

# **BRC** Data

3.21.24

## Renewals changes over the years

### Key actions taken each year

2020

2021

2022

2023

2024

#### **General County**

- Decrease PHP copays
- Improve PHP Lab and X Ray benefit

#### **General County**

- Kaiser early retiree/temporary employee plan: increase deductible and Rx copays
- PHP early retiree/temporary employee plan: increase deductible and OOP max

#### **General County**

- PHP and Kaiser alternative care moved to visit limit instead of dollar limits
- PHP and Kaiser moved Naturopath under primary care
- Kaiser deductible and OOP max increase
- VSP increased frame and contact allowance
- VSP added vision therapy rider

#### **General County**

- PHP deductible and OOP Max reduction
- PHP copay reduction
- PHP added maximum copays for office visits at 24 for Open Option and 30 visits for Personal Option, then Paid in full
- Kaiser deductible and OOP max reduction
- VSP added matching Walmart frame allowance \$175

#### All

- Transitioned Leave to Standard
- Insuring Paid Leave Oregon with Standard

#### **General County**

No changes



# **Benchmarking**

### **PPO Plan Design**

	2024 Clackamas County Plan Designs			2023 PPO Benchmark		
Benefit	GC Personal Option	GC Open Option	County Governments 500+	Employers with 500+ employees with >65% of employees in unions	Oregon & SW Washington 500+	
% Employers Offering			89%	97%	86%	
Individual Deductible	\$850	\$600	\$500	\$325	\$625	
Family Deductible	\$1,700	\$1,200	\$1,500	\$725	\$1,500	
Individual OOP Max	\$2,500	\$2,000	\$2,500	\$2,000	\$2,800	
Family OOP Max	\$5,000	\$4,000	\$6,000	\$4,000	\$6,375	
Hospital (IN/OON)	20% / NA	10% / 30%	20% / 40%	20% / 40%	20% / 40%	
PCP Copay	\$15	\$15	\$25	\$20	\$23	
Specialist Copay	\$15	\$15	\$40	\$30	\$40	
Emergency Room Copay*	\$100	\$100	\$150	\$100	\$150	
Contributions						
Employee Only Contribution	\$41.50 NR / \$85.36 R	\$45.66 NR / \$102.80 R	\$131	\$130	\$126	
Employee + Family Contribution	\$124.46 NR / \$85.36 R	\$136.70 NR / \$102.80 R	\$566	\$462	\$515	

\*waived if admitted NR= non-represented, R=Represented

Benchmark data from Mercer's 2023 National Survey of Employer Sponsored Health Plans. Clackamas County data from 2024 plan designs and contributions.



# **Benchmarking**

### **HMO Plan Design**

	2024 Clackamas County Plan Designs	2023 HMO Benchmark		
Benefit	GC Kaiser Traditional	County Governments 500+	Employers with 500+ employees that have at least 65% of employees in unions	Oregon & SW Washington 500+
% Employers Offering		37%	40%	21%
Individual / Family Deductible	\$250 /\$500	\$350 / \$700	\$200 / \$600	\$500 / \$1,000
Individual / Family OOP max	\$1,000 / \$2,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000
Physician Visit (PCP/SP)	\$10 / \$10	\$25 / \$25	\$20 / \$20	\$20 / \$33
Hospital Stay Copay	10%	\$100	\$100	\$250
Emergency Room Copay*	\$75	\$138	\$100	\$138
Contributions				
Employee Only Contribution	\$38.70 NR / \$80.26 R	\$112	\$155	\$130
Employee + Family Contribution	\$116.10 NR / \$80.26 R	\$443	\$428	\$417

\*Waived if admitted NR= non-represented, R=Represented

Benchmark data from Mercer's 2023 National Survey of Employer Sponsored Health Plans. Clackamas County data from 2024 plan designs and contributions.



# **BRC Work Plan**

### **Renewal Planning**

2024 BRC Meetings				
Date	Topics			
2/15	Review 2023 Experience			
3/21	Review benchmarking Renewal Priorities Vendor Questions			
4/18	Vendor Summit (Delta / VSP)			
5/16	Vendor Summit (Prov / Kaiser)			
6/20	Vendor Questions, Experience, Preliminary Renewal			
7/18	Experience, Renewal			



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