	350		
Composite EE Rate			
<b>Proposed Budget – Approximately XXX Increase</b>		<b>\$6,689,546</b>	

# Open Enrollment Timeline

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- ❖ Budget Recommendation and Contracts to Commission Meeting for May 2<sup>nd</sup> Approval
- ❖ On-line Enrollment through Navigator May 15-June 15?
- ❖ No Onsite Open Enrollment Meetings
- ❖ PWI is happy to provide Education Meetings via ZOOM