



POA Meeting

Clackamas County

August 18, 2022

Mercer – Portland, OR Office

welcome to brighter



Contributions

Rates and contributions

Effective: January 1, 2023

	Fully Insured	Self-Funded (PHP)	
	Kaiser	Personal	Open
Current Contribution			
Composite	\$1,672.98	\$1,695.00	\$1,844.00
Employer	\$1,672.98	\$1,610.26	\$1,751.82
Employee	\$0.00	\$84.74	\$92.18
Renewal Contribution			
Composite	\$1,586.56	\$1,675.00	\$1,782.00
Employer	\$1,586.56	\$1,591.24	\$1,692.90
Employee	\$0.00	\$83.76	\$89.10

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										
POA										
Kaiser HMO Option										
EE	45	\$726.00	\$726.00	\$0.00	\$0.00	0.0%	0.0%	(\$7.50)	-1.0%	100.0%
EE, SP	25	1,452.00	1,452.00	0.00	0.00	0.0%	0.0%	(15.00)	-1.0%	100.0%
EE, CH	6	1,306.80	1,306.80	0.00	0.00	0.0%	0.0%	(13.50)	-1.0%	100.0%
EE, FAM	<u>74</u>	2,178.00	2,178.00	0.00	0.00	0.0%	0.0%	(22.50)	-1.0%	100.0%
COMPOSITE	150	\$1,586.56	\$1,586.56	\$0.00	\$0.00	0.0%	0.0%	(\$86.42)	-5.2%	100.0%
PHP Personal Option 15/0/1000 (Includes VSP Vision)										
EE	12	\$707.00	\$623.24	\$83.76	(\$0.98)	-1.2%	11.8%	(\$1.02)	-0.2%	88.2%
EE, SP	5	1,413.00	1,329.24	83.76	(0.98)	-1.2%	5.9%	(4.02)	-0.3%	94.1%
EE, CH	10	1,274.00	1,190.24	83.76	(0.98)	-1.2%	6.6%	(3.02)	-0.3%	93.4%
EE, FAM	<u>38</u>	2,123.00	2,039.24	83.76	(0.98)	-1.2%	3.9%	(6.02)	-0.3%	96.1%
COMPOSITE	65	\$1,675.00	\$1,591.24	\$83.76	(\$0.98)	-1.2%	5.0%	(\$19.02)	-1.2%	95.0%
PHP Open Option 10/0/20/2000 \$50 Common Deductible (Includes VSP Vision)										
EE	29	\$757.00	\$667.90	\$89.10	(\$3.08)	-3.3%	11.8%	\$1.08	0.2%	88.2%
EE, SP	41	1,511.00	1,421.90	89.10	(3.08)	-3.3%	5.9%	(1.92)	-0.1%	94.1%
EE, CH	17	1,363.00	1,273.90	89.10	(3.08)	-3.3%	6.5%	(0.92)	-0.1%	93.5%
EE, FAM	<u>99</u>	2,269.00	2,179.90	89.10	(3.08)	-3.3%	3.9%	(3.92)	-0.2%	96.1%
COMPOSITE	186	\$1,782.00	\$1,692.90	\$89.10	(\$3.08)	-3.3%	5.0%	(\$58.92)	-3.4%	95.0%

¹Rates include the standard 2023 contract changes.

Plan options

2023 Plan options

		2023 Monthly Rates POA		
		Estimated	County	Represented
		Total Composite	Contribution	Employee
		(PEPM)		Contribution
% Change				
from Renewal				
POA Personal Option - Medical/Rx (Includes VSP Vision)				
1 Change Vision frequency to 12/12/24 and increase hardware allowance to \$175				
a)	2022 (Current) Composite	\$1,695.00		\$84.74
b)	2023 (Renewal) Composite	1,675.00	1,591.24	83.76
c)	2023 Option Composite	1,679.00	1,595.04	83.96
d)	\$ Difference from Current Cost	(16.00)		(0.78)
e)	% Difference from Current Cost	-0.94%		-0.92%
f)	\$ Difference from Renewal Cost	4.00		0.20
g)	% Difference from Renewal Cost	0.24%		0.24%
POA Open Option - Medical/Rx (Includes VSP Vision)				
2 Change Vision frequency to 12/12/24 and increase hardware allowance to \$175				
a)	2022 (Current) Composite	\$1,844.00		\$92.18
b)	2023 (Renewal) Composite	1,782.00	1,692.90	89.10
c)	2023 Option Composite	1,786.00	1,696.70	89.30
d)	\$ Difference from Current Cost	(58.00)		(2.88)
e)	% Difference from Current Cost	-3.15%		-3.12%
f)	\$ Difference from Renewal Cost	4.00		0.20
g)	% Difference from Renewal Cost	0.22%		0.22%
POA Dental Plan				
3 Increase annual benefit maximum to \$2,000 and add Preventive First				
a)	2022 (Current) Composite	\$153.00		\$0.00
b)	2023 (Renewal) Composite	132.00	132.00	0.00
c)	2023 Option Composite	153.00	153.00	0.00
d)	\$ Difference from Current Cost	0.00		0.00
e)	% Difference from Current Cost	0.00%		0.00%
f)	\$ Difference from Renewal Cost	21.00		0.00
g)	% Difference from Renewal Cost	15.91%		0.00%

2023 Plan options (cont'd)

		2023 Monthly Rates		
		POA		
	% Change from Renewal	Estimated Total Composite (PEPM)	County Contribution	Represented Employee Contribution
POA Personal Option - Medical/Rx (Includes VSP Vision)				
4 Limit Out-of Pocket Costs for DME to \$500 per year				
a) 2022 (Current) Composite		\$1,695.00	\$1,610.26	\$84.74
b) 2023 (Renewal) Composite		1,675.00	1,591.24	83.76
c) 2023 Option Composite	0.18%	1,678.00	1,594.09	83.91
d) \$ Difference from Current Cost		(17.00)	(16.17)	(0.83)
e) % Difference from Current Cost		-1.00%	-1.00%	-0.98%
f) \$ Difference from Renewal Cost		3.00	2.85	0.15
g) % Difference from Renewal Cost		0.18%	0.18%	0.18%
POA Open Option - Medical/Rx (Includes VSP Vision)				
5 Limit Out-of Pocket Costs for DME to \$500 per year				
a) 2022 (Current) Composite		\$1,844.00	\$1,751.82	\$92.18
b) 2023 (Renewal) Composite		1,782.00	1,692.90	89.10
c) 2023 Option Composite	0.17%	1,785.00	1,695.75	89.25
d) \$ Difference from Current Cost		(59.00)	(56.07)	(2.93)
e) % Difference from Current Cost		-3.20%	-3.20%	-3.18%
f) \$ Difference from Renewal Cost		3.00	2.85	0.15
g) % Difference from Renewal Cost		0.17%	0.17%	0.17%

