



2024 PRESENTATION FOR FY2025 BUDGET

# COLLIN COUNTY BENEFITS



# FISCAL YEAR 2023 BENEFITS COSTS

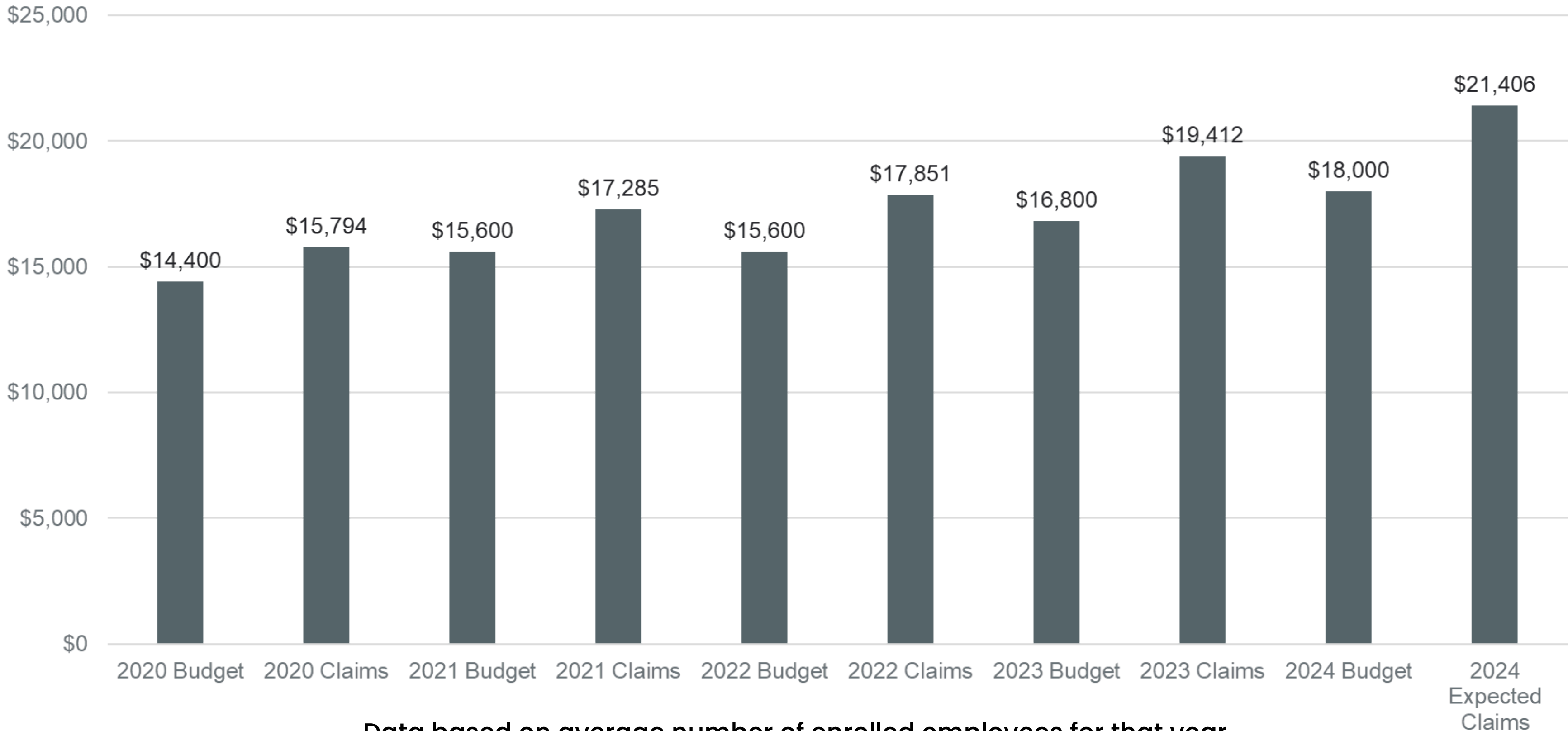
(Does not include stop loss reimbursements)

Medical and Prescription	2022 Costs	2023 Costs
Total Claims Cost	\$30,917,275	\$33,918,562
Employees Pay	\$3,325,212 (11%)	\$3,320,994 (10%)
County Pays	\$27,592,063 (89%)	\$30,597,568 (90%)
Average # of Covered Subscribers	1,470	1,495

	2019	2020	2021	2022	2023
Employee Pays	12%	12%	10%	11%	10%
Employer Pays	88%	88%	90%	89%	90%

# FISCAL YEAR BUDGET VS. CLAIMS PER EMPLOYEE

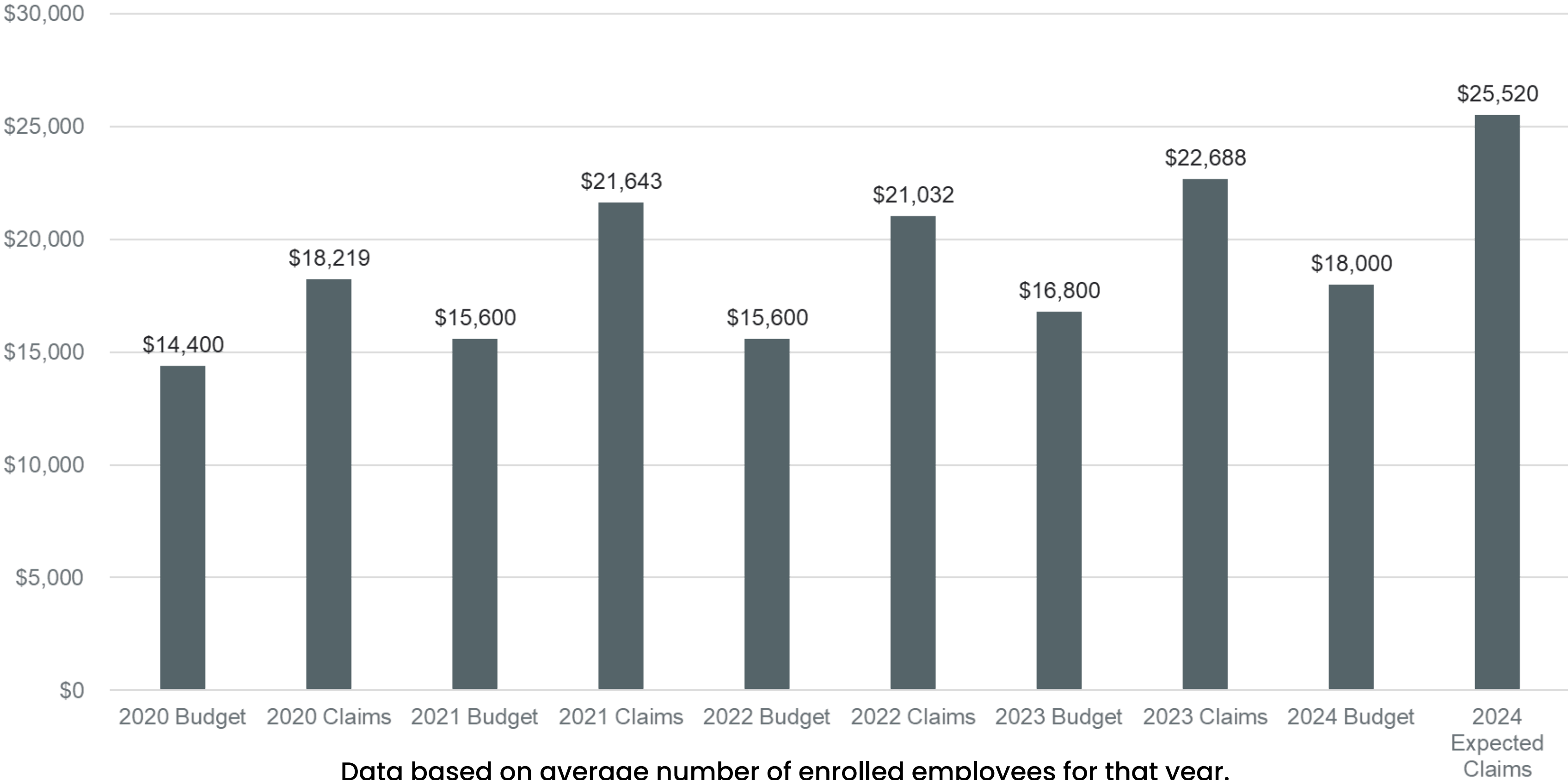
(with stop loss reimbursements)



Data based on average number of enrolled employees for that year.

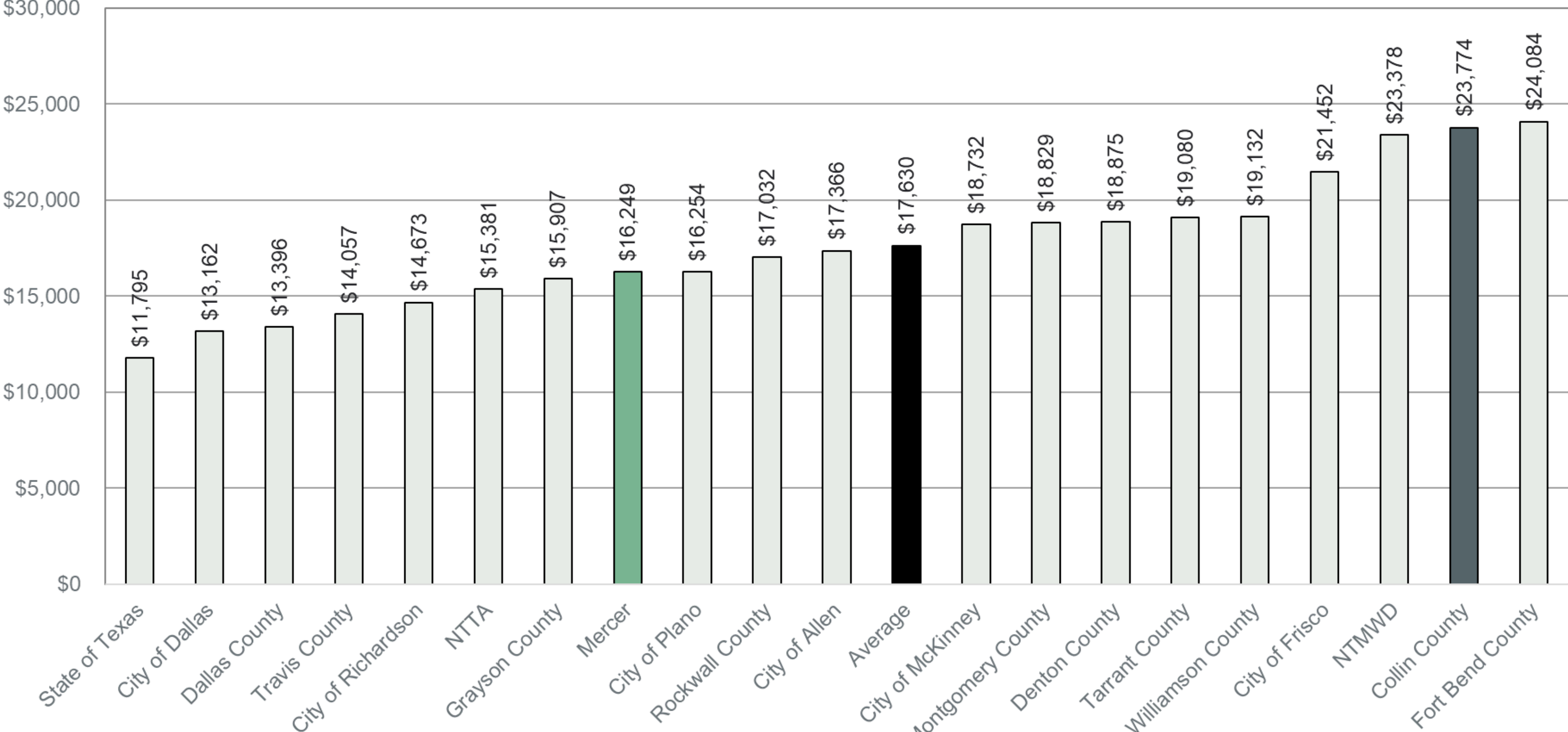
# FISCAL YEAR BUDGET VS. CLAIMS PER EMPLOYEE

(without stop loss reimbursements)



Data based on average number of enrolled employees for that year.

# 2023 AVERAGE PREMIUM COST PER EMPLOYEE



Data based on enrollment counts as of December 2023.

# 2023 CLAIMS INFORMATION

Average Insured Members: 3,578



0.1% increase

For every insured employee, we also cover an average of 1.39 dependents.

Excluding catastrophic cases, medical net payments increased from prior year.



7% Increase

- Catastrophic cases are those that exceed \$50,000.
- 49% of our claims cost was due to high cost claimants, which is 18% higher than the norm. These numbers include pharmacy spend.

Utilization of medical benefits:

**97%**

- 121 claims were over \$50,000 in 2023.
  - 59 claims were between \$50,000 and \$100,000.
  - 43 claims were over \$100,000.
  - 19 claims were over \$200,000.

# CATASTROPHIC CASES DETAILS

2023: 121 catastrophic cases.

59% were employees.

22% had a diagnosis of diabetes.



40% had no prior health indicators.

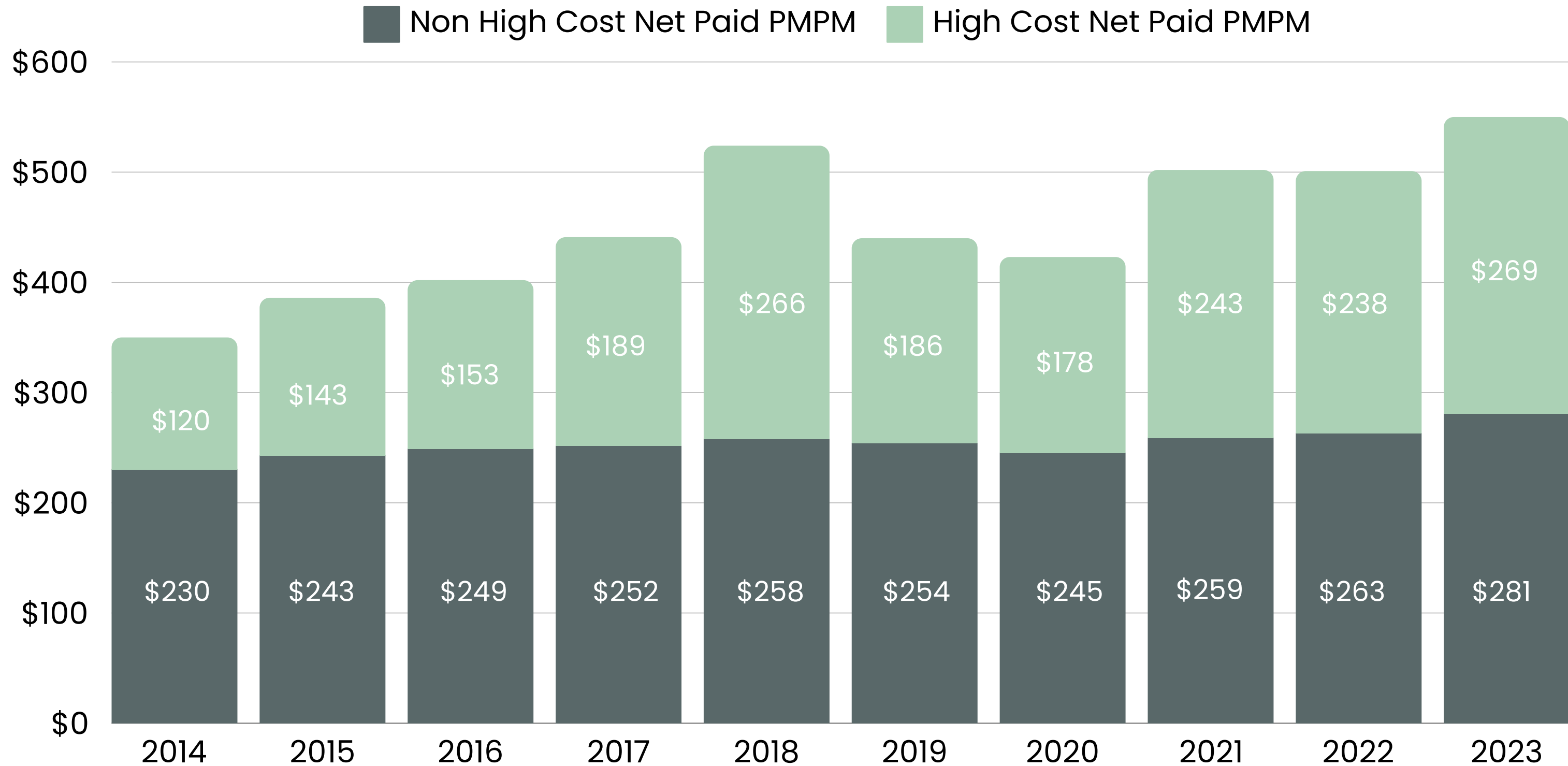


26% were ongoing catastrophic cases from 2022.



3% of members considered as catastrophic and drove 49% of total spend.

# MEDICAL NET PAID PMPM HISTORICAL TREND



- High Cost Net Paid PMPM is 124% higher than 10 years ago.
- Non High Cost Net Paid PMPM is 22% higher than 10 years ago.



# DIABETES

**13%**

Insured adults had a diabetes diagnosis.

**25%**

Pharmacy paid was for diabetes.

**22%**

Medical paid was for adults with diabetes.

**92%**

Members with diabetes have other comorbid conditions.

# TOP DIAGNOSIS CATEGORIES BY COST

Diagnosis	Claimants	Dollars	Cost/Claimant	Catastrophic Dollars %
Musculoskeletal System	961 ↑	\$3,260,143 ↓	\$3,392 ↓	56% ↓
Neoplasm	382 ↑	\$2,398,741 ↑	\$6,279 ↑	82% ↑
Other Conditions	2,666 ↑	\$2,210,997 ↑	\$829 ↑	15% ↓
Maternity*	281 ↑	\$2,068,128 ↑	\$7,360 ↑	46% ↑
Circulatory System	763 ↑	\$1,967,182 ↑	\$2,578 ↔	57% ↓

\*Maternity is Perinatal Period and Pregnancy/Childbirth categories combined

# TOP DIAGNOSIS CATEGORIES

## Musculoskeletal

- Claimants increased 6%.
- Cost of claims decreased 5%.
- Our number of claimants is 13% lower than our peers and our cost per claim is 57% higher.
- Cost of claims is 14% of total medical paid.

## Neoplasms

- Claimants increased 12%.
- Cost of claims increased 76%.
- Our number of claimants is 21% lower than our peers and our cost per claim is 4% higher.
- Cost of claims is 10% of total medical paid.

## Other Conditions

- Claimants increased 1%.
- Cost of claims increased 2%.
- Our number of claimants is 8% higher than our peers and our cost per claim is 26% higher.
- Cost of claims is 9% of total medical paid.

## Maternity

- Claimants increased 3%.
- Cost of claims increased 102%.
- Our number of claimants is 78% higher than our peers and our cost per claim is on average 87% higher.
- Cost of claims is 9% of total medical paid.

## Circulatory System

- Claimants increased 14%.
- Cost of claims increased 14%.
- Our number of claimants is 13% lower than our peers and our cost per claim is 13% higher.
- Cost of claims is 8% of total medical paid.

Catastrophic cases including pharmacy (those over \$50,000) net paid PMPM increased 16% but net paid is 105% higher than the norm.

☆ Musculoskeletal	25 members Claims totaled just over \$1.8 million 16% of total catastrophic claims cost
☆ Neoplasms	13 members Claims totaled just under \$2 million 17% of total catastrophic claims cost
☆ Other Conditions	11 member Claims totaled just over \$338,000 3% of total catastrophic claims cost
☆ Maternity	3 members Claims totaled just over \$940,000 8% of total catastrophic claims cost
☆ Circulatory System	12 members Claims totaled just under \$1.2 million 10% of total catastrophic claims cost

# MAJOR COST DRIVERS

Neoplasms was the highest cost driver and catastrophic spend increased 101% from last year.

- Those with more than \$50,000 in medical net payments represent 3% of claimants and 49% of medical costs.
- Net paid per ER visit increased 6% and is 33% higher than the norm.

# CALENDAR YEAR

## STOP LOSS

	2019	2020	2021	2022	2023
Stop Loss Fee	\$4,217,908	\$3,507,705	\$4,324,936	\$5,438,263	\$6,080,041
Stop Loss Reimbursement	\$3,959,561	\$3,655,140	\$6,491,064	\$5,454,147	\$5,214,600
Carrier Impact	6%	-4%	-50%	-0.3%	14%

# PHARMACY



**Over the last five years:**

Specialty drug payments:  
 94%

Non-specialty drug payments:  
 59%

Plan paid per prescription:  
 141%

# PHARMACY

	2019	2020	2021	2022	2023
Total Spend	\$6,004,285	\$7,869,091	\$8,222,934	\$8,424,919	\$10,348,864
Change in Total Spend	9%	31%	5%	2%	23%
Employee Pays	\$592,451 (10%)	\$686,379 (9%)	\$632,799 (8%)	\$628,738 (7%)	\$759,538 (7%)
Employer Pays	\$5,411,834 (90%)	\$7,182,712 (91%)	\$7,590,135 (92%)	\$7,796,181 (93%)	\$9,589,326 (93%)

# TOP 15 PRESCRIPTIONS BY NET PAID

Name of Prescription	Use to Treat	Tier	Members Using Prescription	Number of Prescriptions	Annual Cost of Prescription	Cost Per Prescription	Average Cost per Member
HUMIRA PEN*	Inflammatory Conditions	2	14	108	\$1,071,832	\$9,924	\$76,559
OZEMPIC	Diabetes	2	143	729	\$787,547	\$1,080	\$5,507
STELARA*	Inflammatory Conditions	2	4	24	\$644,464	\$26,853	\$161,116
MOUNJARO	Diabetes	2	83	508	\$549,078	\$1,081	\$6,615
SKYRIZI PEN*	Inflammatory Conditoins	2	4	18	\$367,798	\$20,433	\$91,950
KESIMPTA*	Multiple Sclerosis	2	3	36	\$313,609	\$8,711	\$104,536
JARDIANCE	Diabetes	2	69	291	\$309,510	\$1,064	\$4,486
ENBREL*	Inflammatory Conditions	2	3	26	\$185,785	\$7,146	\$61,928
ENBREL SURECLICK*	Inflammatory Conditions	2	3	25	\$179,111	\$7,164	\$59,704
DUPIXENT*	Inflammatory Conditions	2	8	47	\$177,554	\$3,778	\$22,194
COSENTYX SENSOREADY PEN*	Inflammatory Conditions	3	2	24	\$166,372	\$6,932	\$83,186
TRULICITY	Diabetes	2	25	128	\$144,147	\$1,126	\$5,766
OFEV*	Respiratory, Misc	3	1	11	\$140,439	\$12,767	\$140,439
OTEZLA*	Inflammatory Conditions	2	4	30	\$125,552	\$4,185	\$31,388
STIVARGA*	Oncology	2	1	5	\$108,513	\$21,703	\$108,513

\*Specialty Medications



# SPECIALTY PHARMACY

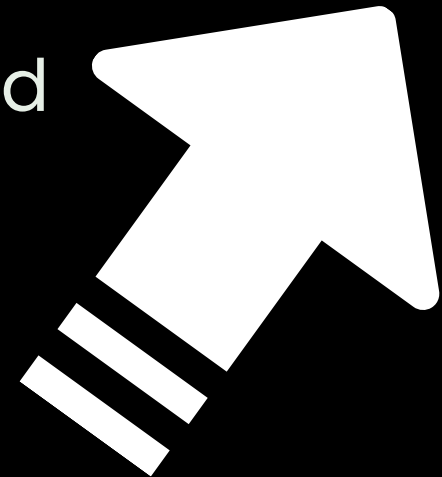


Specialty drugs are generally defined as having one or more of the following characteristics:

- Complex to manufacture, requiring special handling and administration.
- Costly both in total, and on a per patient basis (typically > \$600 per dose).
- Taken by a relatively small portion of the population who have rare and complex medical conditions.
- Requires ongoing clinical support.

The Mercer survey reported for 2023 that spending on specialty drugs continues to drive up total spending on pharmacy benefits. In 2023, annual average specialty drug cost per employee increased by 10%.

Specialty drug costs for our plan increased from \$948 to \$1,210 per member per month.

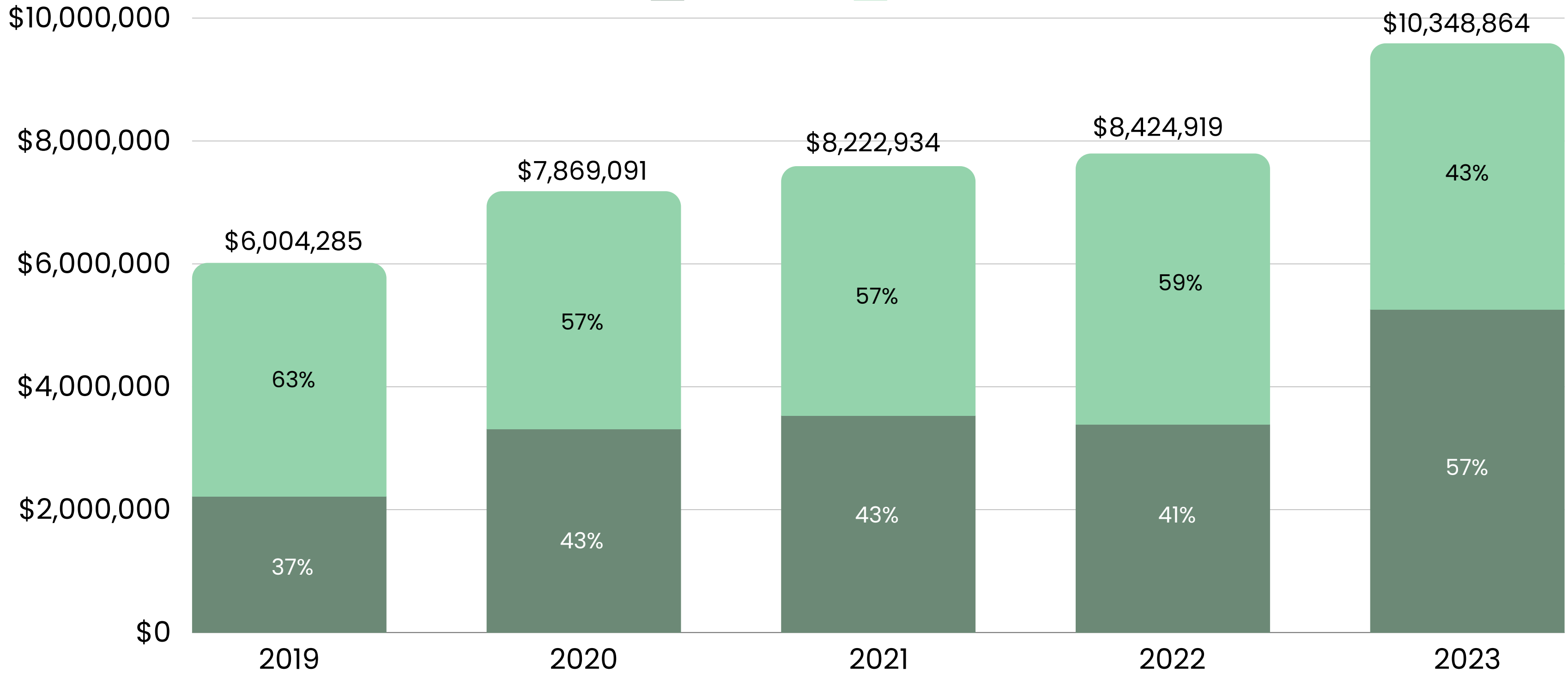


- Top 5 specialty conditions represent 44% of total plan paid and 1% of total prescriptions.
- Specialty plan paid per prescription is 20% higher than peer.

Employees contributed 72% of specialty drug costs in 2022.

# TOTAL PHARMACY COST

Specialty Non-Specialty



# CARE OPTIONS

Collin County is self-insured. This means the County pays all medical claims itself rather than paying an insurance company to pay for claims.

Collin County's emergency room copay was previously a percentage. The \$500 copay is less than what an employee would pay if the coinsurance percentage was still in place.

If an employee is admitted to the hospital from their emergency room visit, the \$500 copay is waived.

## Primary Care Physician



Condition is not an emergency and a visit can be scheduled.

## Convenience Care Clinic



Available weekends and after hours with no appointment for minor medical situations.

## Urgent Care Clinic



Low-cost option for issues such as severe vomiting, broken bones, sprains and strains.

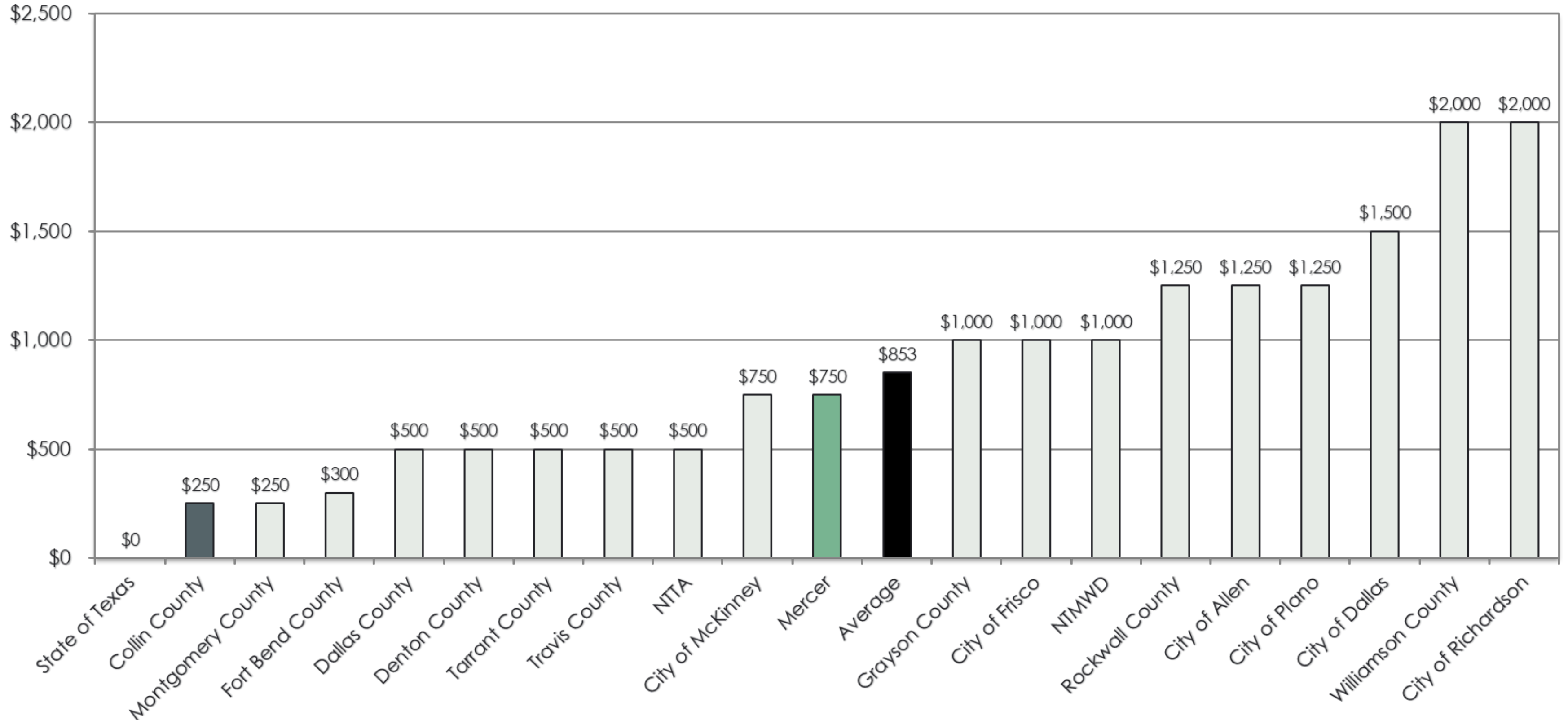
## Emergency Room



Should be used for true emergencies like head injury, chest pain, or heavy bleeding.

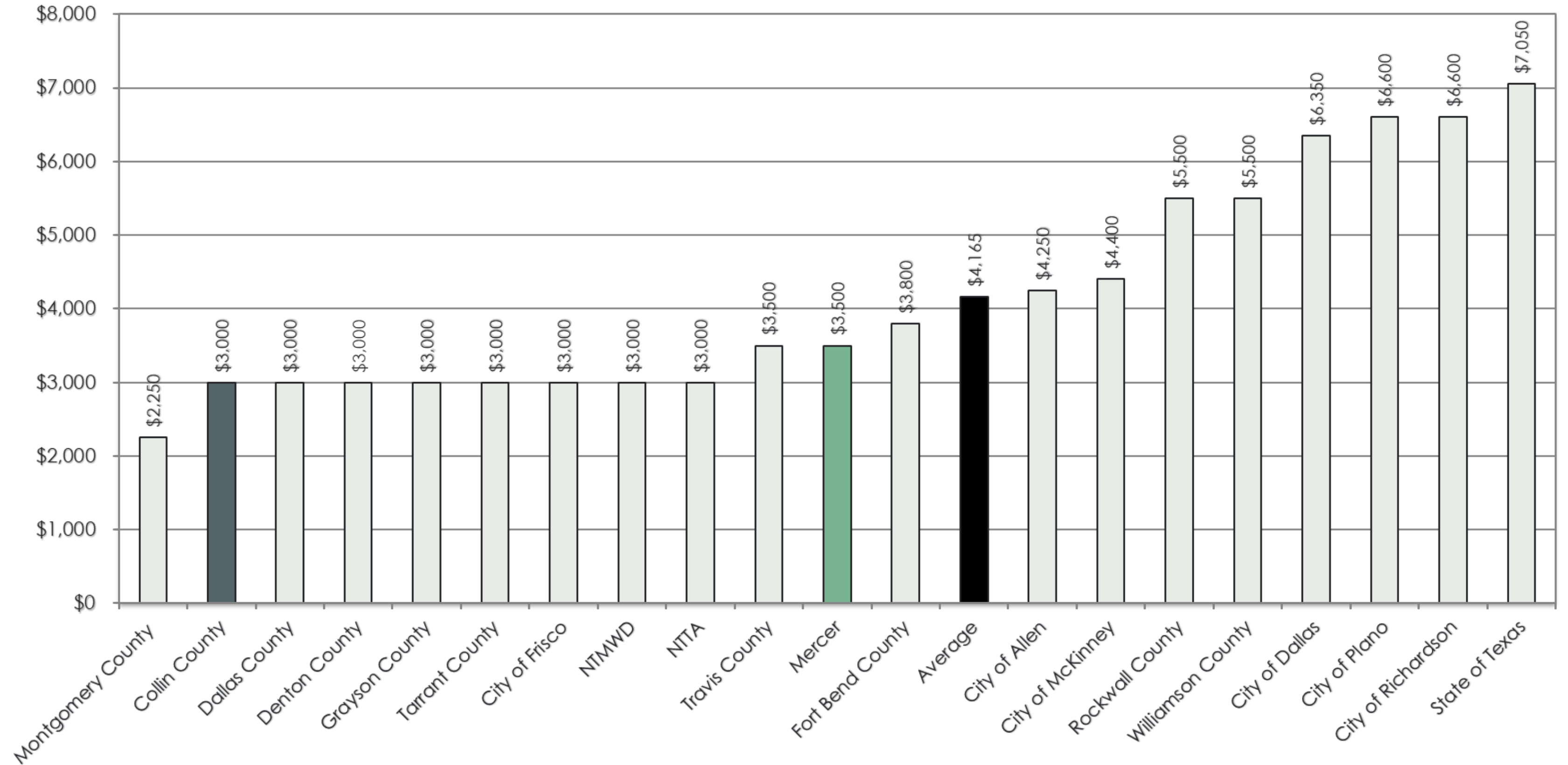
# **MEDICAL AND DENTAL BENEFIT COMPARISONS**

# PREMIUM MEDICAL PLAN DEDUCTIBLES



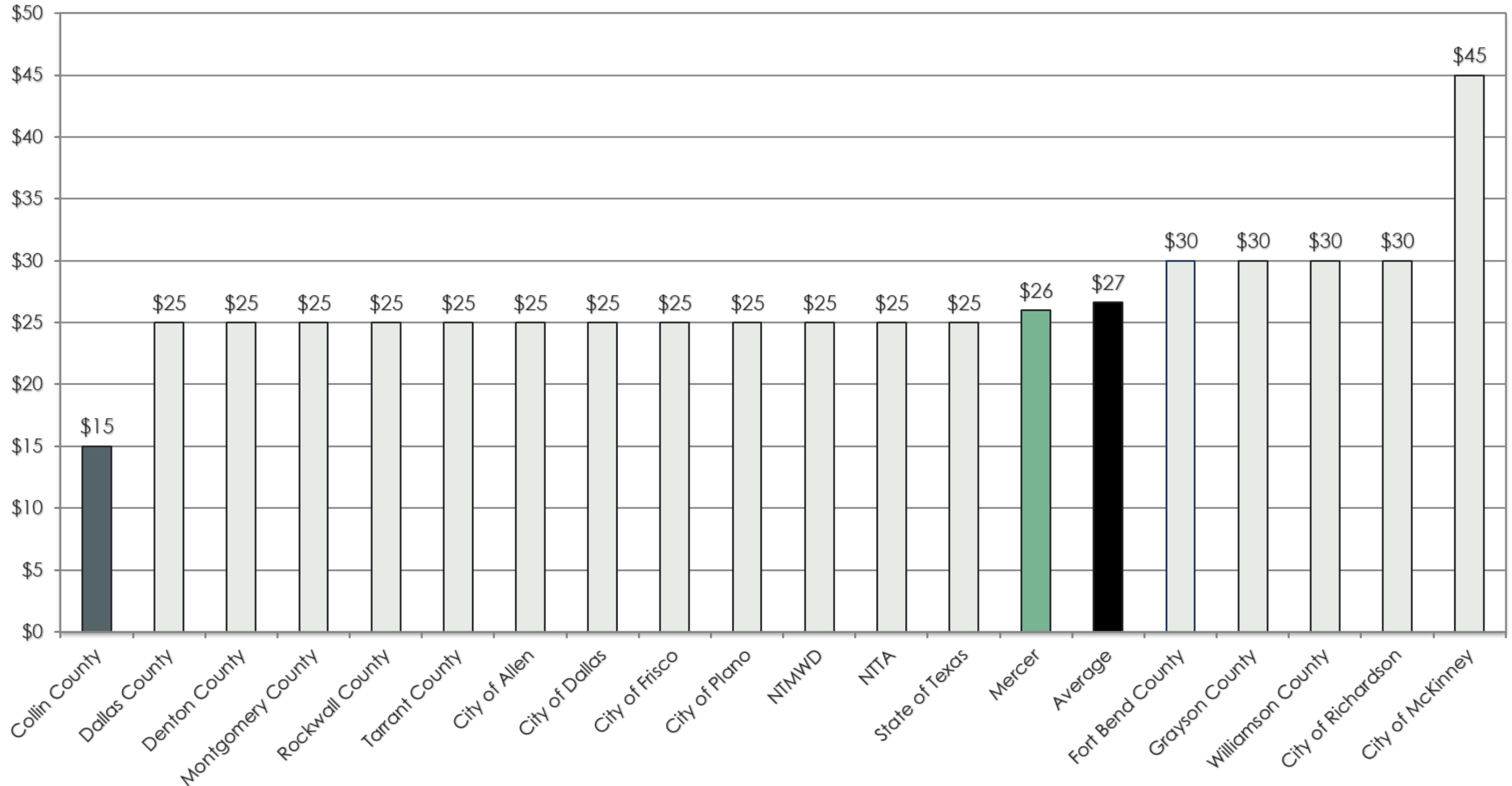
# PREMIUM MEDICAL PLAN

## OUT-OF-POCKET EXPENSES (IN-NETWORK)

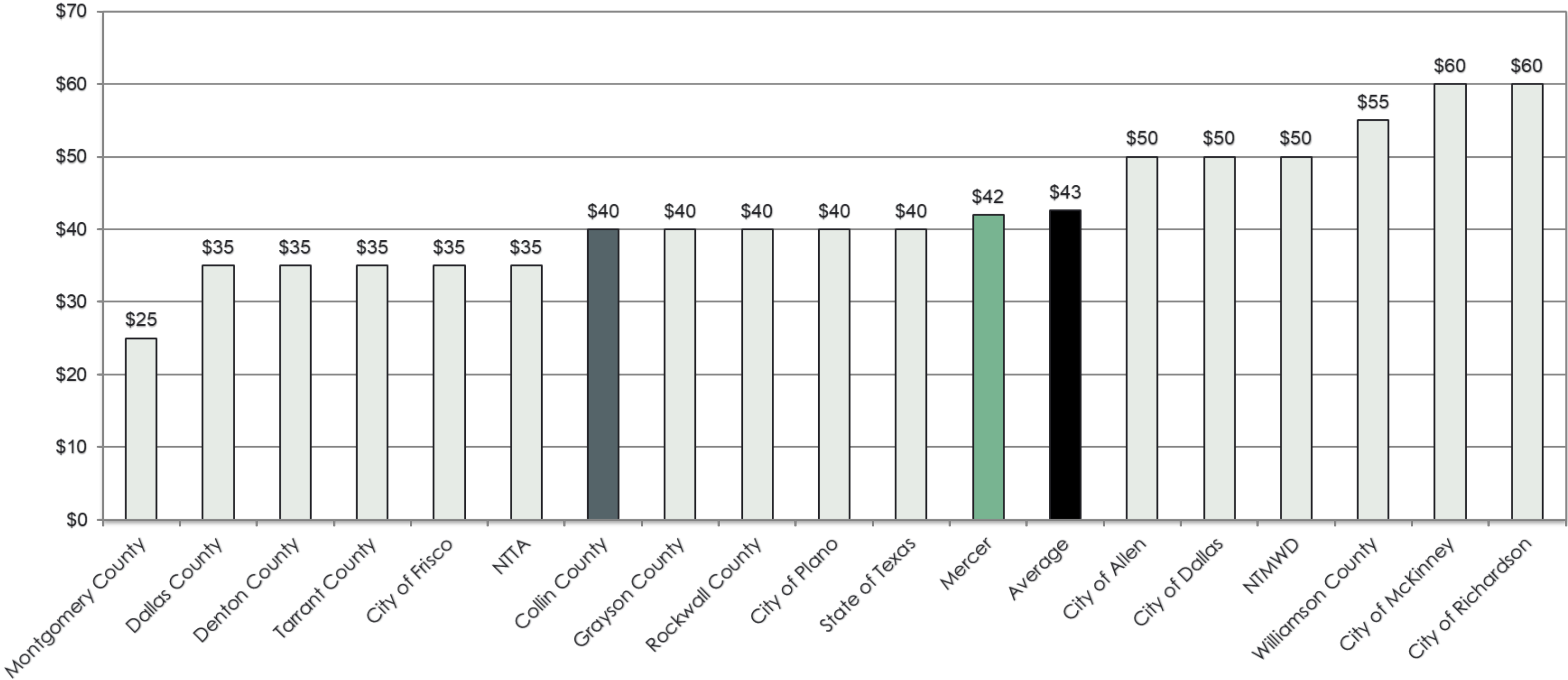


# PREMIUM MEDICAL PLAN

## PRIMARY CARE PHYSICIAN CO-PAY



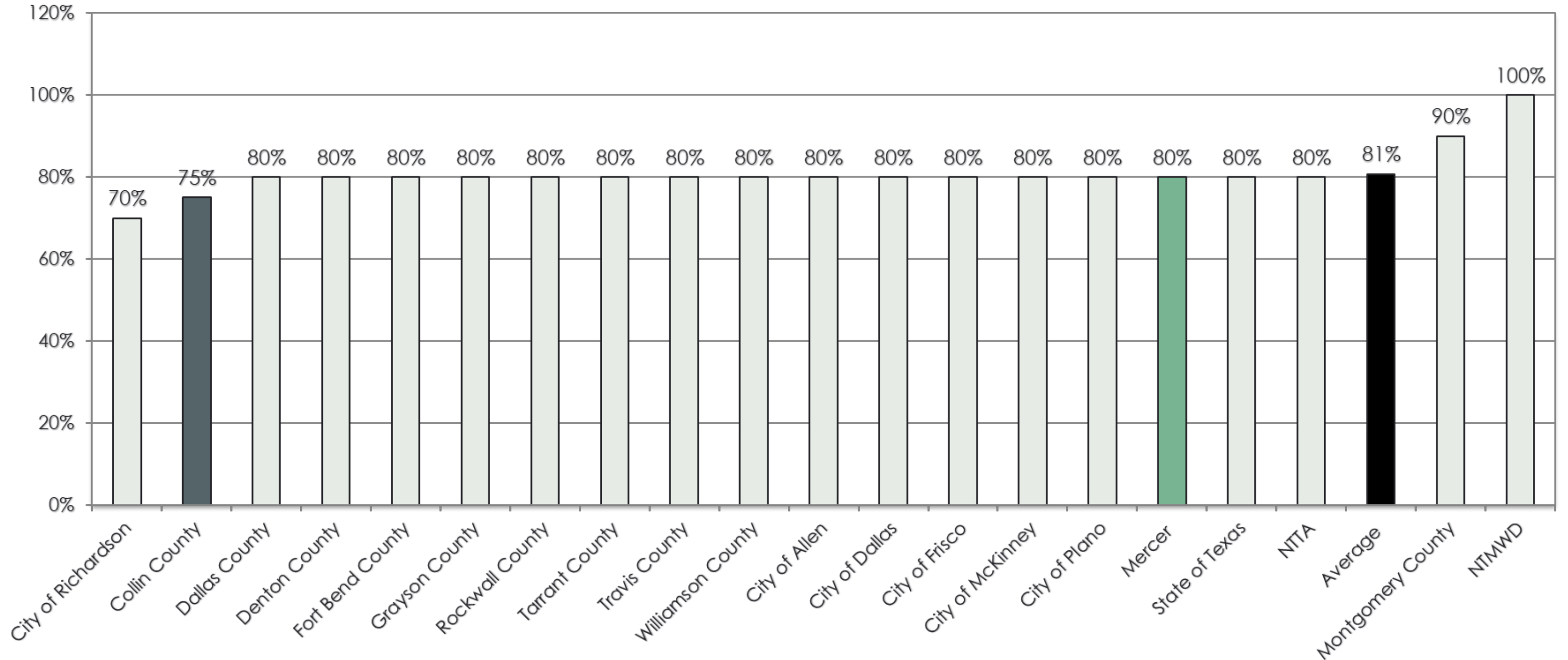
# PREMIUM MEDICAL PLAN SPECIALIST CO-PAY



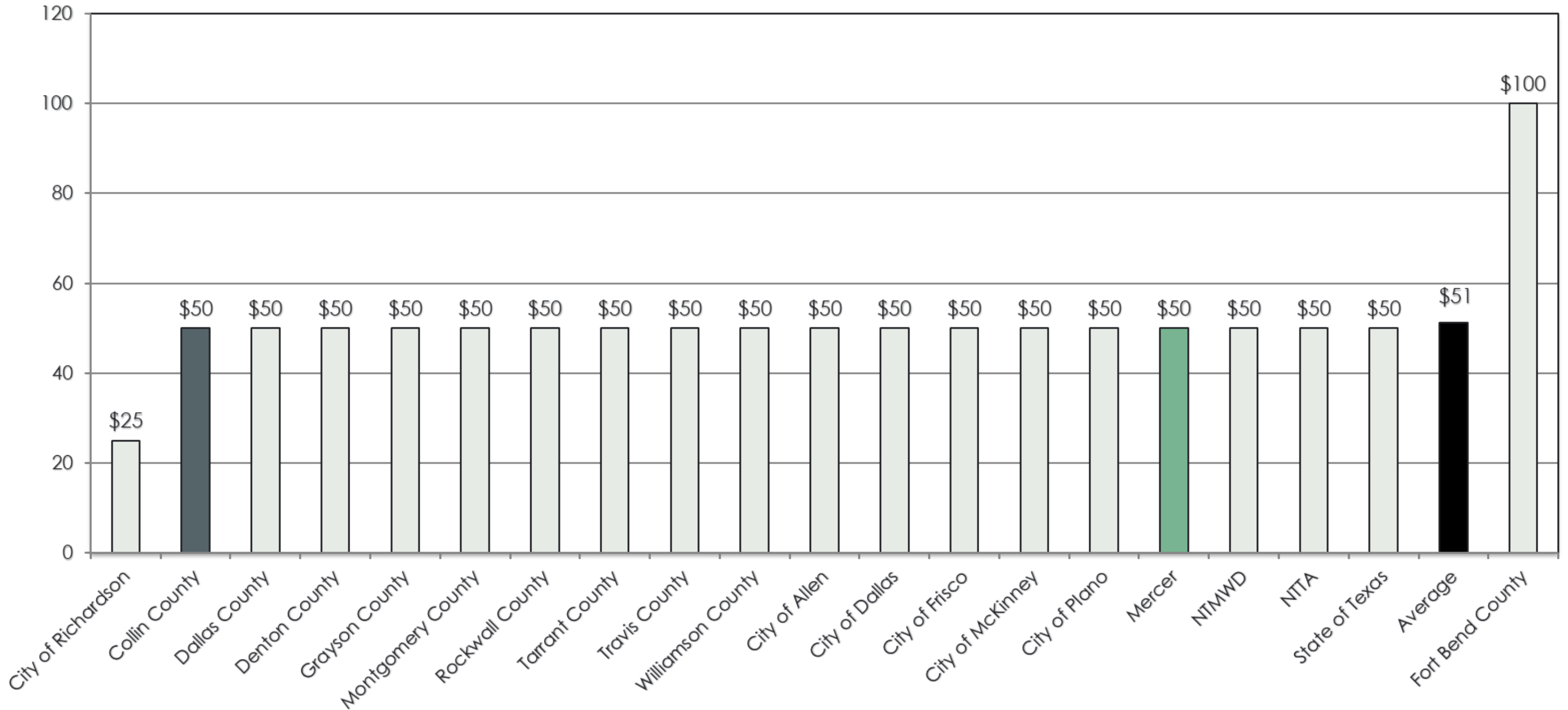


# PREMIUM MEDICAL PLAN

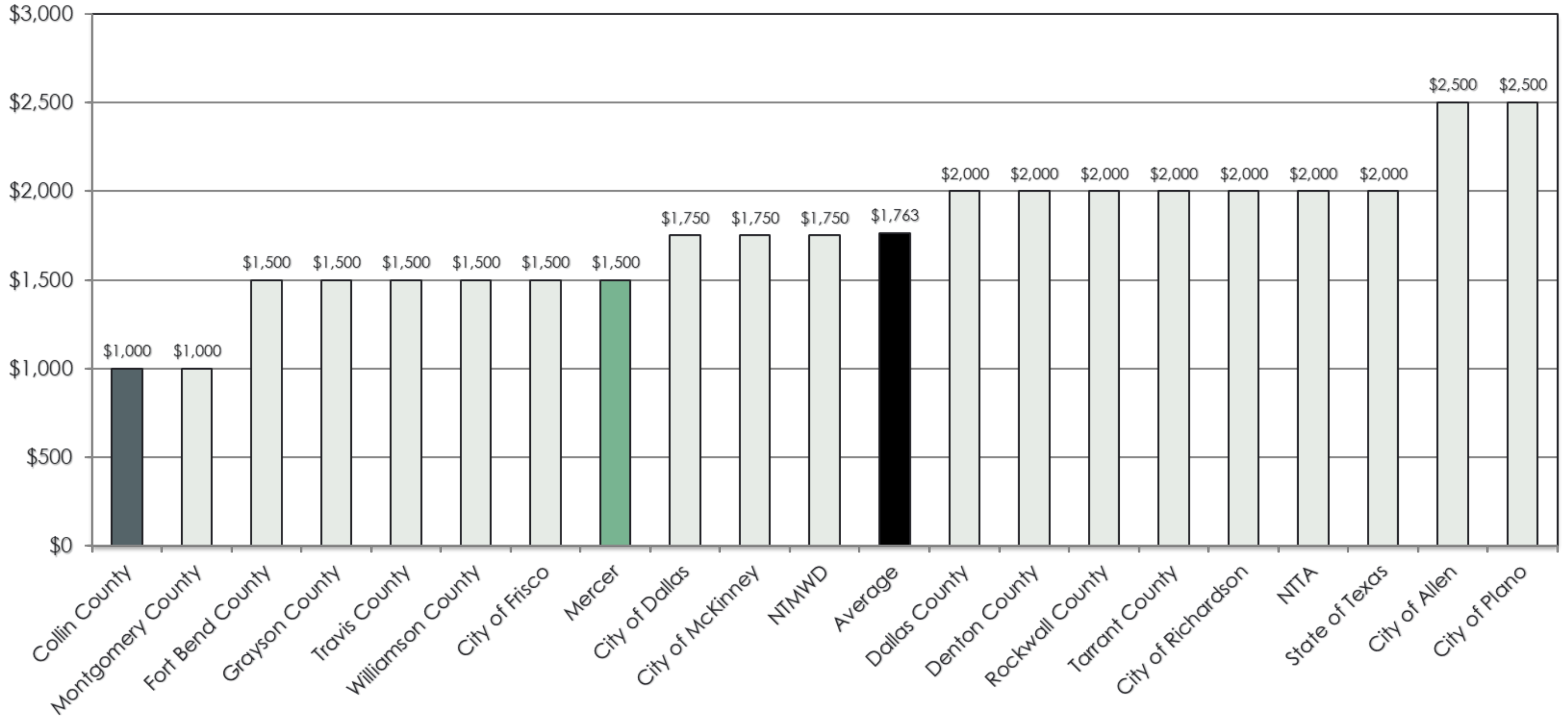
## COINSURANCE % PAID - IN-NETWORK



# DENTAL PLAN DEDUCTIBLES

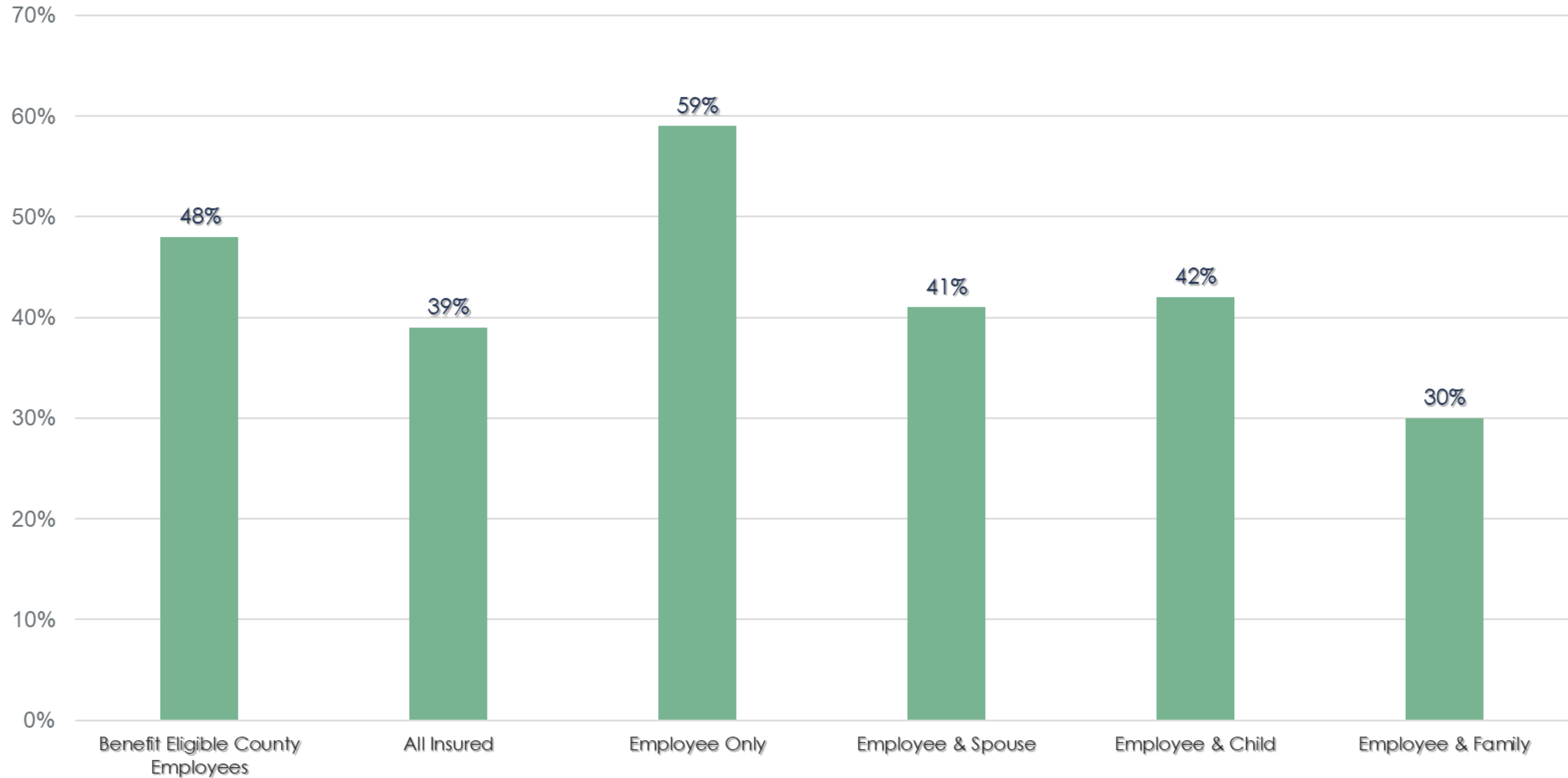


# DENTAL PLAN MAXIMUMS

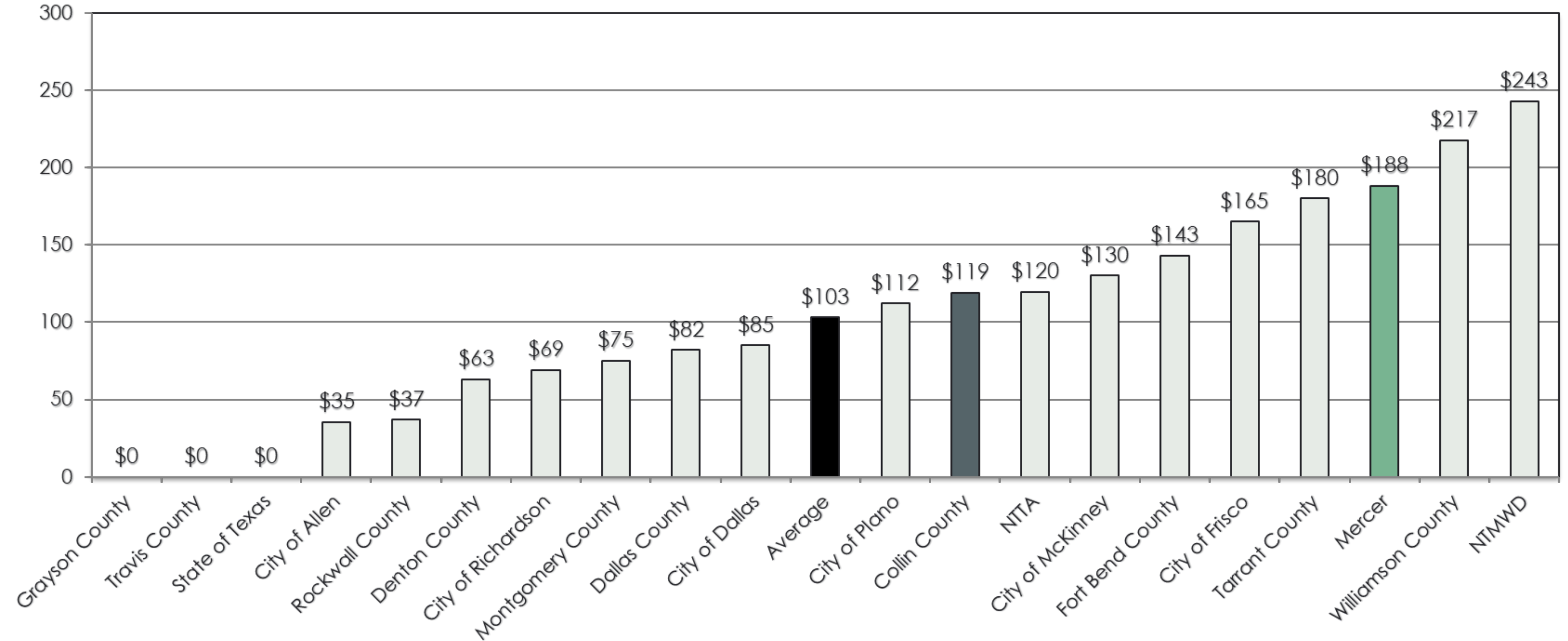


# **MEDICAL AND DENTAL EMPLOYEE PREMIUM COMPARISONS**

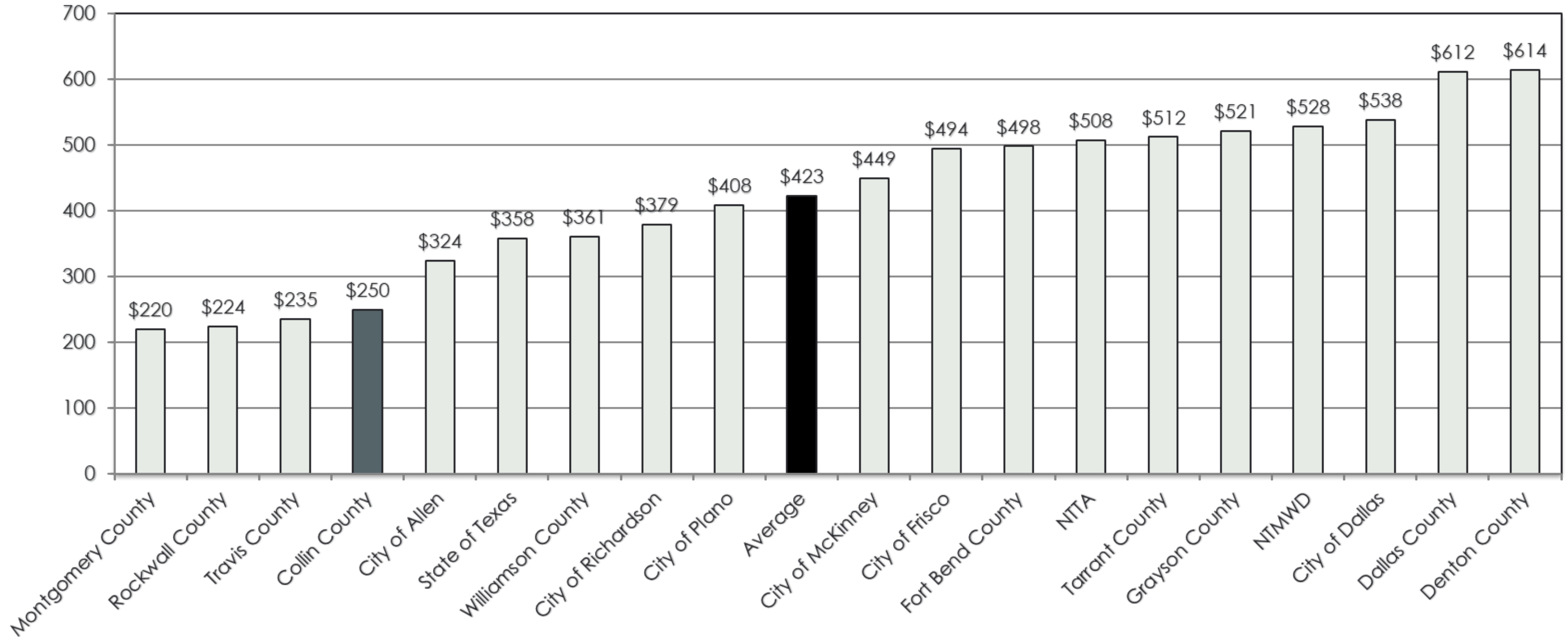
# PERCENTAGE OF EMPLOYEES WITH SALARIES UNDER \$60,000



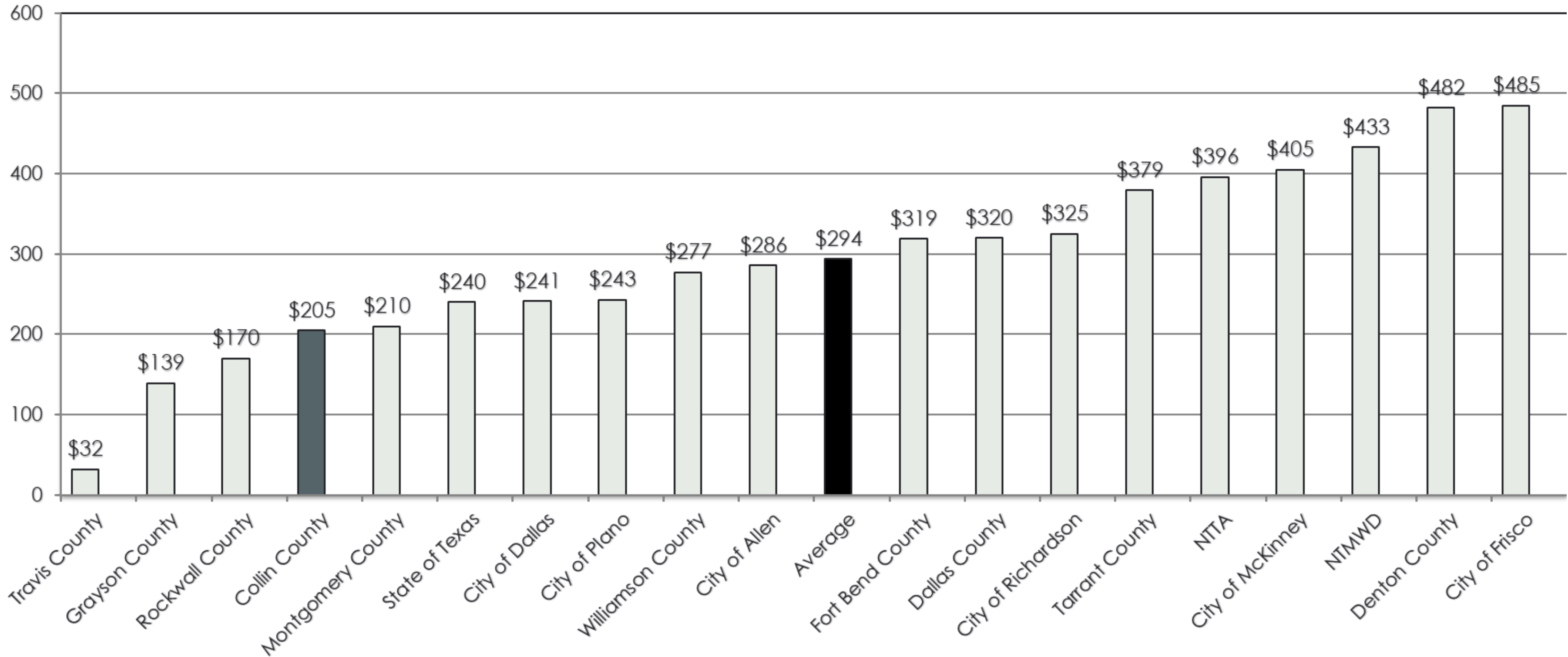
# PREMIUM MEDICAL PLAN EMPLOYEE ONLY COVERAGE COST/MONTH



# PREMIUM MEDICAL PLAN EMPLOYEE & SPOUSE COVERAGE COST/MONTH

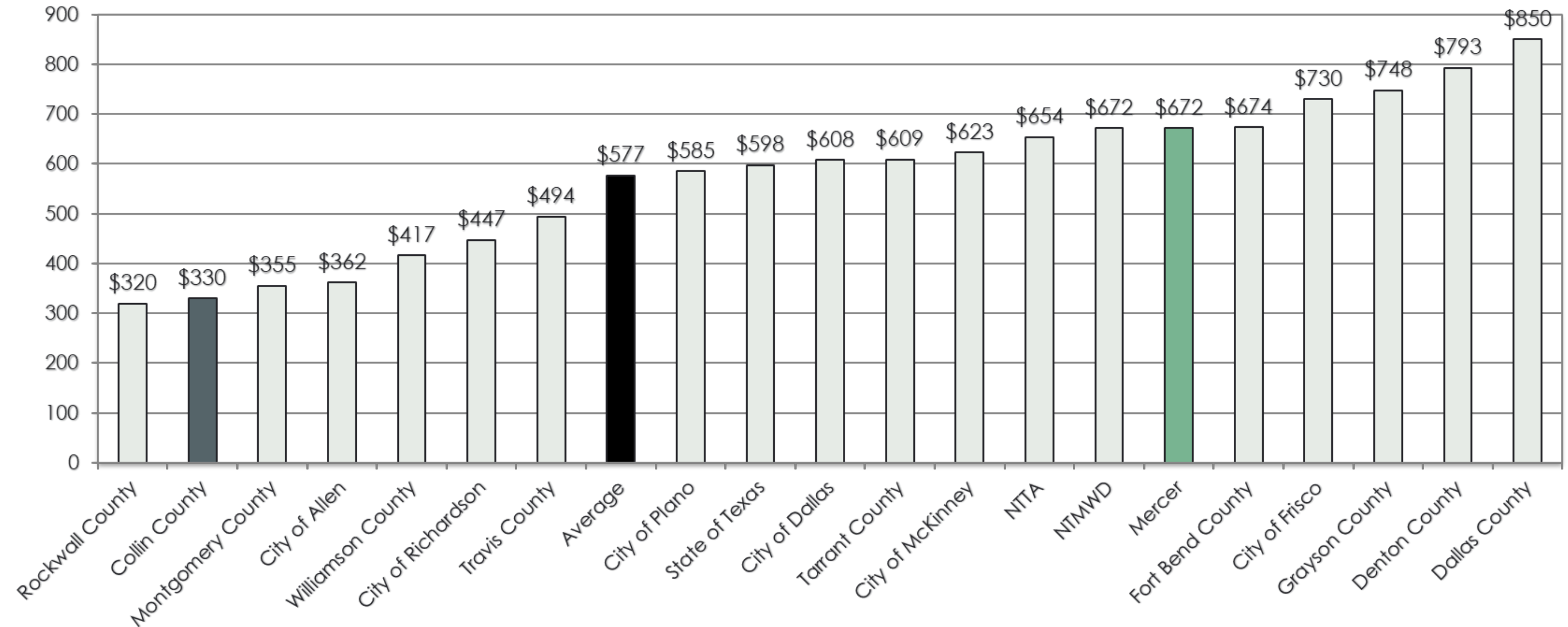


# PREMIUM MEDICAL PLAN EMPLOYEE & CHILD(REN) COVERAGE COST/MONTH



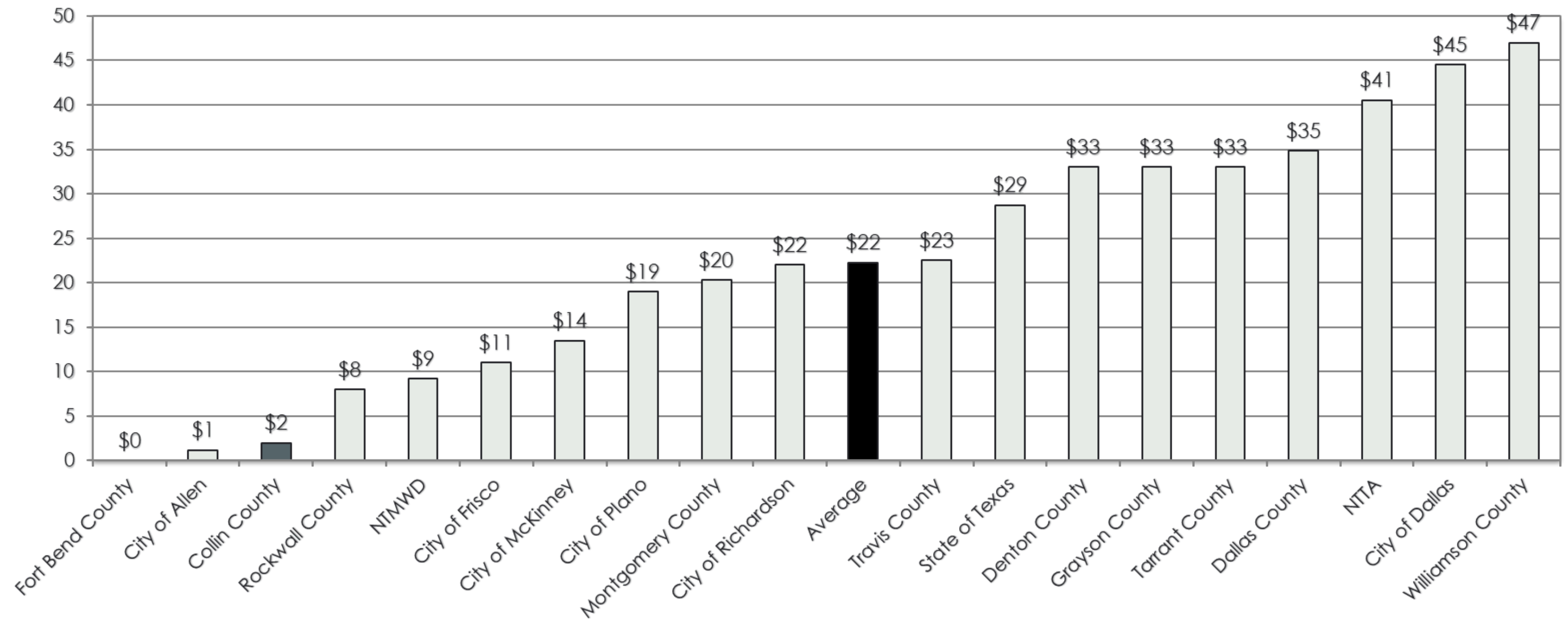


# PREMIUM MEDICAL PLAN EMPLOYEE & FAMILY COVERAGE COST/MONTH



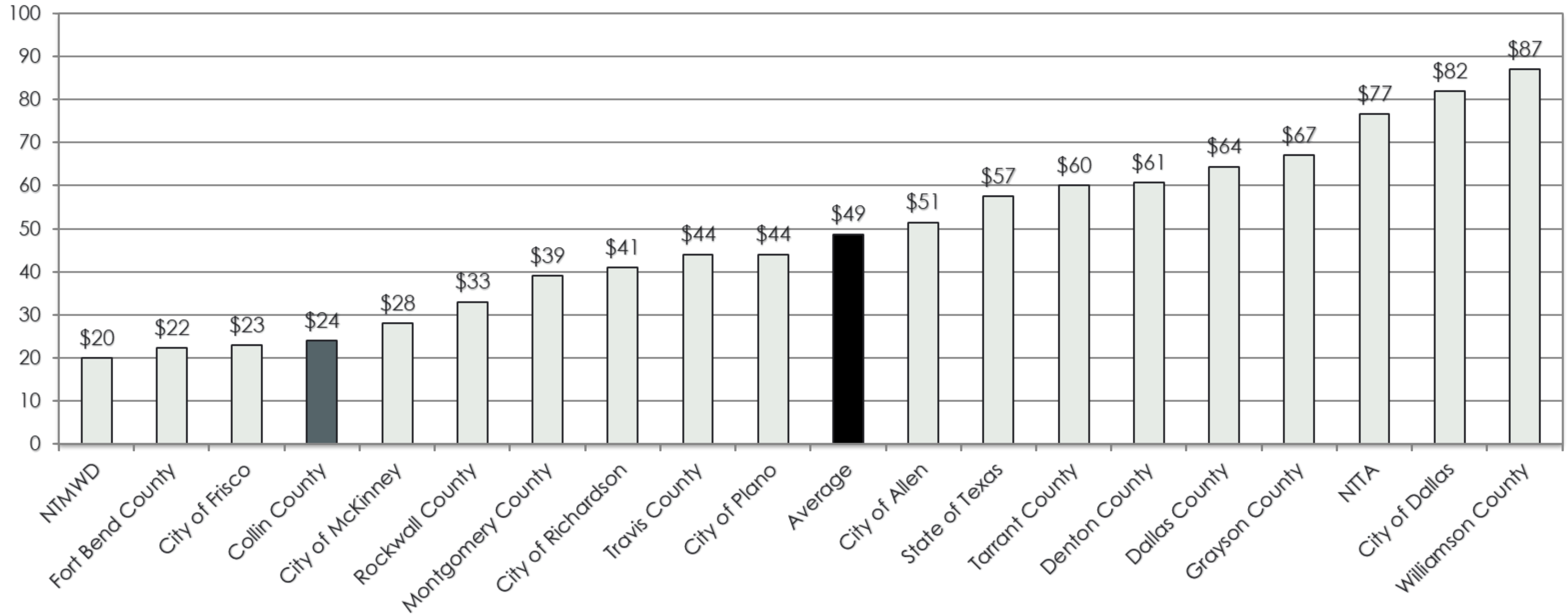
# DENTAL PLAN

## EMPLOYEE ONLY COVERAGE COST/MONTH



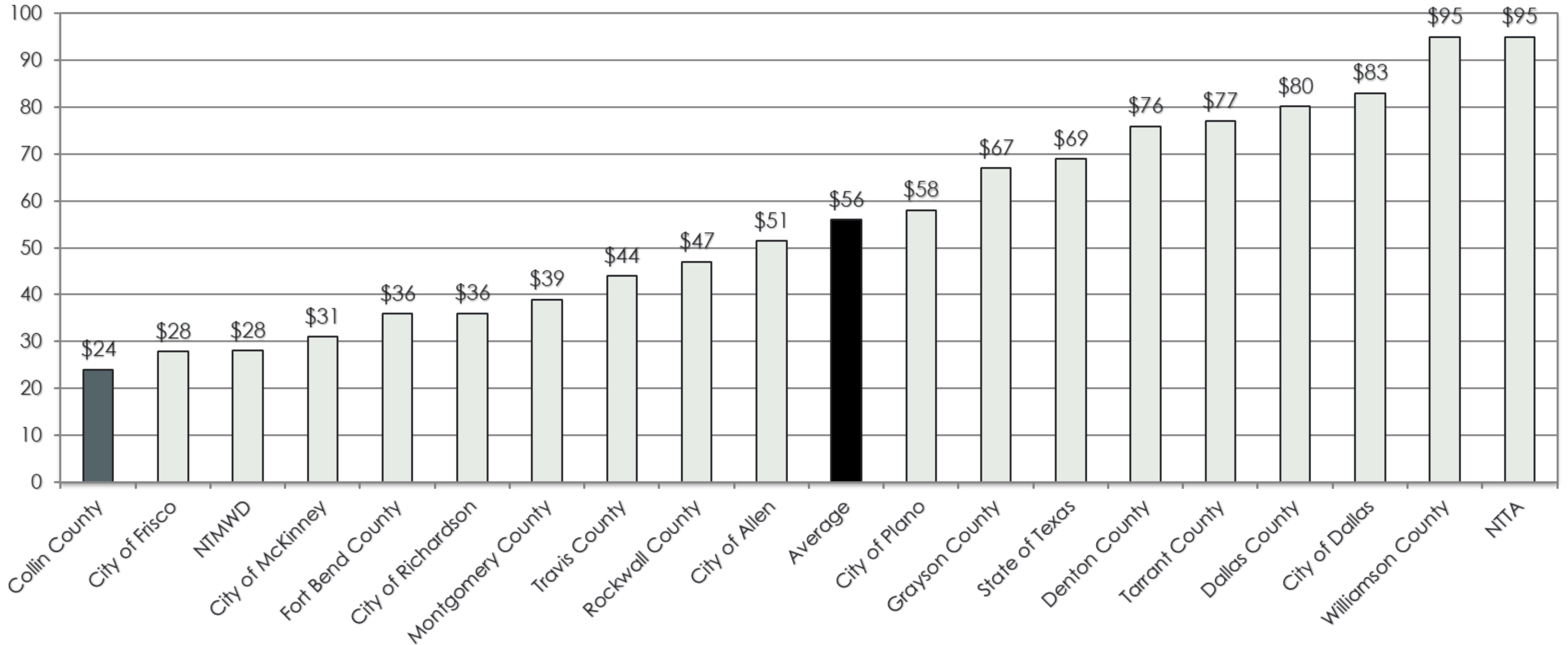
# DENTAL PLAN

## EMPLOYEE & SPOUSE COVERAGE COST/MONTH



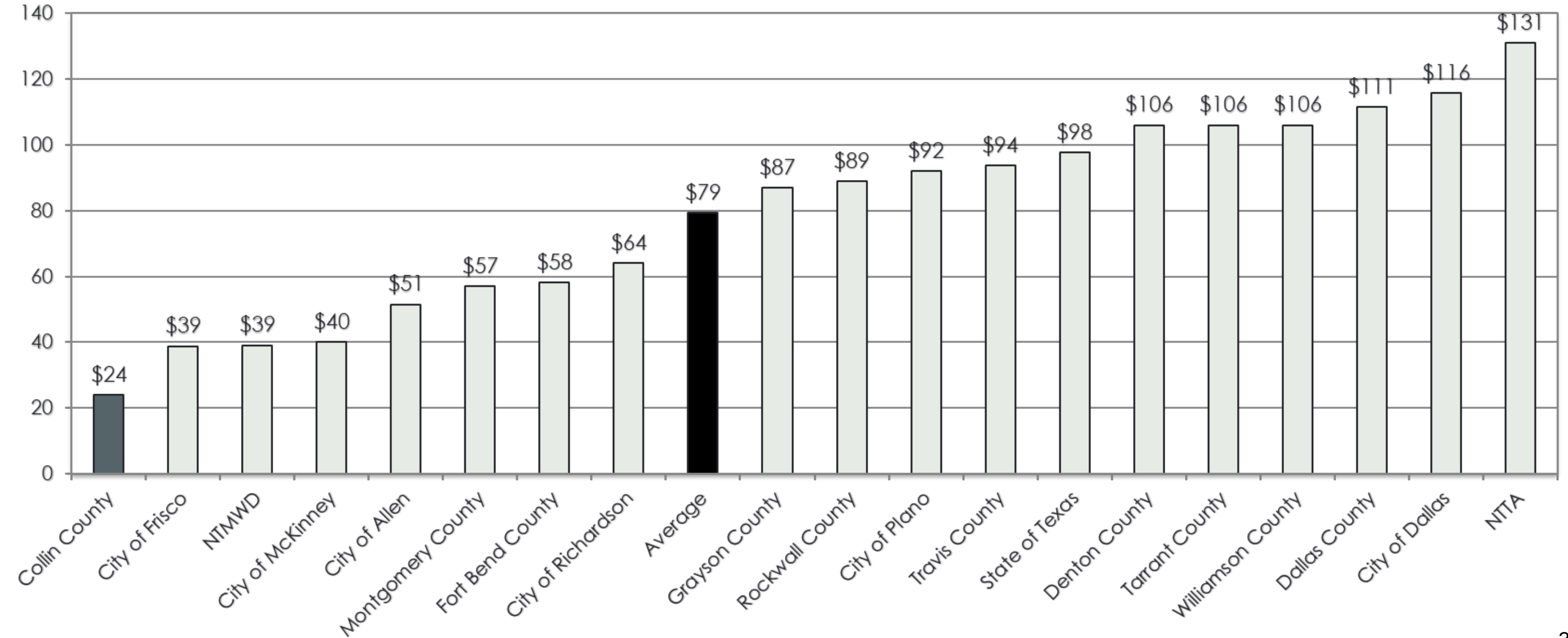
# DENTAL PLAN

## EMPLOYEE & CHILD(REN) COVERAGE COST/MONTH



# DENTAL PLAN

## EMPLOYEE & FAMILY COVERAGE COST/MONTH



**MEDICAL PLAN PREMIUM  
AND  
ENROLLMENT INFORMATION**

# 2023 ACTIVE FULL-TIME EMPLOYEE MONTHLY INSURANCE PLAN RATES AND ENROLLMENT\*

Medical Coverage Level	Advantage Premium Discount EE Cost	Advantage Standard Premium EE Cost	Advantage Premium Surcharge EE Cost	Advantage Plus Premium Discount EE Cost	Advantage Plus Standard Premium EE Cost	Advantage Plus Premium Surcharge EE Cost
EE Only	\$65 (123)	\$90 (98)	\$115 (74)	\$94 (208)	\$119 (36)	\$144 (64)
EE & Spouse	\$160 (29)	\$185 (9)	\$210 (12)	\$225 (86)	\$250 (7)	\$275 (43)
EE & Child(ren)	\$120 (64)	\$145 (16)	\$170 (33)	\$180 (105)	\$205 (4)	\$230 (30)
EE & Family	\$220 (91)	\$245 (25)	\$270 (47)	\$305 (200)	\$330 (17)	\$355 (86)
Total	307	148	166	599	64	223

\*As of December 2023

# ADVANTAGE PLAN PREMIUM HISTORY

## FOR FULL-TIME EMPLOYEES

Plan	Medical Coverage Level	2016	2017	2018	2019	2020	2021	2022	2023	2024
Advantage Premium Discount (Wellness Completed)	EE Only	\$65	\$65	\$65	\$65	\$65	\$65	\$65	\$65	\$65
	EE & Spouse	\$160	\$160	\$160	\$160	\$160	\$160	\$160	\$160	\$160
	EE & Child(ren)	\$120	\$120	\$120	\$120	\$120	\$120	\$120	\$120	\$120
	EE & Family	\$220	\$220	\$220	\$220	\$220	\$220	\$220	\$220	\$220
Advantage Standard Premium (New Hire)	EE Only	\$90	\$90	\$90	\$90	\$90	\$90	\$90	\$90	\$90
	EE & Spouse	\$185	\$185	\$185	\$185	\$185	\$185	\$185	\$185	\$185
	EE & Child(ren)	\$145	\$145	\$145	\$145	\$145	\$145	\$145	\$145	\$145
	EE & Family	\$245	\$245	\$245	\$245	\$245	\$245	\$245	\$245	\$245
Advantage Premium Surcharge (Wellness Not Completed)	EE Only	\$90	\$90	\$90	\$90	\$90	\$90	\$90	\$115	\$115
	EE & Spouse	\$210	\$210	\$210	\$210	\$210	\$210	\$210	\$210	\$210
	EE & Child(ren)	\$170	\$170	\$170	\$170	\$170	\$170	\$170	\$170	\$170
	EE & Family	\$270	\$270	\$270	\$270	\$270	\$270	\$270	\$270	\$270



# ADVANTAGE PLUS PLAN PREMIUM HISTORY

## FOR FULL-TIME EMPLOYEES

<b>Plan</b>	<b>Medical Coverage Level</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>
Advantage Plus Premium Discount (Wellness Completed)	EE Only	\$94	\$94	\$94	\$94	\$94	\$94	\$94	\$94	\$94
	EE & Spouse	\$225	\$225	\$225	\$225	\$225	\$225	\$225	\$225	\$225
	EE & Child(ren)	\$180	\$180	\$180	\$180	\$180	\$180	\$180	\$180	\$180
	EE & Family	\$305	\$305	\$305	\$305	\$305	\$305	\$305	\$305	\$305
Advantage Plus Standard Premium (New Hire)	EE Only	\$119	\$119	\$119	\$119	\$119	\$119	\$119	\$119	\$119
	EE & Spouse	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250
	EE & Child(ren)	\$205	\$205	\$205	\$205	\$205	\$205	\$205	\$205	\$205
	EE & Family	\$330	\$330	\$330	\$330	\$330	\$330	\$330	\$330	\$330
Advantage Plus Premium Surcharge (Wellness Not Completed)	EE Only	\$144	\$144	\$144	\$144	\$144	\$144	\$144	\$144	\$144
	EE & Spouse	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275
	EE & Child(ren)	\$230	\$230	\$230	\$230	\$230	\$230	\$230	\$230	\$230
	EE & Family	\$355	\$355	\$355	\$355	\$355	\$355	\$355	\$355	\$355

# **ADDITIONAL INFORMATION**

# PLAN DEMOGRAPHICS\*

		Advantage Medical Plan	Advantage Plus Medical Plan	Total
<b>Total Enrolled</b>		602	923	1,525
<b>Gender</b>	Male	299 (50%)	459 (50%)	758 (50%)
	Female	303 (50%)	464 (50%)	767 (50%)
<b>Salary Level</b>	Under \$60,000	350 (58%)	331 (36%)	681 (45%)
	Over \$60,000	252 (42%)	592 (64%)	844 (55%)
<b>Age</b>	30 and younger	178 (30%)	111 (12%)	289 (19%)
	31 - 40	151 (25%)	175 (19%)	326 (21%)
	41 - 50	145 (24%)	249 (27%)	394 (26%)
	51 - 60	108 (18%)	265 (29%)	373 (24%)
	61+	20 (3%)	123 (13%)	143 (9%)

\*As of December 2023

# EMPLOYEE CONTRIBUTION PERCENTAGE SURVEY

## Percent Paid by Employee for Employee Coverage

Collin County: 11%  
County Average: 9%  
City Average: 12%  
Other Entity Average: 12%

## Percent Paid by Employee for Employee and Spouse Coverage

Collin County: 11%  
County Average: 22%  
City Average: 26%  
Other Entity Average: 26%

## Percent Paid by Employee for Employee and Child Coverage

Collin County: 10%  
County Average: 16%  
City Average: 22%  
Other Entity Average: 24%

## Percent Paid by Employee for Employee and Family Coverage

Collin County: 12%  
County Average: 24%  
City Average: 25%  
Other Entity Average: 28%

**Private Sector Average: 23%**

**County average does not include Collin County.**

# RETIREE INSURANCE

- Employers are required to report employer contributions to retiree benefits on their Comprehensive Annual Financial Report as a liability due to GASB rules.

Monthly Premium	Employee Only	Employee/ Spouse	Employee/ Child(ren)	Employee/ Family
2023	\$1,035	\$2,067	\$1,901	\$2,503
2022	\$1,029	\$2,055	\$1,890	\$2,489
2021	\$932	\$1,862	\$1,713	\$2,256

Collin County charges the actuarial cost for all retirees that elected coverage after 5/31/2010.

Retiree insurance costs are based on retirees claim experience only.

0 new enrollment in retiree medical coverage in 2023.

A total of 4 retirees were enrolled in medical insurance as of 12/1/2023.

Retiree costs increased from 2022 to 2023 by an average of .6%.

# AFFORDABLE CARE ACT

Collin County's Advantage plan meets affordability and coverage requirements; must re-evaluate annually.

A plan is considered affordable if the employee's required contribution for self-only coverage does not exceed the affordability percentage index set by the IRS each year. Collin County's plans meet this requirement.

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Minimum coverage requires a plan to cover 60% of health care costs.  
The Advantage plan covers 79.2% of health care costs.

In-network deductibles, in-network co-pays, and prescription costs apply to annual out-of-pocket expense limits.

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## 1094/1095 IRS Tax Forms

Subject to penalties of up to \$310 per return with a maximum penalty of \$3,783,000

## Additional Fees

PCORI - \$3.00 per covered member fee for 2023. Payment was made in May 2024 for \$8,172.00.



Eligible employees can receive a \$200 wellness payment and \$25 monthly insurance discount if they complete all of the following requirements:



Annual Physical



Cholesterol Screening



Well Man/Woman Exam



Physician-Identified  
Body Mass Index (BMI)



UHC Online Health  
Assessment (Rally)

# WELLNESS



Our wellness program is currently ACA and HIPAA compliant as it is participatory, not contingent upon achieving a particular health status, and incentives are below the maximum allowable threshold.



Per UnitedHealthcare,  
Collin County's 2023  
Wellness Utilization:

**66%**



**2%**

Above the norm

# 2023 BMI STATISTICS\*

Category	BMI	Employee		Spouse		Total	
		Counts	% of Total Employees	Counts	% of Total Spouses	Counts	% of Total
Underweight	Below 18.5	4	0.4%	6	1%	10	0.6%
Normal	18.5 – 24.99	177	16%	77	16%	254	16%
Overweight	25.0 – 29.99	339	31%	167	35%	506	32%
Obese	30+	588	53%	232	48%	820	52%
<b>Total</b>		<b>1,108</b>		<b>482</b>		<b>1,590</b>	

\*Numbers are based on members who participated in the wellness discount program.



# COLLIN COUNTY, TEXAS AND U.S. BMI COMPARISON

Category	BMI	U.S. 2022	Texas 2022	Collin County 2023	Difference U.S.	Difference Texas
Underweight	Below 18.5	2%	2%	1%	-1%	-1%
Normal	18.5 - 24.99	30%	28%	16%	-14%	-12%
Overweight	25.0 - 29.99	34%	35%	32%	-2%	-3%
Obese	30+	34%	36%	52%	18%	16%

# ITEMS FOR CONSIDERATION

- Update ER copay
- Insurance premium changes
- Add a third person for deductible and out of pocket maximum
- Include weight loss surgery in benefits offered

