

Benefits Review Committee

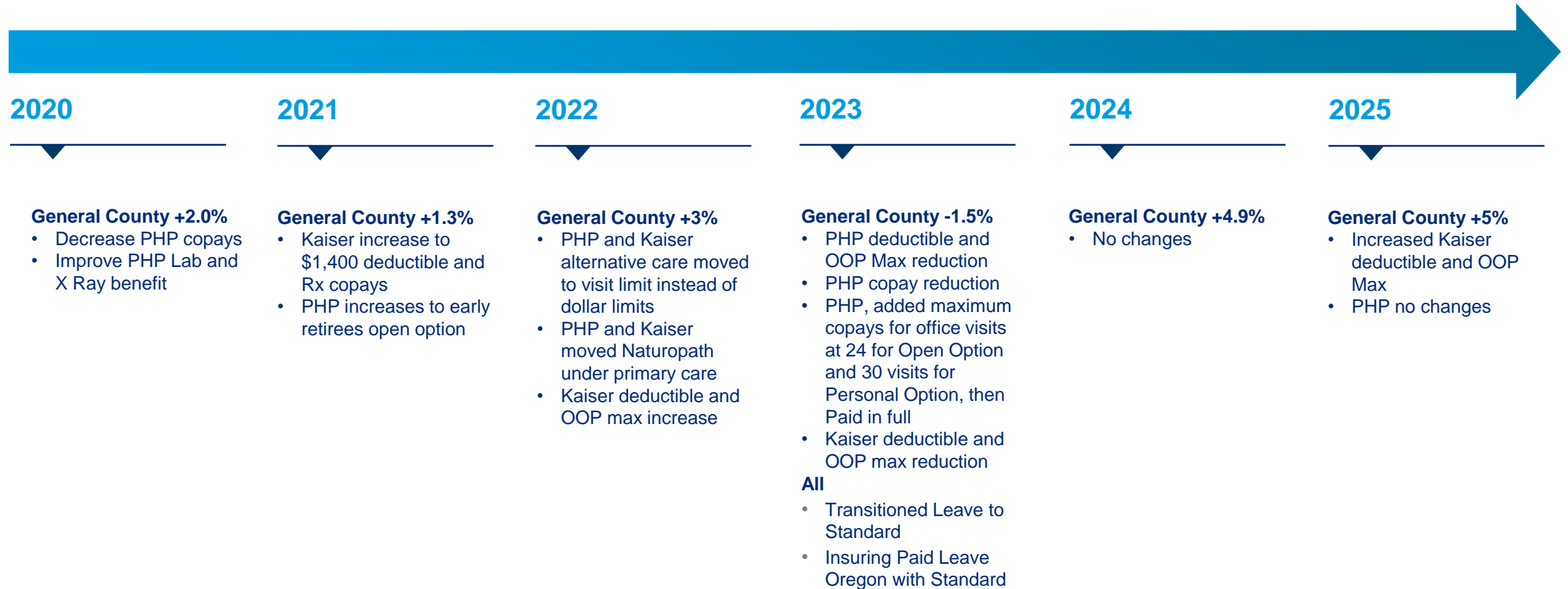
Clackamas County

March 20th, 2025

A business of Marsh McLennan

Renewals changes over the years

Key actions taken each year



% next to General County represents the final medical increase after all plan changes

Reflecting on General County's Providence plan utilization

2024 Plan Performance highlights

Overall plan performance in 2024 for self-funded medical compared to 2023.

2024 Key statistics:

1,007

Avg enrolled employees & retirees

\$22M

2024 medical/Rx plan budget

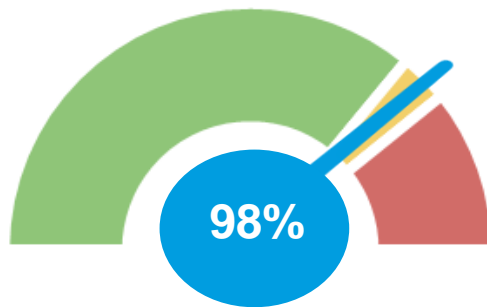
\$21,799

2024 actual gross medical/Rx PEPY

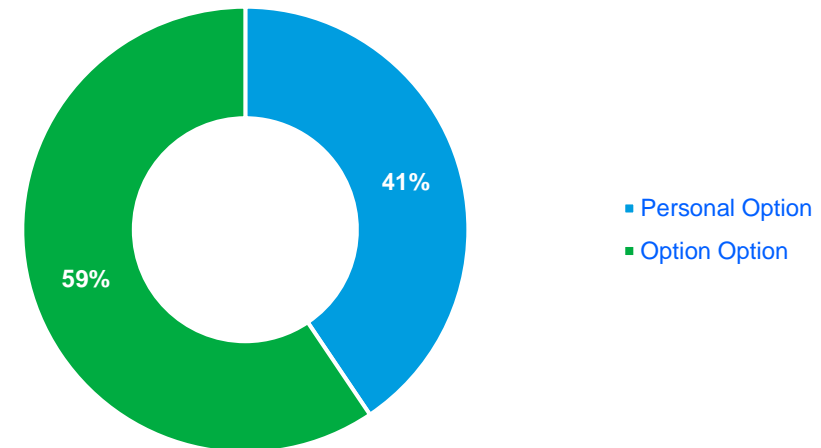
+14.3%

2023 vs. 2024 gross medical/Rx PEPY

2024 Providence plan performance:



Enrollment by plan:



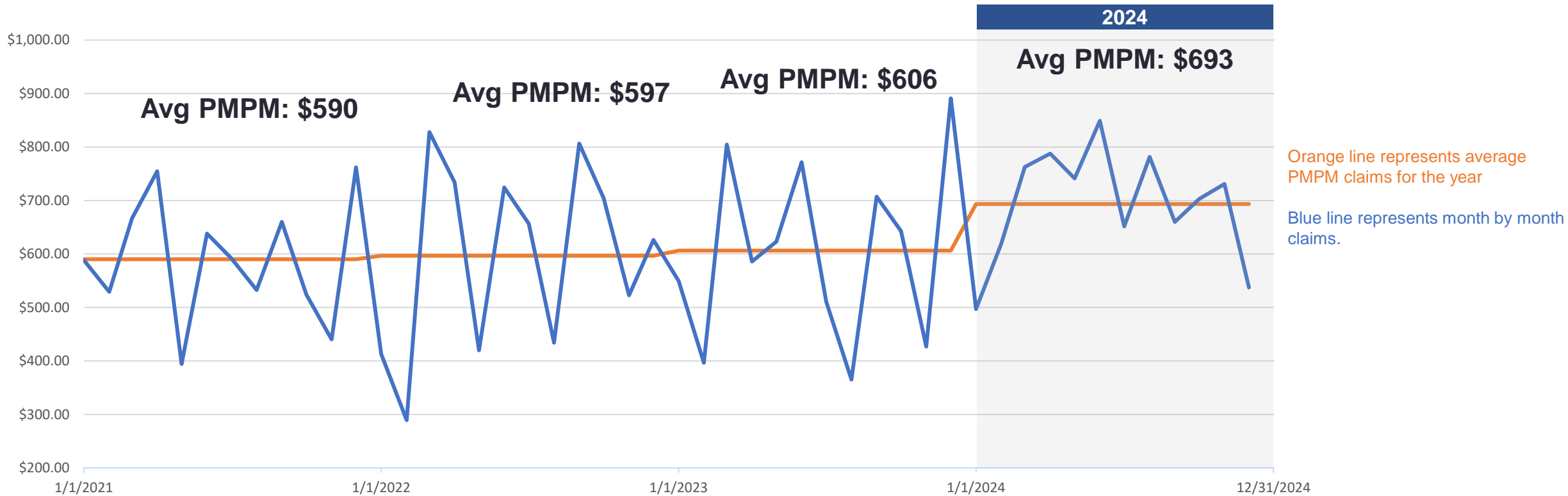
General County Historical Utilization Review

Providence Med/Rx PMPM costs – net of medical stop loss reimbursement

Average estimated trend increase
(before plan changes):
2022: +5.9%
2023: +7.0%
2024: +6.7%

*based on Mercer's National Survey of Employer-Sponsored Health Plans 2024 with 50 or more employees

After multiple years of low PMPM cost increases, claims PMPM increased 14% in 2024. Claims were still below budget for the year.



General County Providence Benchmarking

Benefit	2025 Clackamas County Plan Designs		2024 PPO Benchmark		
	GC Personal Option	GC Open Option	County Governments 500+	Employers with 500+ employees that have at least 65% of employees in unions	Oregon & SW Washington 500+
% Employers Offering			81%	90%	100%
Individual Deductible (IN/OON)	\$850	\$600	\$750 / \$1,500	\$500 / \$775	\$750 / \$1,000
Family Deductible (IN/OON)	\$1,700	\$1,200	\$1,500 / \$3,000	\$1,000 / \$1,700	\$1,500 / \$2,500
Individual OOP Max	\$2,500	\$2,000	\$3,000 / \$6,000	\$2,625 / \$5,250	\$3,875 / \$7,750
Family OOP Max	\$5,000	\$4,000	\$6,000 / \$10,000	\$5,250 / \$10,000	\$7,750 / \$12,750
Hospital (IN/OON)	20% / NA	10% / 30%	20% / 40%	20% / 40%	20% / 40%
PCP Copay	\$15	\$15	\$20	\$20	\$25
Specialist Copay	\$15	\$15	\$40	\$30	\$40
Emergency Room Copay*	\$100	\$100	\$150	\$125	\$150

*Waived if admitted

Favorable compared to benchmark	At benchmark	Unfavorable compared to benchmark
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General County Kaiser Benchmarking

Benefit	2025 Clackamas County Plan Designs		2024 HMO Benchmark		
	GC Kaiser Traditional	GC Kaiser \$1,400	County Governments 500+	Employers with 500+ employees that have at least 65% of employees in unions	Oregon & SW Washington 500+
% Employers Offering			29%	38%	38%
Individual / Family Deductible	\$400 / \$800	\$1,400 / \$2,800	\$250 / \$500	\$250 / \$500	\$375 / \$750
Individual / Family OOP max	\$1,750 / \$3,500	\$3,000 / \$9,000	\$2,750 / \$4,725	\$1,500 / \$3,000	\$1,500 / \$3,000
Physician Visit	\$10	\$25	\$20	\$20	\$13
Specialist Visit	\$10	20%	\$23	\$20	\$28
Hospital Stay Copay / Coinsurance	10%	20%	\$100 / 10%	\$100 / 15%	\$163 / 15%
Emergency Room Copay*	\$75	20%	\$113	\$100	\$125

*Waived if admitted

Favorable compared to benchmark	At benchmark	Unfavorable compared to benchmark
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What other public entities are doing

Employee Health

- Whole health programs
 - Weight Management
 - **Diabetes management**
 - **Hypertension**
 - MSK
 - BH
- Care Management
 - Intensive nurse case management
 - Value based care
 - Cardiometabolic and cancer health solutions
- Wellness
 - Vendor based platforms and incentive programs

Employee Experience

- Voluntary Benefits
 - Critical Illness
 - Accident
 - Hospital indemnity
 - Pet
 - ID Theft
- Bundled Discounts

Plan Management

- TPA Plan carve out
 - Outpatient Dialysis
 - Infusion Therapy
 - Pharmacy Benefits Manager
- Audits
 - **Dependent audits every 3-5 years**
 - Pharmacy audits
 - Claim audits
- Market checks every 3-5 years

BRC Calendar

In person meetings

April	May	June	July - August	October-November
<ul style="list-style-type: none">• Vendor Utilization (Providence, Delta)	<ul style="list-style-type: none">• Vendor Utilization (Kaiser, VSP)	<ul style="list-style-type: none">• Experience Report• Renewal Preview	<ul style="list-style-type: none">• Renewal results• Discuss options and plan changes• Based on BRC feedback, Mercer models options	<ul style="list-style-type: none">• Vote on carrier contract changes

