

BRC meeting

Clackamas County

September 7, 2023

A business of Marsh McLennan



Contributions



Rates & Contributions

Effective: January 1, 2024

	Fully Insured	Self-Funded (PHP)	
	Kaiser (Value)	Personal (Base)	Open (Buy-Up)
Current Contribution			
Composite	\$1,469.78	\$1,664.00	\$2,024.00
Employer	\$1,396.28	\$1,580.80	\$1,922.80
Employee	\$73.50	\$83.20	\$101.20
Renewal Contribution			
CBA Max Cap	\$1,466.10	\$1,659.84	\$2,018.94
Employer	\$1,466.10	\$1,621.64	\$1,953.20

PLAN	2024 Renewal				Employee			Employer		
	JUNE 2023	BUDGET RATES	CLACKAMAS COUNTY	EMPLOYEE COST	\$ INCREASE	% INCREASE	% of TOTAL RATE	\$ INCREASE	% INCREASE	% of TOTAL RATE
Active Medical¹										
General County										
VALUE: Kaiser HMO Option 10/10/1000 \$250 Deductible; Vision \$250/12 months										
EE	226	\$774.06	\$735.36	\$38.70	\$2.96	8.3%	5.0%	\$56.28	8.3%	95.0%
EE, SP	150	1,548.12	1,470.72	77.40	5.92	8.3%	5.0%	112.58	8.3%	95.0%
EE, CH	82	1,393.30	1,323.64	69.66	5.32	8.3%	5.0%	101.32	8.3%	95.0%
EE, FAM	298	2,322.10	2,206.00	116.10	8.88	8.3%	5.0%	168.80	8.3%	95.0%
COMPOSITE	756	\$1,605.02	\$1,466.10							
AFSME/EA				\$138.92	\$65.42	89.0%	8.7%	\$69.82	5.0%	91.3%
FOPPO				\$138.92	\$65.42	89.0%	8.7%	\$69.82	5.0%	91.3%
BASE: PHP Personal Option 15/20/2500 \$850 Common Deductible (includes VSP vision)										
EE	125	\$830.00	\$788.50	\$41.50	\$1.54	3.9%	5.0%	\$29.46	3.9%	95.0%
EE, SP	70	1,658.00	1,575.10	82.90	3.06	3.8%	5.0%	57.94	3.8%	95.0%
EE, CH	61	1,495.00	1,420.24	74.76	2.76	3.8%	5.0%	52.24	3.8%	95.0%
EE, FAM	161	2,489.00	2,364.54	124.46	4.56	3.8%	5.0%	86.44	3.8%	95.0%
COMPOSITE	417	\$1,707.00	\$1,621.64							
AFSME/EA				\$85.36	\$2.16	2.6%	5.0%	\$40.84	2.6%	95.0%
FOPPO				\$85.36	\$2.16	2.6%	5.0%	\$40.84	2.6%	95.0%
BUY-UP: PHP Open Option 15/10/30/2000 \$600 Common Deductible (includes VSP vision)										
EE	98	\$913.00	\$867.34	\$45.66	\$1.70	3.9%	5.0%	\$32.30	3.9%	95.0%
EE, SP	105	\$1,822.00	1,730.90	91.10	3.34	3.8%	5.0%	63.66	3.8%	95.0%
EE, CH	45	\$1,643.00	1,560.84	82.16	3.00	3.8%	5.0%	57.00	3.8%	95.0%
EE, FAM	230	2,734.00	2,597.30	136.70	5.00	3.8%	5.0%	95.00	3.8%	95.0%
COMPOSITE	478	\$2,056.00	\$1,953.20							
AFSME/EA				\$102.80	\$1.60	1.6%	5.0%	\$30.40	1.6%	95.0%
FOPPO				\$102.80	\$1.60	1.6%	5.0%	\$30.40	1.6%	95.0%

¹Rates include the standard 2024 contract changes.

Plan Options



Kaiser plan options - rate impact

Effective: January 1, 2024

PLAN	2024 Renewal			Employee			Employer			
	JUNE 2023	BUDGET RATES	CLACKAMAS COUNTY	EMPLOYEE COST	\$ INCREASE	% INCREASE	% of TOTAL RATE	\$ INCREASE	% INCREASE	% of TOTAL RATE
VALUE: Kaiser HMO Option 10/10/1000 \$250 Deductible; Vision \$250/12 months - 95% / 5% Split										
EE	226	\$774.06	\$735.36	\$38.70	\$2.96	8.3%	5.0%	\$56.28	8.3%	95.0%
EE, SP	150	1,548.12	1,470.72	77.40	5.92	8.3%	5.0%	112.58	8.3%	95.0%
EE, CH	82	1,393.30	1,323.64	69.66	5.32	8.3%	5.0%	101.32	8.3%	95.0%
EE, FAM	<u>298</u>	<u>2,322.10</u>	<u>2,206.00</u>	116.10	8.88	8.3%	5.0%	168.80	8.3%	95.0%
COMPOSITE	756	\$1,605.02	\$1,524.76							
AFSME/EA				\$80.26	\$6.76	9.2%	5.0%	\$128.48	9.2%	95.0%
FOPPO				\$80.26	\$6.76	9.2%	5.0%	\$128.48	9.2%	95.0%

	2024 Renewal			Employee			Employer			
	BUDGET RATES	CLACKAMAS COUNTY	EMPLOYEE COST	\$ INCREASE	% INCREASE	% of TOTAL RATE	\$ INCREASE	% INCREASE	% of TOTAL RATE	
5	General County Kaiser Option - Medical/Rx									
Enrollment	Increase Deductible to \$350/\$700 & OOP Maximum to \$2,000/\$4,000									
EE	226	\$745.48	\$708.20	\$37.28	\$1.54	4.3%	5.0%	\$29.12	4.3%	95.0%
EE, SP	150	1,490.94	1,416.40	74.54	3.06	4.3%	5.0%	58.26	4.3%	95.0%
EE, CH	82	1,341.84	1,274.74	67.10	2.76	4.3%	5.0%	52.42	4.3%	95.0%
EE, FAM	<u>298</u>	<u>2,236.32</u>	<u>2,124.50</u>	<u>111.82</u>	4.60	4.3%	5.0%	87.30	4.3%	95.0%
COMPOSITE	756	\$1,545.74	\$1,466.10							
AFSME/EA				\$79.64	\$6.14	8.4%	5.2%	\$69.82	5.0%	94.8%
FOPPO				\$79.64	\$6.14	8.4%	5.2%	\$69.82	5.0%	94.8%

Kaiser plan options - rate impact (cont'd)

Effective: January 1, 2024

	2024 Renewal			Employee			Employer			
	BUDGET RATES	CLACKAMAS COUNTY	EMPLOYEE COST	\$ INCREASE	% INCREASE	% of TOTAL RATE	\$ INCREASE	% INCREASE	% of TOTAL RATE	
1	General County Kaiser Option - Medical/Rx									
Enrollment	Increase Deductible to \$350/\$700 & OOP Maximum to \$1,500/\$3,000, Rx Copays of \$10/\$20/\$40									
EE	226	\$753.82	\$716.14	\$37.68	\$1.94	5.4%	5.0%	\$37.06	5.5%	95.0%
EE, SP	150	1,507.64	1,432.26	75.38	3.90	5.5%	5.0%	74.12	5.5%	95.0%
EE, CH	82	1,356.88	1,289.04	67.84	3.50	5.4%	5.0%	66.72	5.5%	95.0%
EE, FAM	<u>298</u>	<u>2,261.40</u>	<u>2,148.34</u>	<u>113.06</u>	5.84	5.4%	5.0%	111.14	5.5%	95.0%
COMPOSITE	756	\$1,563.06	\$1,466.10							
AFSME/EA				\$96.96	\$23.46	31.9%	6.2%	\$69.82	5.0%	93.8%
FOPPO				\$96.96	\$23.46	31.9%	6.2%	\$69.82	5.0%	93.8%
2	General County Kaiser Option - Medical/Rx									
Enrollment	Increase Deductible to \$350/\$700 & OOP Maximum to \$1,750/\$3,500, Rx Copays of \$10/\$20/\$40									
EE	226	\$749.30	\$711.84	\$37.46	\$1.72	4.8%	5.0%	\$32.76	4.8%	95.0%
EE, SP	150	1,498.58	1,423.66	74.92	3.44	4.8%	5.0%	65.52	4.8%	95.0%
EE, CH	82	1,348.72	1,281.28	67.44	3.10	4.8%	5.0%	58.96	4.8%	95.0%
EE, FAM	<u>298</u>	<u>2,247.80</u>	<u>2,135.40</u>	<u>112.40</u>	5.18	4.8%	5.0%	98.20	4.8%	95.0%
COMPOSITE	756	\$1,553.66	\$1,466.10							
AFSME/EA				\$87.56	\$14.06	19.1%	5.6%	\$69.82	5.0%	94.4%
FOPPO				\$87.56	\$14.06	19.1%	5.6%	\$69.82	5.0%	94.4%
3	General County Kaiser Option - Medical/Rx									
Enrollment	Increase Deductible to \$350/\$700 & OOP Maximum to \$2,000/\$4,000, Rx Copays of \$10/\$20/\$40									
EE	226	\$744.70	\$707.48	\$37.22	\$1.48	4.1%	5.0%	\$28.40	4.2%	95.0%
EE, SP	150	1,489.38	1,414.92	74.46	2.98	4.2%	5.0%	56.78	4.2%	95.0%
EE, CH	82	1,340.44	1,273.42	67.02	2.68	4.2%	5.0%	51.10	4.2%	95.0%
EE, FAM	<u>298</u>	<u>2,234.00</u>	<u>2,122.30</u>	<u>111.70</u>	4.48	4.2%	5.0%	85.10	4.2%	95.0%
COMPOSITE	756	\$1,544.12	\$1,466.10							
AFSME/EA				\$78.02	\$4.52	6.1%	5.1%	\$69.82	5.0%	94.9%
FOPPO				\$78.02	\$4.52	6.1%	5.1%	\$69.82	5.0%	94.9%

Kaiser plan options - rate impact (cont'd)

Effective: January 1, 2024

	2024 Renewal				Employee			Employer		
	BUDGET	CLACKAMAS	EMPLOYEE	\$	%	% of TOTAL	\$	%	% of TOTAL	
	RATES	COUNTY	COST							INCREASE
4	General County Kaiser Option - Medical/Rx									
Enrollment	Increase Deductible to \$350/\$700 & OOP Maximum to \$2,250/\$4,500, Rx Copays of \$10/\$20/\$40									
EE	226	\$741.24	\$704.18	\$37.06	\$1.32	3.7%	5.0%	\$25.10	3.7%	95.0%
EE, SP	150	1,482.50	1,408.38	74.12	2.64	3.7%	5.0%	50.24	3.7%	95.0%
EE, CH	82	1,334.24	1,267.54	66.70	2.36	3.7%	5.0%	45.22	3.7%	95.0%
EE, FAM	<u>298</u>	<u>2,223.66</u>	<u>2,112.48</u>	<u>111.18</u>	3.96	3.7%	5.0%	75.28	3.7%	95.0%
COMPOSITE	756	\$1,536.98	\$1,460.14							
AFSME/EA				\$76.84	\$3.34	4.5%	5.0%	\$63.86	4.6%	95.0%
FOPPO				\$76.84	\$3.34	4.5%	5.0%	\$63.86	4.6%	95.0%
6	General County Kaiser Option - Medical/Rx									
Enrollment	Increase Deductible to \$350/\$700 & OOP Maximum to \$2,250/\$4,500									
EE	226	\$742.02	\$704.92	\$37.10	\$1.36	3.8%	5.0%	\$25.84	3.8%	95.0%
EE, SP	150	1,484.04	1,409.84	74.20	2.72	3.8%	5.0%	51.70	3.8%	95.0%
EE, CH	82	1,335.64	1,268.86	66.78	2.44	3.8%	5.0%	46.54	3.8%	95.0%
EE, FAM	<u>298</u>	<u>2,225.98</u>	<u>2,114.68</u>	<u>111.30</u>	4.08	3.8%	5.0%	77.48	3.8%	95.0%
COMPOSITE	756	\$1,538.58	\$1,461.66							
AFSME/EA				\$76.92	\$3.42	4.7%	5.0%	\$65.38	4.7%	95.0%
FOPPO				\$76.92	\$3.42	4.7%	5.0%	\$65.38	4.7%	95.0%

Deductible & Out-of-Pocket Maximum

of members satisfying

Kaiser	CY 2022	YTD 2023 (6/21/2023)
Per Person Deductible	69	25
Per Person OOP Max	36	13
Per Family Deductible	14	4
Per Family OOP Max	3	2

Providence	Benefit	CY 2022	YTD 2023 (6/21/2023)
Open Option	Per Person Deductible	196	136
	Per Person OOP Max	76	49
	Per Family Deductible	38	21
	Per Family OOP Max	11	4
Personal Option	Per Person Deductible	157	71
	Per Person OOP Max	91	34
	Per Family Deductible	17	5
	Per Family OOP Max	12	1

