



BRC Meeting

Clackamas County

August 11, 2022

Mercer – Portland, OR Office

welcome to brighter



Contributions

Rates and contributions – no plan changes

Effective: January 1, 2023

	Fully Insured	Self-Funded (PHP)	
	Kaiser (Value)	Personal (Base)	Open (Buy-Up)
Current Contribution			
Composite	\$1,501.90	\$1,699.00	\$2,021.00
Employer	\$1,426.80	\$1,614.06	\$1,894.20
Employee	\$75.10	\$84.94	\$126.80
Renewal Contribution			
CBA Max Cap	\$1,498.14	\$1,694.76	\$1,988.90
Employer	\$1,362.54	\$1,552.30	\$1,893.36

PLAN	2023 Renewal				Employee			Employer		
	JUNE 2022	BUDGET RATES	CLACKAMAS COUNTY	EMPLOYEE COST	\$ INCREASE	% INCREASE	% of TOTAL RATE	\$ INCREASE	% INCREASE	% of TOTAL RATE
Active Medical¹										
General County										
VALUE: Kaiser HMO Option 10/10/1500 \$350 Deductible; Vision \$250/12 months										
EE	232	\$697.54	\$662.68	\$34.86	(\$0.36)	-1.0%	5.0%	(\$6.86)	-1.0%	95.0%
EE, SP	138	1,395.06	1,325.30	69.76	(0.72)	-1.0%	5.0%	(13.72)	-1.0%	95.0%
EE, CH	89	1,255.56	1,192.78	62.78	(0.64)	-1.0%	5.0%	(12.36)	-1.0%	95.0%
EE, FAM	<u>292</u>	<u>2,092.60</u>	<u>1,987.96</u>	104.64	(1.08)	-1.0%	5.0%	(20.58)	-1.0%	95.0%
COMPOSITE	751	\$1,434.26	\$1,362.54							
AFSME/EA				\$71.72	(\$3.38)	-4.5%	5.0%	(\$64.26)	-4.5%	95.0%
FOPPO				\$71.72	(\$3.38)	-4.5%	5.0%	(\$64.26)	-4.5%	95.0%
BASE: PHP Personal Option 20/20/3000 \$1000 Common Deductible (includes VSP vision)										
EE	135	\$784.00	\$744.80	\$39.20	(\$0.40)	-1.0%	5.0%	(\$7.60)	-1.0%	95.0%
EE, SP	92	1,568.00	1,489.60	78.40	(0.80)	-1.0%	5.0%	(15.20)	-1.0%	95.0%
EE, CH	68	1,414.00	1,343.30	70.70	(0.70)	-1.0%	5.0%	(13.30)	-1.0%	95.0%
EE, FAM	<u>188</u>	<u>2,355.00</u>	<u>2,237.24</u>	117.76	(1.20)	-1.0%	5.0%	(22.80)	-1.0%	95.0%
COMPOSITE	483	\$1,634.00	\$1,552.30							
AFSME/EA				\$81.70	(\$3.24)	-3.8%	5.0%	(\$61.76)	-3.8%	95.0%
FOPPO				\$81.70	(\$3.24)	-3.8%	5.0%	(\$61.76)	-3.8%	95.0%
BUY-UP: PHP Open Option 20/10/30/2500 \$750 Common Deductible (includes VSP vision)										
EE	70	\$866.00	\$822.70	\$43.30	(\$0.40)	-0.9%	5.0%	(\$7.60)	-0.9%	95.0%
EE, SP	79	\$1,729.00	1,642.54	86.46	(0.84)	-1.0%	5.0%	(16.16)	-1.0%	95.0%
EE, CH	32	\$1,559.00	1,481.04	77.96	(0.80)	-1.0%	5.0%	(15.20)	-1.0%	95.0%
EE, FAM	<u>190</u>	<u>\$2,593.00</u>	<u>2,463.34</u>	129.66	(1.34)	-1.0%	5.0%	(25.66)	-1.0%	95.0%
COMPOSITE	371	\$1,993.00	\$1,893.36							
AFSME/EA				\$99.64	(\$27.16)	-21.4%	5.0%	(\$0.84)	0.0%	95.0%
FOPPO				\$99.64	(\$27.16)	-21.4%	5.0%	(\$0.84)	0.0%	95.0%

¹Rates include the standard 2023 contract changes.

Plan options

Kaiser plan options – rate impact

Effective: January 1, 2023

	% Change from Renewal	Estimated Total Composite (PEPM)	2023 Monthly Rates			
			AFSCME/EA		FOPPO	
			County Contribution	Represented Employee Contribution	County Contribution	Represented Employee Contribution
General County Kaiser Option - Medical/Rx						
1 Decrease Deductible to \$250/\$500						
a) 2022 (Current) Composite		\$1,501.90		\$75.10		\$75.10
b) 2023 (Renewal) Composite		1,434.26	1,362.54	71.72	1,362.54	71.72
c) 2023 Option Composite	1.49%	1,455.56	1,382.78	72.78	1,382.78	72.78
d) \$ Difference from Current Cost		(46.34)		(2.32)		(2.32)
e) % Difference from Current Cost		-3.09%		-3.09%		-3.09%
f) \$ Difference from Renewal Cost		21.30		1.06		1.06
g) % Difference from Renewal Cost		1.49%		1.47%		1.47%

General County Kaiser Option - Medical/Rx						
2 Decrease OOP Maximum to \$1,000/\$2,000						
a) 2022 (Current) Composite		\$1,501.90		\$75.10		\$75.10
b) 2023 (Renewal) Composite		1,434.26	1,362.54	71.72	1,362.54	71.72
c) 2023 Option Composite	0.98%	1,448.26	1,375.84	72.42	1,375.84	72.42
d) \$ Difference from Current Cost		(53.64)		(2.68)		(2.68)
e) % Difference from Current Cost		-3.57%		-3.56%		-3.56%
f) \$ Difference from Renewal Cost		14.00		0.70		0.70
g) % Difference from Renewal Cost		0.98%		0.98%		0.98%

General County Kaiser Option - Medical/Rx						
3 Decrease Deductible to \$250/\$500 & OOP Maximum to \$1,000/\$2,000						
a) 2022 (Current) Composite		\$1,501.90		\$75.10		\$75.10
b) 2023 (Renewal) Composite		1,434.26	1,362.54	71.72	1,362.54	71.72
c) 2023 Option Composite	2.48%	1,469.78	1,396.28	73.50	1,396.28	73.50
d) \$ Difference from Current Cost		(32.12)		(1.60)		(1.60)
e) % Difference from Current Cost		-2.14%		-2.13%		-2.13%
f) \$ Difference from Renewal Cost		35.52		1.78		1.78
g) % Difference from Renewal Cost		2.48%		2.48%		2.48%

Personal Option plan options – rate impact

Effective: January 1, 2023

	% Change from Renewal	Estimated Total Composite (PEPM)	2023 Monthly Rates			
			AFSCME/EA		FOPPO	
			County Contribution	Represented Employee Contribution	County Contribution	Represented Employee Contribution
General County Personal Option - Medical/Rx (Includes VSP Vision)						
4 Decrease Deductible to \$850/\$1,700						
a) 2022 (Current) Composite		\$1,699.00		\$84.94		\$84.94
b) 2023 (Renewal) Composite		1,634.00	1,552.30	81.70	1,552.30	81.70
c) 2023 Option Composite	0.31%	1,639.00	1,557.06	81.94	1,557.06	81.94
d) \$ Difference from Current Cost		(60.00)		(3.00)		(3.00)
e) % Difference from Current Cost		-3.53%		-3.53%		-3.53%
f) \$ Difference from Renewal Cost		5.00		0.24		0.24
g) % Difference from Renewal Cost		0.31%		0.29%		0.29%

General County Personal Option - Medical/Rx (Includes VSP Vision)						
5 Decrease OOP Maximum to \$2,500/\$5,000						
a) 2022 (Current) Composite		\$1,699.00		\$84.94		\$84.94
b) 2023 (Renewal) Composite		1,634.00	1,552.30	81.70	1,552.30	81.70
c) 2023 Option Composite	0.98%	1,650.00	1,567.50	82.50	1,567.50	82.50
d) \$ Difference from Current Cost		(49.00)		(2.44)		(2.44)
e) % Difference from Current Cost		-2.88%		-2.87%		-2.87%
f) \$ Difference from Renewal Cost		16.00		0.80		0.80
g) % Difference from Renewal Cost		0.98%		0.98%		0.98%

General County Personal Option - Medical/Rx (Includes VSP Vision)						
6 Decrease Office Visit Copay to \$15						
a) 2022 (Current) Composite		\$1,699.00		\$84.94		\$84.94
b) 2023 (Renewal) Composite		1,634.00	1,552.30	81.70	1,552.30	81.70
c) 2023 Option Composite	0.31%	1,639.00	1,557.06	81.94	1,557.06	81.94
d) \$ Difference from Current Cost		(60.00)		(3.00)		(3.00)
e) % Difference from Current Cost		-3.53%		-3.53%		-3.53%
f) \$ Difference from Renewal Cost		5.00		0.24		0.24
g) % Difference from Renewal Cost		0.31%		0.29%		0.29%

Personal Option plan options – rate impact (*cont'd*)

Effective: January 1, 2023

	% Change from Renewal	Estimated Total Composite (PEPM)	2023 Monthly Rates			
			AFSCME/EA		FOPPO	
			County Contribution	Represented Employee Contribution	County Contribution	Represented Employee Contribution
General County Personal Option - Medical/Rx (Includes VSP Vision)						
7 Decrease Rx Brand Copay to 50% to \$150 Maximum						
a) 2022 (Current) Composite		\$1,699.00		\$84.94		\$84.94
b) 2023 (Renewal) Composite		1,634.00	1,552.30	81.70	1,552.30	81.70
c) 2023 Option Composite	0.18%	1,637.00	1,555.14	81.86	1,555.14	81.86
d) \$ Difference from Current Cost		(62.00)		(3.08)		(3.08)
e) % Difference from Current Cost		-3.65%		-3.63%		-3.63%
f) \$ Difference from Renewal Cost		3.00		0.16		0.16
g) % Difference from Renewal Cost		0.18%		0.20%		0.20%

Open Option plan options – rate impact

Effective: January 1, 2023

	% Change from Renewal	Estimated Total Composite (PEPM)	2023 Monthly Rates			
			AFSCME/EA		FOPPO	
			County Contribution	Represented Employee Contribution	County Contribution	Represented Employee Contribution
General County Open Option - Medical/Rx (Includes VSP Vision)						
8 Decrease Deductible to \$600/\$1,200						
a) 2022 (Current) Composite		\$2,021.00		\$126.80		\$126.80
b) 2023 (Renewal) Composite		1,993.00	1,893.36	99.64	1,893.36	99.64
c) 2023 Option Composite	0.40%	2,001.00	1,900.94	100.06	1,900.94	100.06
d) \$ Difference from Current Cost		(20.00)		(26.74)		(26.74)
e) % Difference from Current Cost		-0.99%		-21.09%		-21.09%
f) \$ Difference from Renewal Cost		8.00		0.42		0.42
g) % Difference from Renewal Cost		0.40%		0.42%		0.42%

General County Open Option - Medical/Rx (Includes VSP Vision)						
9 Decrease OOP Maximum to \$2,000/\$4,000						
a) 2022 (Current) Composite		\$2,021.00		\$126.80		\$126.80
b) 2023 (Renewal) Composite		1,993.00	1,893.36	99.64	1,893.36	99.64
c) 2023 Option Composite	0.80%	2,009.00	1,908.54	100.46	1,908.54	100.46
d) \$ Difference from Current Cost		(12.00)		(26.34)		(26.34)
e) % Difference from Current Cost		-0.59%		-20.77%		-20.77%
f) \$ Difference from Renewal Cost		16.00		0.82		0.82
g) % Difference from Renewal Cost		0.80%		0.82%		0.82%

General County Open Option - Medical/Rx (Includes VSP Vision)						
10 Decrease Office Visit Copay to \$15						
a) 2022 (Current) Composite		\$2,021.00		\$126.80		\$126.80
b) 2023 (Renewal) Composite		1,993.00	1,893.36	99.64	1,893.36	99.64
c) 2023 Option Composite	0.30%	1,999.00	1,899.04	99.96	1,899.04	99.96
d) \$ Difference from Current Cost		(22.00)		(26.84)		(26.84)
e) % Difference from Current Cost		-1.09%		-21.17%		-21.17%
f) \$ Difference from Renewal Cost		6.00		0.32		0.32
g) % Difference from Renewal Cost		0.30%		0.32%		0.32%

Deductible and Out of Pocket Maximums

of members satisfying

Kaiser	CY 2021	YTD 2022
Per Person Deductible	88	32
Per Person OOP Max	64	5
Per Family Deductible	21	21
Per Family OOP Max	2	0

Providence	Benefit	CY 2021	YTD 2022
Open Option	Per Person Deductible	169	133
	Per Person OOP Max	71	33
	Per Family Deductible	32	22
	Per Family OOP Max	11	2
Personal Option	Per Person Deductible	160	100
	Per Person OOP Max	82	43
	Per Family Deductible	17	6
	Per Family OOP Max	9	2

Diabetes Care

- Providence (2021 PY)
 - 146 members
 - \$208,683 in claims
- Kaiser
 - \$125,752 in claims 2021
 - \$45,977 in claims through May 2022

	In-Network	Out-of-network
Open Option		
CGM	10%	30%
Test Strip	10%	30%
Personal Option		
CGM	20%	Not covered
Test Strip	20%	Not covered
Kaiser Plan		
CGM (DME)	\$0	Not covered
Test Strips (Rx)	\$10	Not covered

