



Montague County Mid-Year Review

Jonathan Collander, Employee Benefits Consultant
Amy Bridges, Wellness Consultant



TEXAS ASSOCIATION *of* COUNTIES
HEALTH AND EMPLOYEE BENEFITS POOL

THE VALUE OF TAC HEBP MEMBERSHIP

WHO WE ARE & WHY WE'RE HERE



SIZE

With 47,800+ members in TAC HEBP, its size allows for better negotiated rates, the best discounts, and rebates to keep costs low and outperform the market.

Members are eligible for Board-approved surplus distributions.



POOLING

The pooling strategy allows TAC HEBP to spread the risk and provide financial stability.

Our rating mode takes a long-term, 48-month perspective, compared with the standard 36 months.



PARTNERSHIPS

Superior vendor partnerships with BCBSTX and Navitus ensure superior networks, claims administration and customer service excellence.



WHAT WE DO

- ▶ Through excellent customer service, we assist officials, employees and dependents of Texas counties and county entities by providing options for quality benefits at the best value and equipping our members with knowledge and tools to live healthier lives, to help them achieve budget stability, optimal health, and lower claims and out-of-pocket costs.



MID-YEAR REVIEWS

Stay informed of your plan's performance and learn targeted strategies to influence its trend.

- ▶ Stay informed of your group's plan performance
- ▶ Learn targeted wellness strategies to influence a positive trend
- ▶ Be informed of key membership dates and announcements for the plan year
- ▶ Understand customer service needs, product changes or enhancements.

PLAN REVIEW

Data Set | Previous Plan Year AD | Plan Year AD to Current

Plan Details		
CURRENT COVERAGE		Medical Plan 1200 and RX 4-A
Medical Deductible	•Individual: \$1000	
Prescription Copays	\$10/25/40	
CLAIMS EXPERIENCE	April 2021 through March 2022	April 2022 through March 2023
Plan Year Medical Paid	\$1,068,088.62	\$821,351.30
Plan Year Pharmacy Paid	\$331,401.07	\$371,740.69
Total Paid	\$1,399,490.09	\$1,182,001.59
12 Month Loss Ratio	99.93%	
36 Month Loss Ratio	107.07%	
RENEWAL EXPERIENCE		
3 – Year Rate Change (avg.)	3 Year Average XX% Increase PY23 3% / PY22 2% PY21 6.2%	

PLAN REVIEW

Data Set | Previous Plan Year AD | Plan Year AD to Current

PLAN SPEND: TOP 3 DIAGNOSTIC CATEGORIES

PREVIOUS PLAN YEAR PAID		PLAN YEAR AD TO CURRENT PAID	
Musculoskeletal Disorders	\$112,839.22	Newborns/Neonates	\$149,611.51
Circulatory Disease	\$84,364.62	Hepatic/Pancreatic Conditions	\$38,289.20
Pre/Post Op Services	\$24,424.77	Digestive Disorders	\$36,942.30

PLAN REVIEW

Data Set | Previous Plan Year AD | Plan Year AD to Current

PLAN SPEND: TOP 3 CHRONIC CONDITIONS

	Claimants	Previous Plan Year Paid		Claimants	Plan Year Ad to Current Paid
Hypertension	36	\$23,618.59	Hypertension	25	\$5,599.94
Diabetes	13	\$16,680.04	Hyperlipidemia	19	\$4,096.92
Hyperlipidemia	23	\$12,024.37	Diabetes	8	\$3,938.23

PLAN REVIEW

Data Set | Previous Plan Year AD | Plan Year AD to Current

PLAN SPEND: TOP 3 RX CATEGORIES					
	Prescriptions	Previous Plan Year Paid		Prescriptions	Plan Year Ad to Current Paid
Antirheumatic Agents	32	\$152,609.22	Antirheumatic Agents	13	\$106,068.28
Neoplastic Agents	16	\$56,825.33	Incretin Mimetics	32	\$35,149.13
Incretin Mimetics	42	\$51,445.94	Skin Agents	2	\$24,895.36

PLAN REVIEW

Data Set | Previous Plan Year AD | Plan Year AD to Current

PREVENTIVE PRACTICES		
ANNUAL PHYSICALS	PREVIOUS PLAN YEAR PAID	PLAN YEAR AD TO CURRENT PAID
TOTAL	27 (22%)	16 (13%)
DENTAL SCREENINGS	PREVIOUS PLAN YEAR PAID	PLAN YEAR AD TO CURRENT PAID
TOTAL	75 (46%)	50 (32%)



PLAN REVIEW

Wellness programs can improve lives and control your bottom line. Let us help you strategize what is right for your employees.

One Health County Program contributed to earning 10% of Employer Rewards

Opportunity for health and wellness education/programming to support increased participation in Livongo (DM/HTN), Arrosti, Omada, Wondr

Increase potential for Employer Rewards this year

HEALTHY COUNTY PARTICIPATION	
PROGRAM	PREVIOUS PROGRAM YEAR PARTICIPATION
AIRROSTI	0
WONDR HEALTH	10
LIVONGO	5
OMADA	2
MDLIVE	12
AWP (EAP)	0%
REWARDS PROGRAM	PREVIOUS CALENDAR YEAR
SONIC BOOM	"0" COMPLETED 3 OUT OF 4 CONTEST
EMPLOYER REWARDS	\$900



COST CONTAINMENT STRATEGY

While we cannot control how much a given procedure/condition costs, we can control usage and optimization through lifestyle choices which are responsible for 70-90% of the leading chronic conditions, compare costs when medical care is needed, and utilize Health County programs strategically to lower risks and cost.

Livongo

Increase participation in Livongo for hypertension and diabetes management

- ▶ Reduce catastrophic events
- ▶ Reduce/optimize medication use
- ▶ Improve daily quality of life
- ▶ Support between MD visits

PRIORITY A

Weight Mangement Programs

Increase participation in weight management programs for hyperlipidemia and CAD management

- ▶ Improve utilization of Omada/Wondr Health
- ▶ Reduce risk of complications
- ▶ Prevention of chronic conditions related to metabolic syndrome

PRIORITY B

Arrosti

Increase participation in Arrosti to resolve musculoskeletal injuries

- ▶ Prevent surgeries
- ▶ Relieve pain
- ▶ Reduce expensive diagnostics

PRIORITY C

NEED TO KNOW FOR PLAN YEAR 2024

What's in store for the upcoming plan year?

- 01 New Program | WEX
- 02 Outcome of TAC HEBP's RFP for Ancillary Benefits
- 03 Tentative Renewal Schedule Set
- 04 Platform Refresh for TAC HEBP's Online Eligibility System

WHAT'S COMING UP?

- ▶ New vendor – WEX to assist with FSA/HSA/Cafeteria Plan offerings for the pool
- ▶ New ancillary product offerings – Dearborn National, enhanced dental/vision offerings
- ▶ New Wellness Vendor (TBA)
- ▶ Renewal schedule set
- ▶ Upcoming eligibility platform upgrades

TENTATIVE RENEWAL TIMELINE

GROUPS RENEWING WITH A 10/1 ANNIVERSARY DATE

5-5-2023

TAC HEBP BOARD MEETING

Board meeting set to review the proposed renewal rates for Plan Year 2024.



Late May

Group Renewal Package Emailed

Renewal packets will be emailed to the Group's Primary Contact and the County Judge or designated Contracting Authority.



May 15-16

Renewal Webinars

Join HBS staff to hear key dates for processing your group's renewal and other important announcements.

June 30

Renewal Due Back to TAC

Receiving signed and completed renewal paperwork ensures timely internal processing and setup for Plan Year 2024.

HBS TEAM

Northeast Territory Team



TAC HEALTH & BENEFITS SERVICES
Northeast Territory Account Team



JONATHAN COLLANDER
Employee Benefits Consultant



AMY BRIDGES
Wellness Consultant



KAREN BOWERS
Employee Benefits Specialist

- Renewal plan changes
- ACA questions
- Court presentations
- Healthy County program questions
- Employee health trends
- Incentives & Employer Rewards
- Unresolved medical, dental, Rx claims
- Eligibility issues
- Rehire enrollment processing

CONTACT US

Texas Association of Counties | Health & Benefits Services

Phone : (512) 478-8753

Secure Fax : (512) 481-8481

Email : JonathanC@county.org | AmyB@county.org | KarenB@county.org

www.county.org/Health-Benefits