

BRC meeting

Clackamas County

August 10, 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

	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%

Personal Option plan options - rate impact

Effective: January 1, 2024

	2024 Renewal			Employee			Employer			
	BUDGET RATES	CLACKAMAS COUNTY	EMPLOYEE COST	\$ INCREASE	% INCREASE	% of TOTAL RATE	\$ INCREASE	% INCREASE	% of TOTAL RATE	
2	General County Personal Option - Medical/Rx (Includes VSP Vision)									
Enrollment	Increase Deductible to \$950/\$1,900									
EE	125	\$828.00	\$786.60	\$41.40	\$1.44	3.6%	5.0%	\$27.56	3.6%	95.0%
EE, SP	70	1,654.00	1,571.30	82.70	2.86	3.6%	5.0%	54.14	3.6%	95.0%
EE, CH	61	1,492.00	1,417.40	74.60	2.60	3.6%	5.0%	49.40	3.6%	95.0%
EE, FAM	<u>161</u>	<u>2,484.00</u>	<u>2,359.80</u>	<u>124.20</u>	4.30	3.6%	5.0%	81.70	3.6%	95.0%
COMPOSITE	417	\$1,704.00	\$1,618.80							
AFSME/EA				\$85.20	\$2.00	2.4%	5.0%	\$38.00	2.4%	95.0%
FOPPO				\$85.20	\$2.00	2.4%	5.0%	\$38.00	2.4%	95.0%

Open Option plan options - rate impact

Effective: January 1, 2024

	2024 Renewal			Employee			Employer			
	BUDGET RATES	CLACKAMAS COUNTY	EMPLOYEE COST	\$ INCREASE	% INCREASE	% of TOTAL RATE	\$ INCREASE	% INCREASE	% of TOTAL RATE	
3	General County Open Option - Medical/Rx (Includes VSP Vision)									
Enrollment	Increase Deductible to \$700/\$1,400									
EE	98	\$910.00	\$864.50	\$45.50	\$1.54	3.5%	5.0%	\$29.46	3.5%	95.0%
EE, SP	105	1,816.00	1,725.20	90.80	3.04	3.5%	5.0%	57.96	3.5%	95.0%
EE, CH	45	1,638.00	1,556.10	81.90	2.74	3.5%	5.0%	52.26	3.5%	95.0%
EE, FAM	<u>230</u>	<u>2,725.00</u>	<u>2,588.74</u>	<u>136.26</u>	4.56	3.5%	5.0%	86.44	3.5%	95.0%
COMPOSITE	478	\$2,050.00	\$1,947.50							
AFSME/EA				\$102.50	\$1.30	1.3%	5.0%	\$24.70	1.3%	95.0%
FOPPO				\$102.50	\$1.30	1.3%	5.0%	\$24.70	1.3%	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

