




COLLIN COUNTY

Human Resources
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DATE: November 16, 2020

TO: Commissioners' Court

FROM: Cynthia Jacobson, Director Human Resources 

RE: Renewal of Group Benefit/Insurance for Medical, Pharmacy, Dental, Vision, COBRA, Flexible Spending Account (FSA), Retiree Health Administration, and Stop Loss Coverage for Medical and Pharmacy Benefits

2021 is the second of a three-year contract for Collin County's RFP #2019-267, Group Benefit/Insurance for Medical, Pharmacy, Dental, Vision, COBRA, Flexible Spending Account (FSA), Retiree Health Administration, and Stop Loss Coverage for Medical and Pharmacy Benefits. We request consideration and approval authorizing Purchasing Agent to execute documents for the following changes, service agreements, and insurance programs.

The Flexible Spending Account administration fee decreased from \$3.55 per member per month to \$2.95 per member per month.

The stop loss administration fee increased from \$197.04 per member per month to \$245.47 per member per month. This increase is due to the multi-year loss ratio being above 100% (122% from 2017 through YTD 2020) and there being a large number of claims above the deductible level (\$100,000).

There is also a new program UnitedHealthcare will begin in 2021 called Focused Claim Review (FCR). FCR is comparing what was billed to the actual operative notes from the provider and questioning the validity of what was billed.