

Collin County Benefits

2025 Presentation for FY2026 Budget



FISCAL YEAR 2024 BENEFITS COSTS

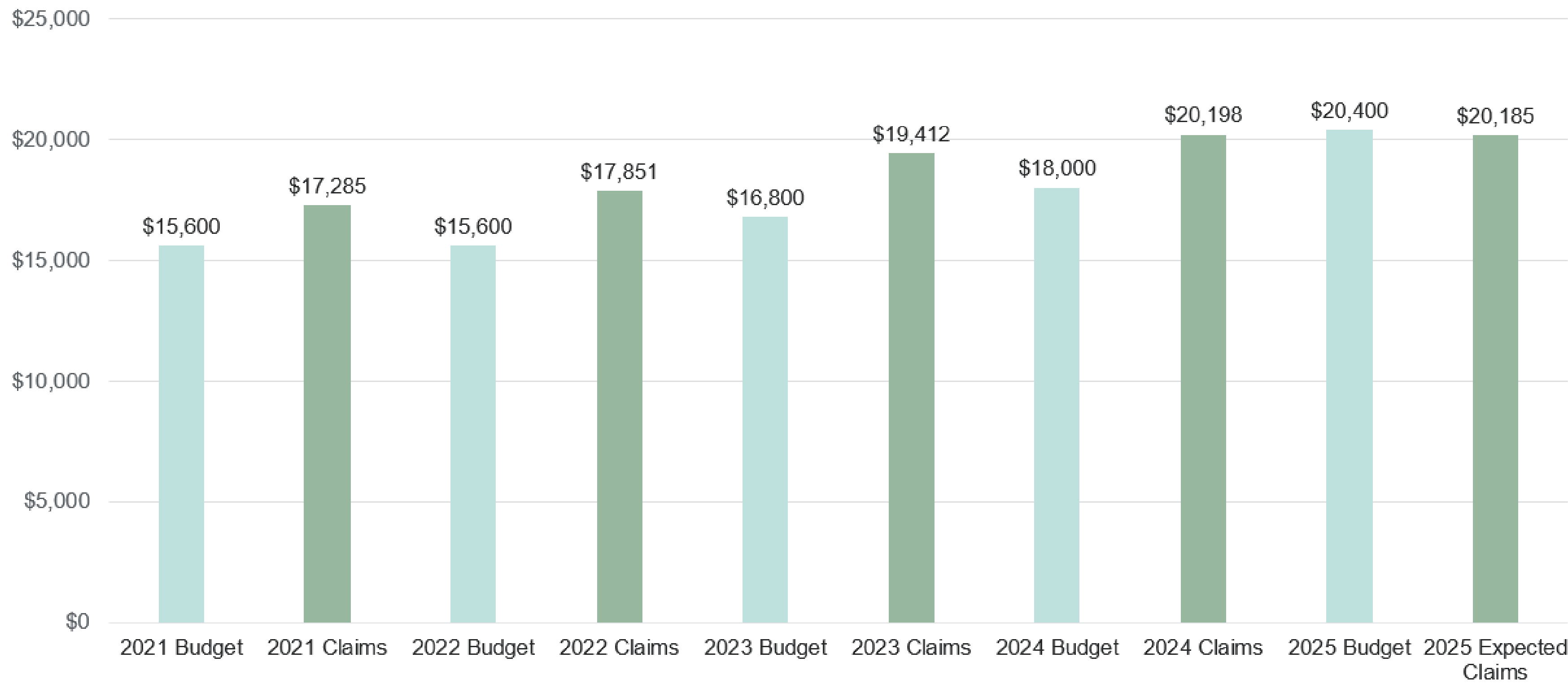
(Does not include stop loss reimbursements)

Medical and Prescription	2023 Costs	2024 Costs
Total Claims Cost	\$33,918,562	\$39,899,701
Employees Pay	\$3,320,994 (10%)	\$3,421,537 (9%)
County Pays	\$30,597,568 (90%)	\$36,478,164 (91%)
Average # of Covered Subscribers	1,495	1,545

	2020	2021	2022	2023	2024
Employee Pays	12%	10%	11%	10%	9%
Employer Pays	88%	90%	89%	90%	91%

FISCAL YEAR BUDGET VS. CLAIMS PER EMPLOYEE

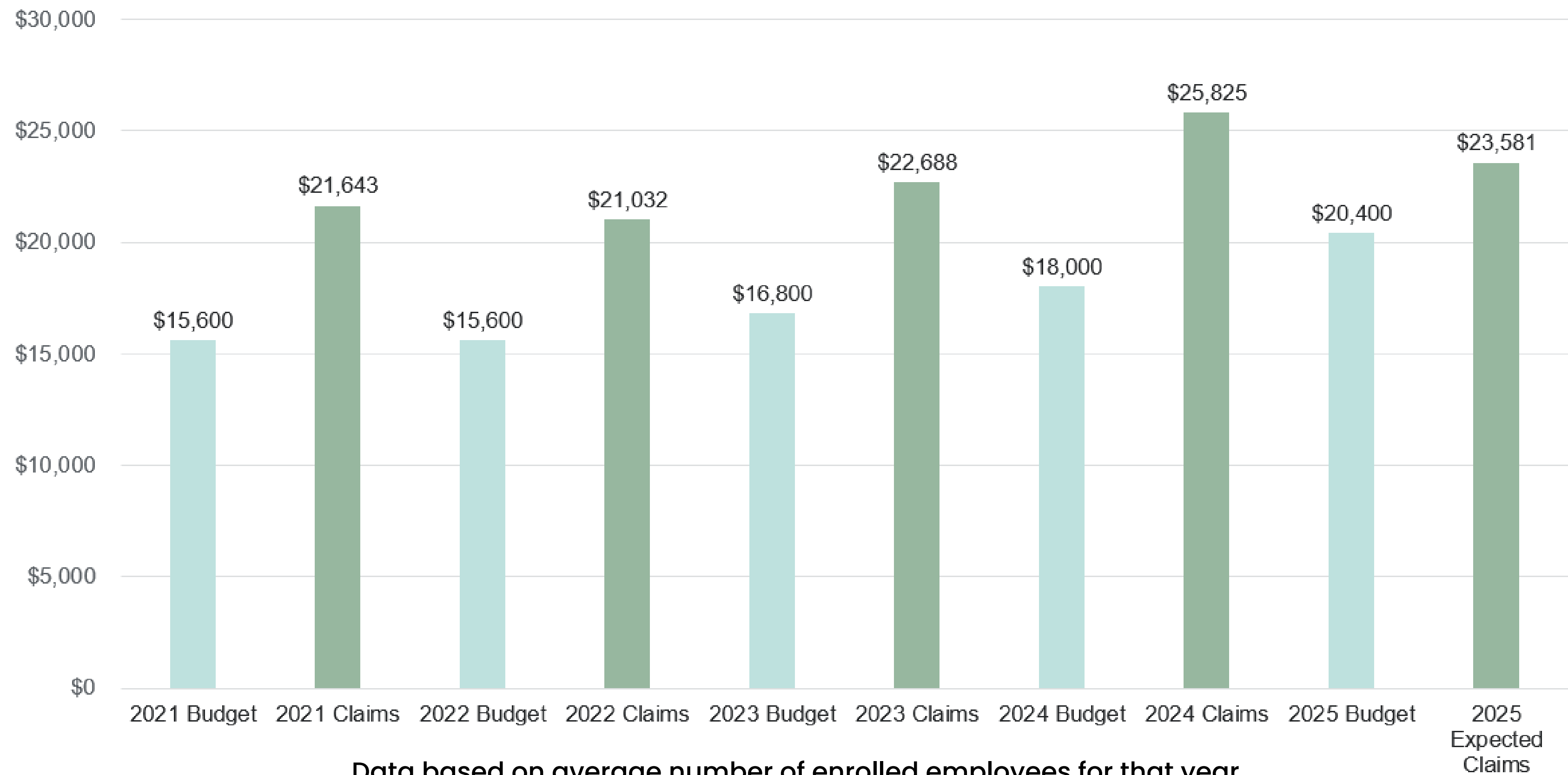
(with stop loss reimbursements)



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

FISCAL YEAR BUDGET VS. CLAIMS PER EMPLOYEE

(without stop loss reimbursements)



2024 CLAIMS INFORMATION

Average Insured Members: 3,700



3% increase

For every insured employee, we also cover an average of 1.37 dependents.

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



4% Increase

Utilization of medical benefits:

98%

- Catastrophic cases are those that exceed \$50,000.
- 51% of our claims cost was due to high cost claimants, which is 20% higher than the norm. These numbers include pharmacy spend.

- 127 claims were over \$50,000 in 2024.
 - 68 claims were between \$50,000 and \$99,999.
 - 41 claims were between \$100,000 and \$199,999.
 - 15 claims were over \$200,000.
 - 3 claims were over \$500,000

CATASTROPHIC CASES DETAILS

2024: 127 catastrophic cases.

52% were employees.



20% had a diagnosis of diabetes.



29% had no prior health indicators.

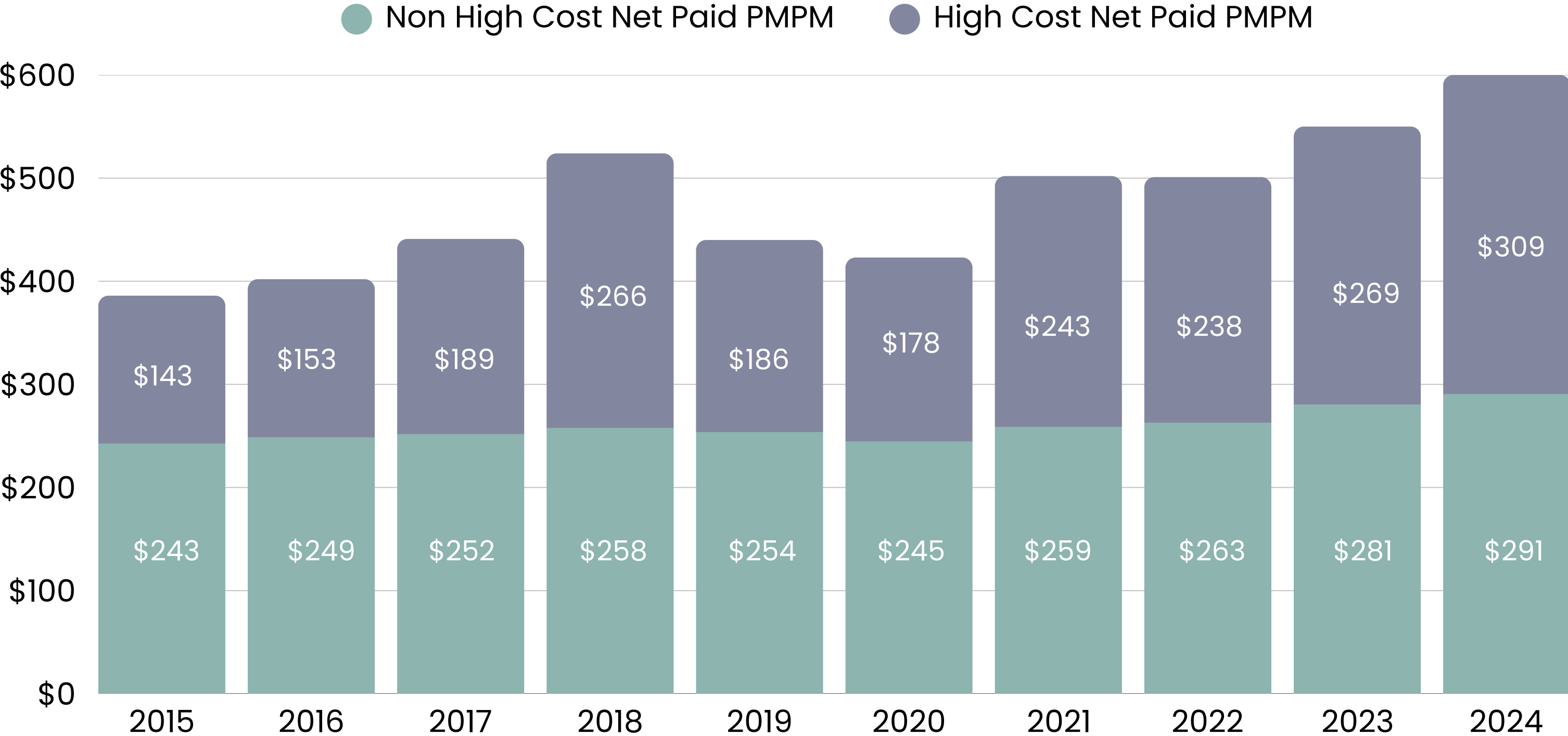


31% were ongoing catastrophic cases from 2023.



3% of members considered as catastrophic and drove 51% of total spend.

MEDICAL NET PAID PER MEMBER PER MONTH (PMPM) HISTORICAL TREND



- High Cost Net Paid PMPM is 116% higher than 10 years ago.
- Non-High Cost Net Paid PMPM is 20% higher than 10 years ago.

DIABETES

12%

Insured adults
had a diabetes
diagnosis.

27%

Pharmacy paid
was for diabetes.

24%

Total plan spend
for adults with
diabetes.

93%

Members with
diabetes have
other comorbid
conditions.

TOP DIAGNOSIS CATEGORIES

BY COST

Diagnosis	Claimants	Dollars	Cost/Claimant	Catastrophic Dollars %
Circulatory System	774 	\$4,686,581 	\$6,055 	83% 
Musculoskeletal System	986 	\$3,801,995 	\$3,856 	59% 
Other Conditions	2,799 	\$2,454,600 	\$877 	20% 
Neoplasm	383 	\$2,004,412 	\$5,233 	78% 
Nervous System	1,133 	\$1,897,577 	\$1,675 	51% 

TOP DIAGNOSIS CATEGORIES

Circulatory System

- Claimants increased 1%.
- Cost of claims increased 138%.
- Our number of claimants is 14% lower than our peers and our cost per claim is 149% higher.
- Cost of claims is 18% of total medical paid.

Musculoskeletal

- Claimants increased 3%.
- Cost of claims increased 17%.
- Our number of claimants is 12% lower than our peers and our cost per claim is 75% higher.
- Cost of claims is 14% of total medical paid.

Other Conditions

- Claimants increased 5%.
- Cost of claims increased 11%.
- Our number of claimants is 9% higher than our peers and our cost per claim is 31% higher.
- Cost of claims is 9% of total medical paid.

Neoplasms

- Claimants increased 0.3%.
- Cost of claims decreased 16%.
- Our number of claimants is 23% lower than our peers and our cost per claim is on average 19% lower.
- Cost of claims is 8% of total medical paid.

Nervous System

- Claimants decreased 4%.
- Cost of claims increased 14%.
- Our number of claimants is 2% higher than our peers and our cost per claim is 43% higher.
- Cost of claims is 7% of total medical paid.

Catastrophic cases including pharmacy (those over \$50,000) net paid PMPM increased 10%.

CATASTROPHIC COST DRIVERS

Circulatory System was the highest cost driver and catastrophic spend increased 237% from last year.

☆ Circulatory System	• 14 members • Claims totaled just under \$4 million • Made up 28% of the medical catastrophic claim cost
☆ Musculoskeletal	• 23 members • Claims totaled just over \$2 million • Made up 16% of the medical catastrophic claim cost
☆ Neoplasms	• 13 members • Claims totaled over \$1.5 million • Made up 11% of the medical catastrophic claim cost
☆ Nervous System	• 14 members • Claims totaled just under \$1 million • Made up 7% of the medical catastrophic claim cost
☆ Digestive System	• 12 members • Claims totaled just over \$800,000 • Made up 6% of the medical catastrophic claim cost

- Those with more than \$50,000 in medical net payments represent 3% of claimants and 51% of medical costs.
- Net paid per ER visit increased 5% and is 32% higher than the norm.

CALENDAR YEAR

STOP LOSS

	2020	2021	2022	2023	2024
Stop Loss Fee	\$3,507,705	\$4,324,936	\$5,438,263	\$6,080,041	\$6,932,985
Stop Loss Reimbursement	\$3,655,140	\$6,491,064	\$5,454,147	\$5,214,600	\$8,291,156
Carrier Impact	-4%	-50%	-0.3%	14%	-20%

PHARMACY

Total Pharmacy Costs

\$10,477,068

26% of total costs



1%

Top 15 Drug Costs

\$5,541,600

53% of total pharmacy costs

Over the last five years:

Specialty drug payments:



59%

Non-specialty drug payments:



50%

Plan paid per prescription:



51%

PHARMACY

	2020	2021	2022	2023	2024
Total Spend	\$7,869,091	\$8,222,934	\$8,424,919	\$10,348,864	\$10,477,068
Change in Total Spend	31%	5%	2%	23%	1%
Employee Pays	\$686,379 (9%)	\$632,799 (8%)	\$628,738 (7%)	\$759,538 (7%)	\$729,492 (7%)
Employer Pays	\$7,182,712 (91%)	\$7,590,135 (92%)	\$7,796,181 (93%)	\$9,589,326 (93%)	\$9,747,576 (93%)

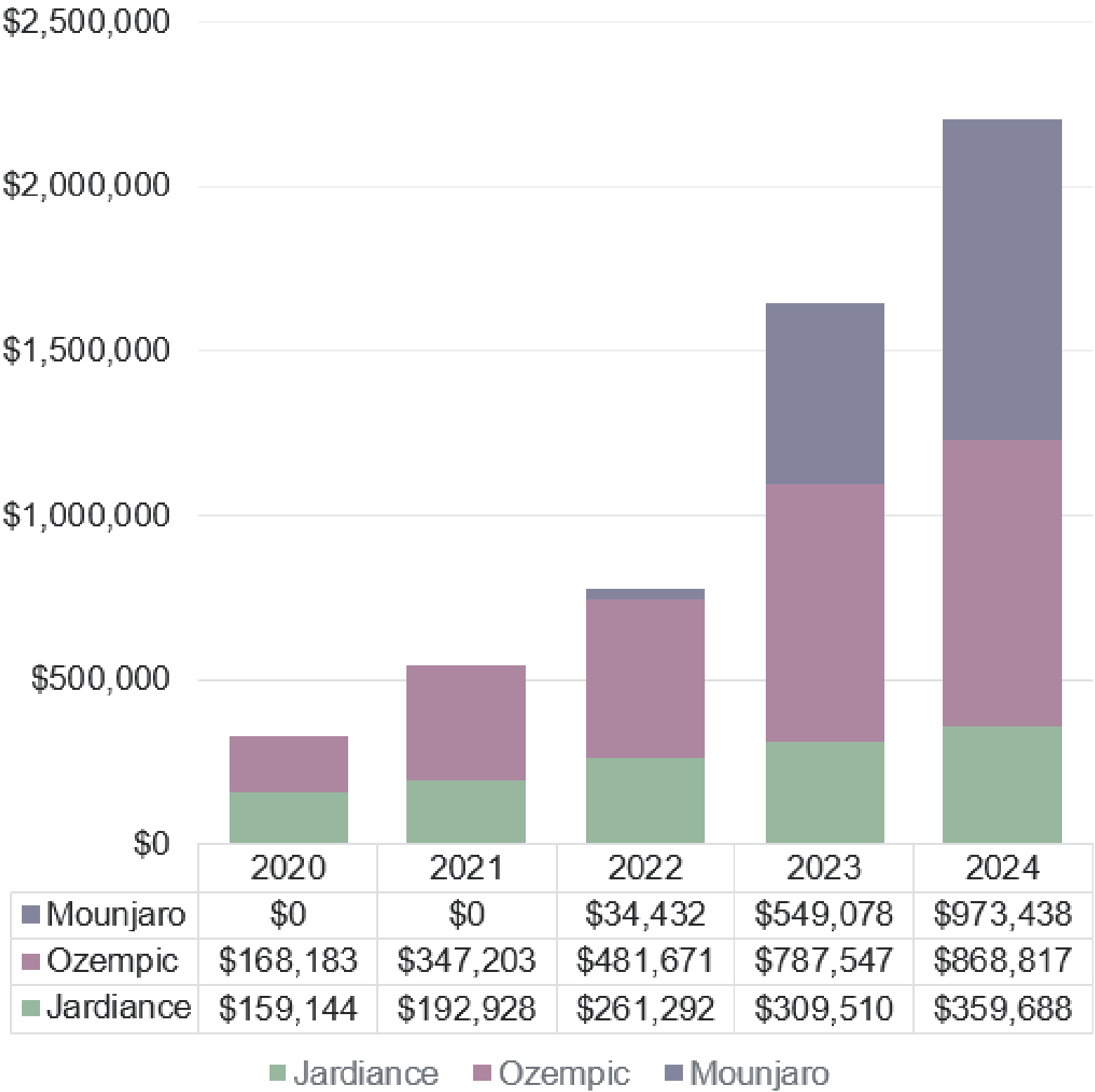
TOP 15 PRESCRIPTIONS BY NET PAID

Name of Prescription	Used to Treat	Tier	Members Using Prescription	Number of Prescriptions	Annual Cost of Prescription	Cost Per Prescription	Average Cost per Member
MOUNJARO	Diabetes	2	144	843	\$973,438	\$1,155	\$6,760
OZEMPIC	Diabetes	2	147	773	\$868,817	\$1,124	\$5,910
SKYRIZI PEN*	Inflammatory Conditions	2	7	23	\$506,217	\$22,009	\$72,317
STELARA*	Inflammatory Conditions	2	3	16	\$457,757	\$28,610	\$152,586
ENBREL SURECLICK*	Inflammatory Conditoins	2	7	55	\$417,685	\$7,594	\$59,669
HUMIRA PEN*	Inflammatory Conditions	3	4	45	\$405,467	\$9,010	\$101,367
JARDIANCE	Diabetes	2	73	315	\$359,688	\$1,142	\$4,927
KESIMPTA*	Multiple Sclerosis	2	3	33	\$296,168	\$8,975	\$98,723
COSENTYX SENSOREADY PEN*	Inflammatory Conditions	3	3	27	\$227,115	\$8,412	\$75,705
DUPIXENT*	Inflammatory Conditions	2	7	60	\$223,407	\$3,723	\$31,915
VERZENIO*	Oncology	2	1	13	\$209,598	\$16,123	\$209,598
RINVOQ*	Inflammatory Conditions	2	4	27	\$188,686	\$6,988	\$47,172
OFEV*	Respiratory, Misc	3	1	12	\$162,343	\$13,529	\$162,343
COSENTYX UNOREADY	Inflammatory Conditions	3	2	11	\$129,110	\$11,737	\$64,555
OTEZLA*	Inflammatory Conditions	2	4	25	\$116,104	\$4,644	\$29,026

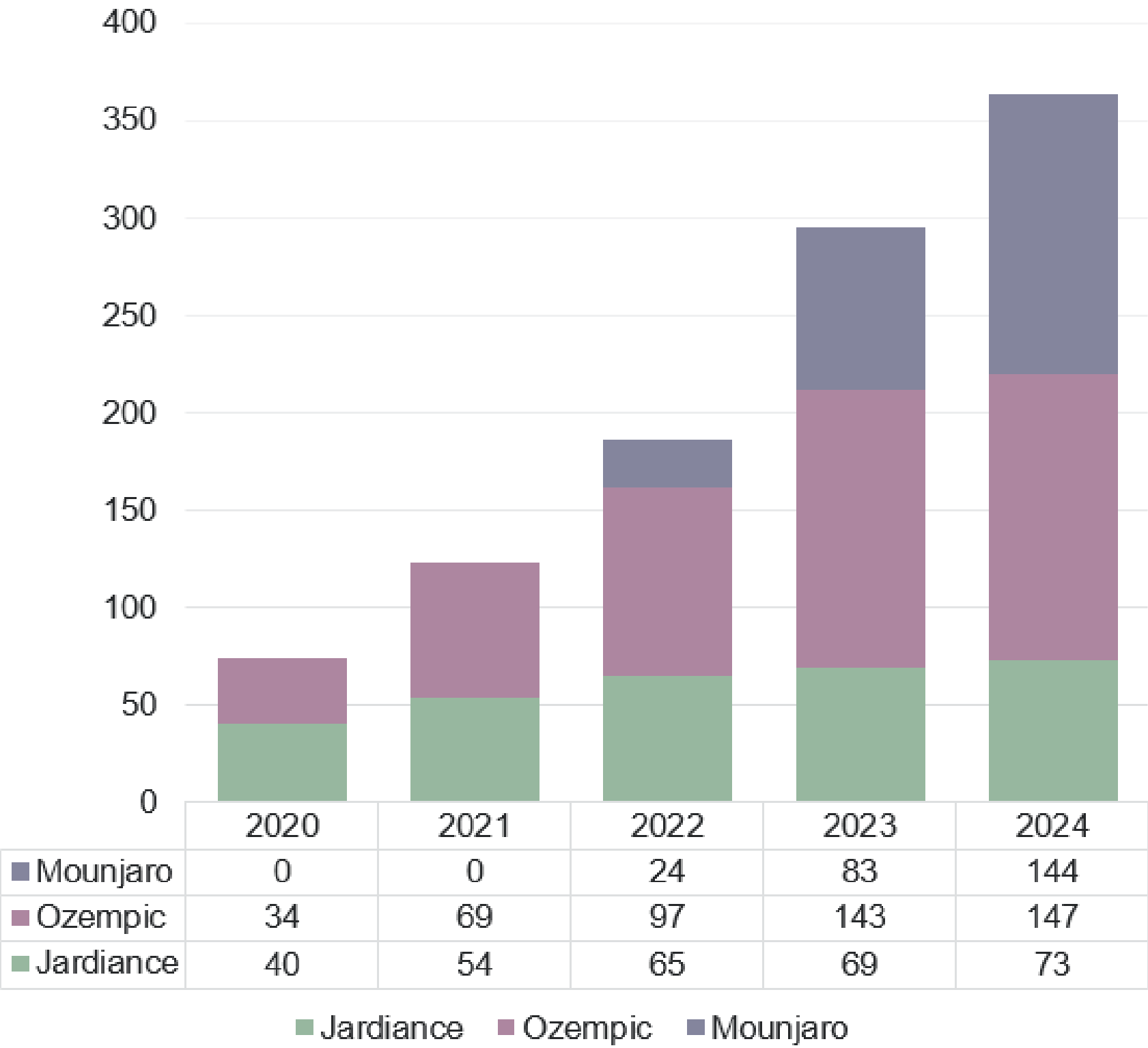
*Specialty Medications

GLP-1 PRESCRIPTIONS

PLAN PAID



NUMBER OF PATIENTS



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 2024 that health benefit costs have been pushed up for years by high-cost specialty drugs, and more recently, by GLP-1 medications. In 2024, annual average specialty drug cost per employee increased by 8%.

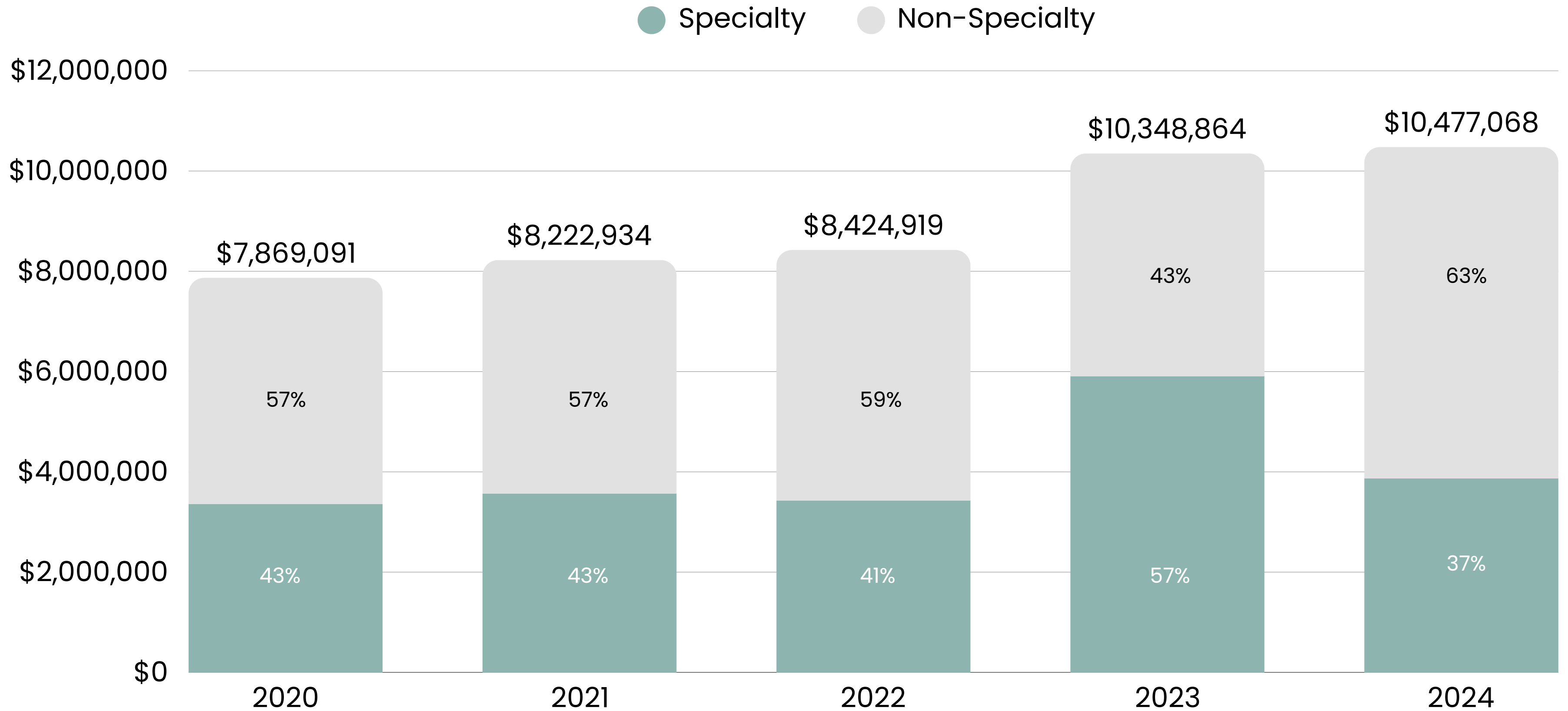
Specialty drug costs for our plan decreased from \$1,213 to \$1,112 monthly for each member.



- Top 5 specialty conditions represent 44% of total plan paid and 2% of total prescriptions.
- Specialty plan paid per prescription is 8% higher than peer.

Employees contributed 2% of specialty drug costs in 2024.

TOTAL PHARMACY COST



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 calculated as a percentage. The \$750 flat copay reflects what that percentage typically would cost the employee. It gives a clear, upfront cost for emergency room visits.

If an employee is admitted to the hospital from their emergency room visit, the \$750 copay is waived.

Primary Care Physician



For routine checkups, ongoing care, and managing chronic conditions.

Convenience Care Clinic



Open evenings and weekends with no appointment needed for minor medical issues.

Urgent Care Clinic



For non-life-threatening issues that need quick attention, like sprains or minor infections

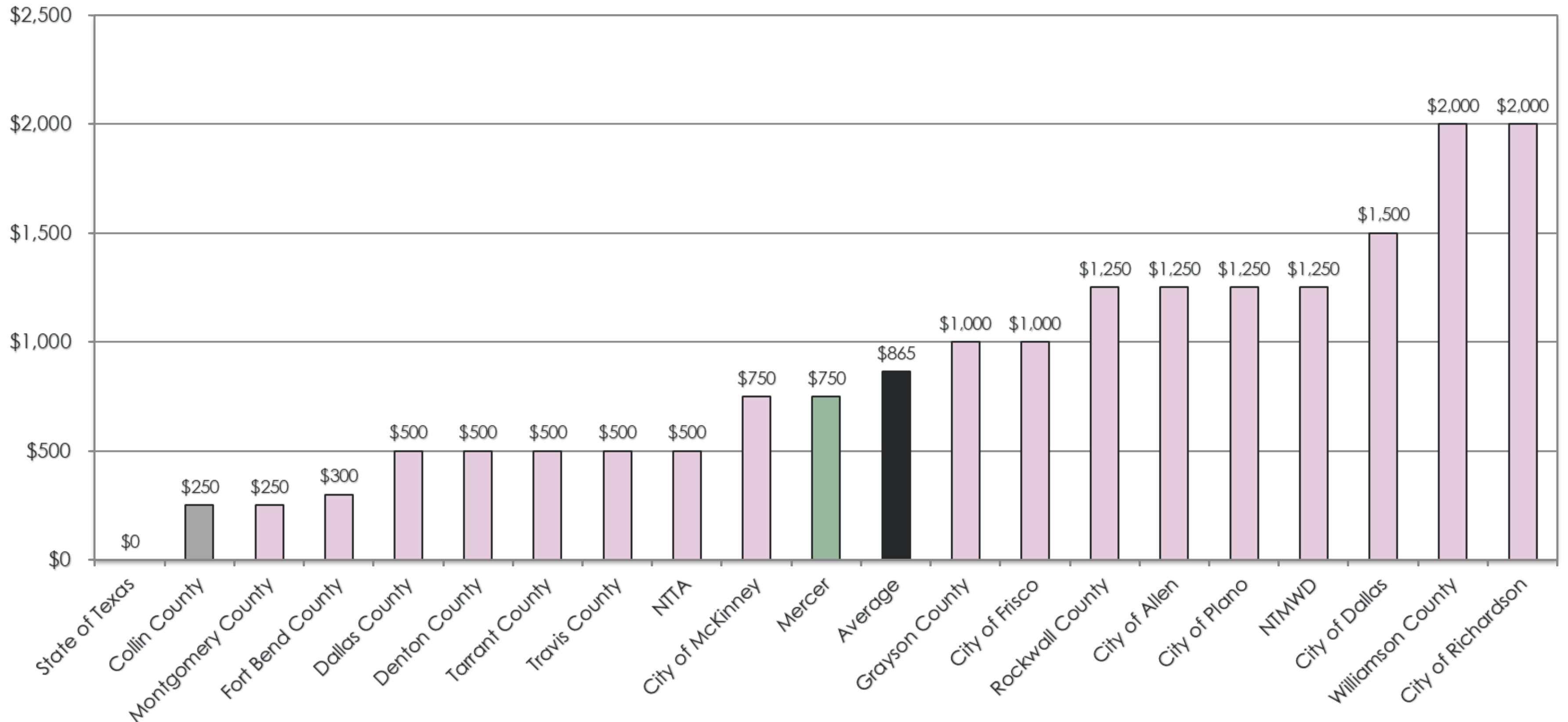
Emergency Room



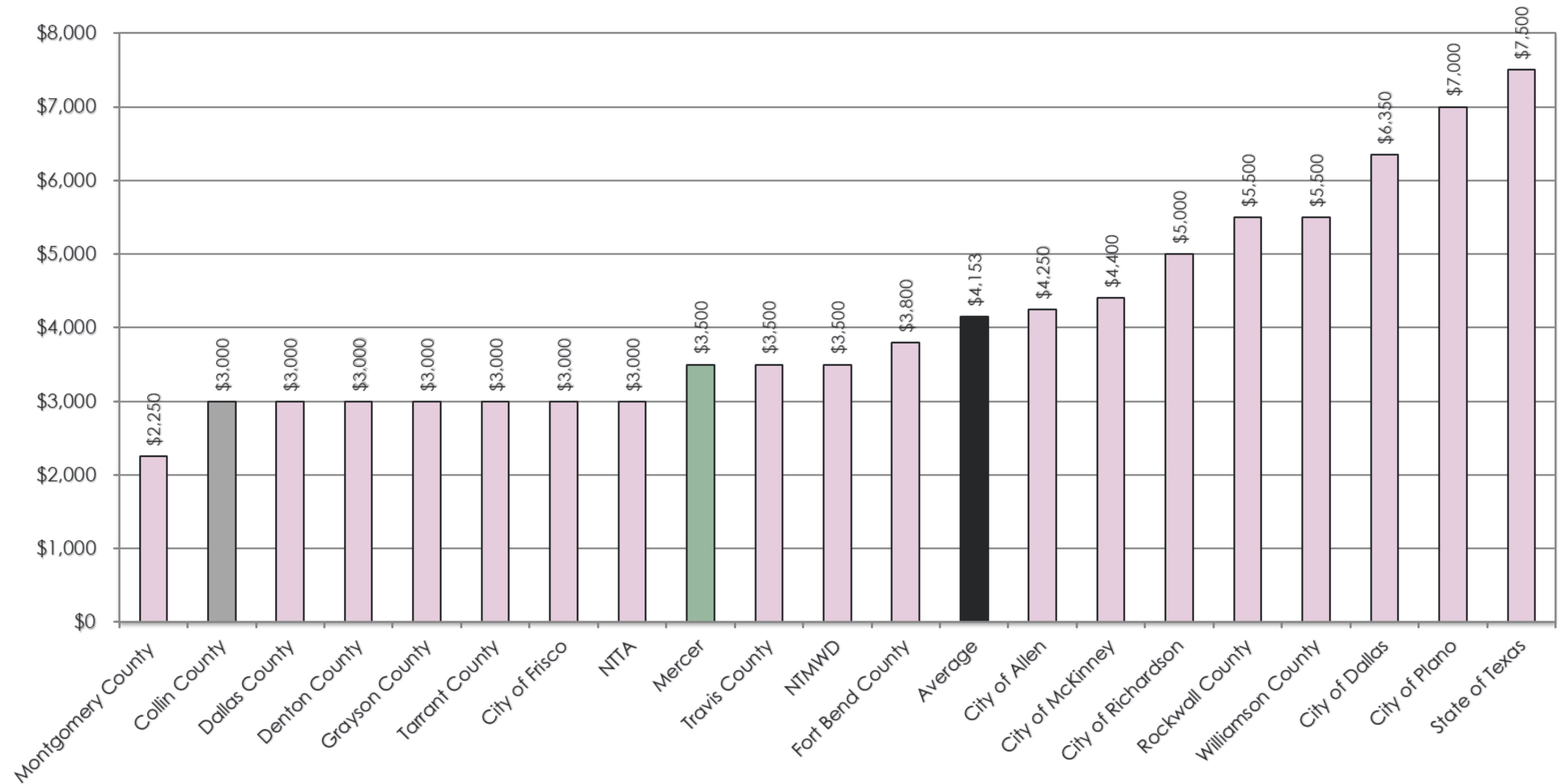
For serious or life-threatening conditions that require immediate care like head injury, chest pain, or heavy bleeding.

MEDICAL AND DENTAL BENEFIT COMPARISONS

PREMIUM MEDICAL PLAN DEDUCTIBLES

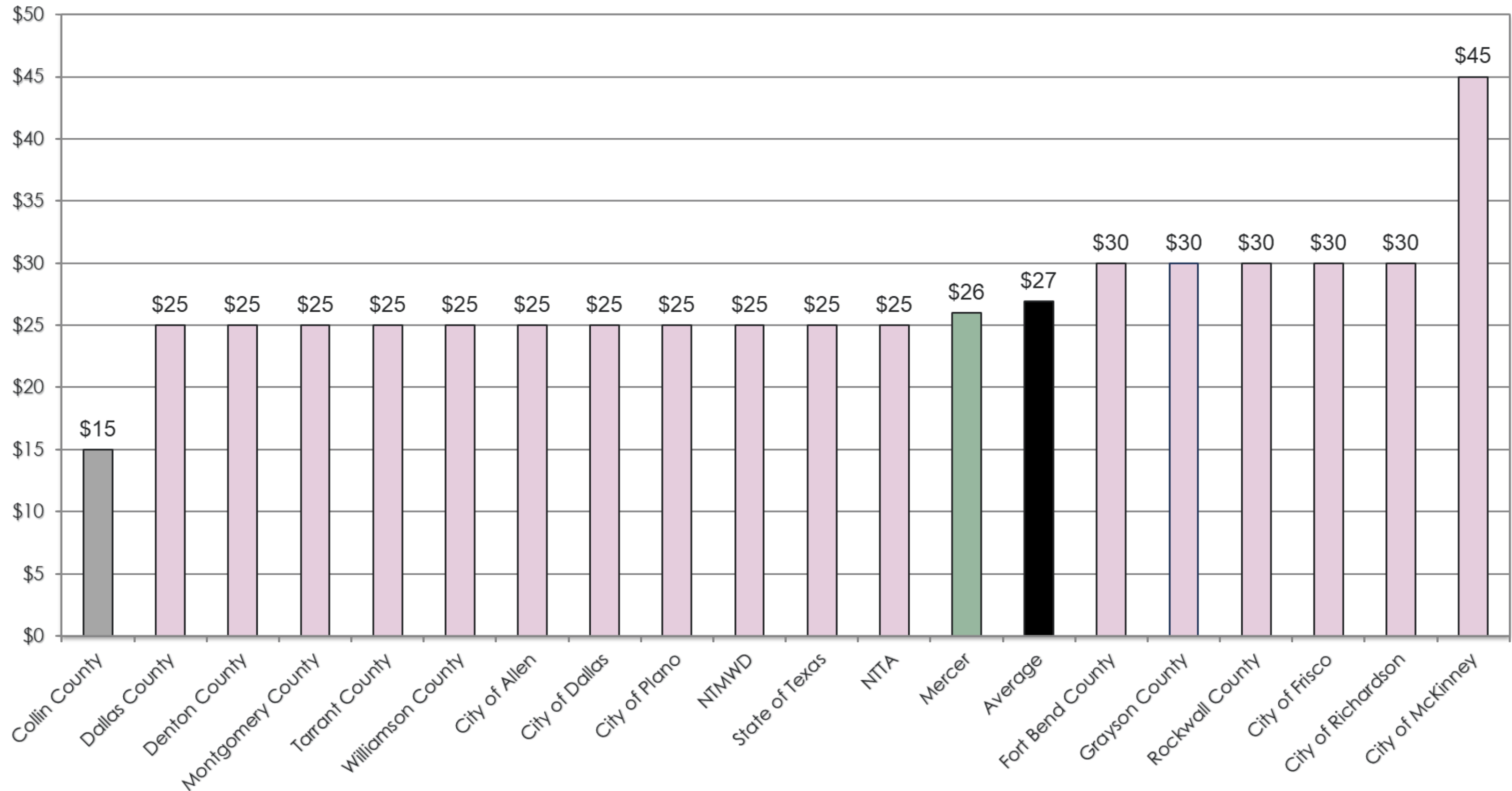


PREMIUM MEDICAL PLAN OUT-OF-POCKET EXPENSES (IN-NETWORK)



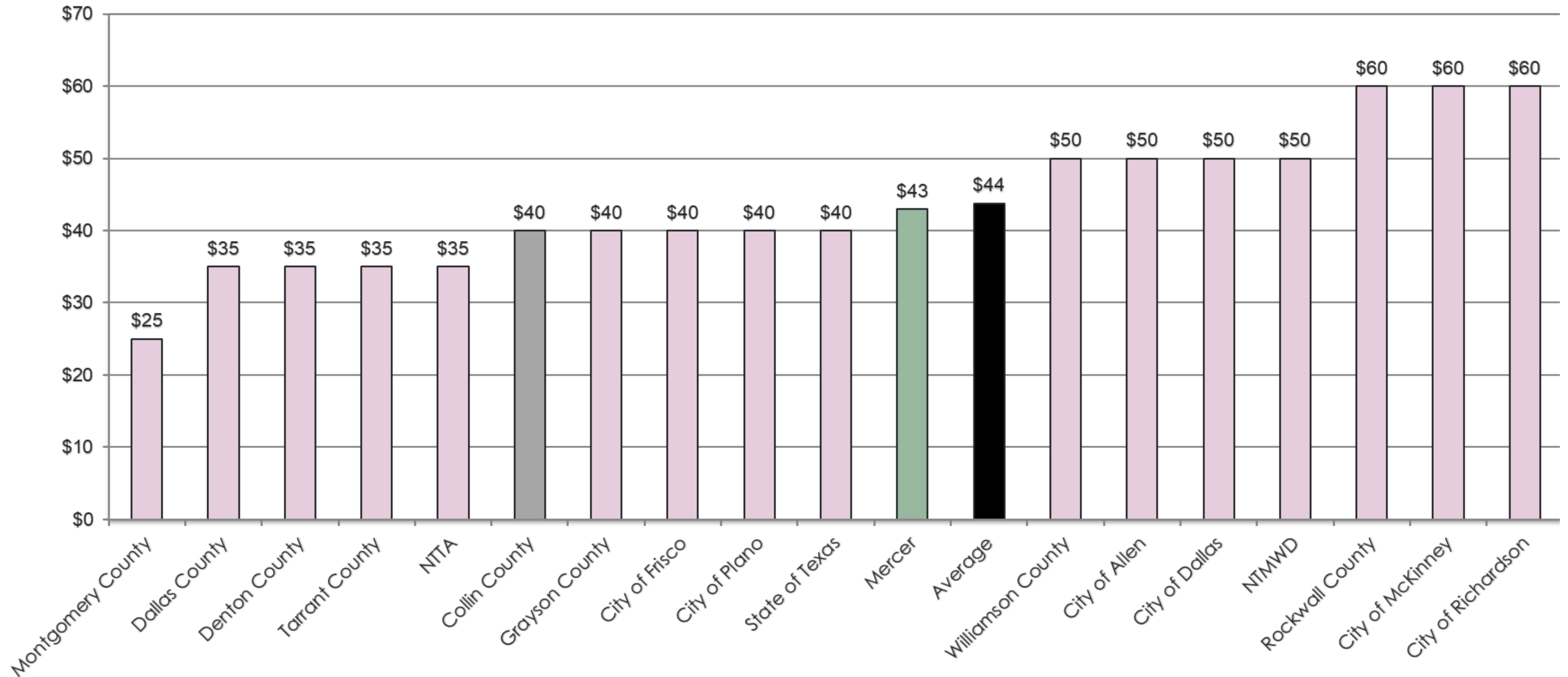
PREMIUM MEDICAL PLAN

PRIMARY CARE PHYSICIAN CO-PAY



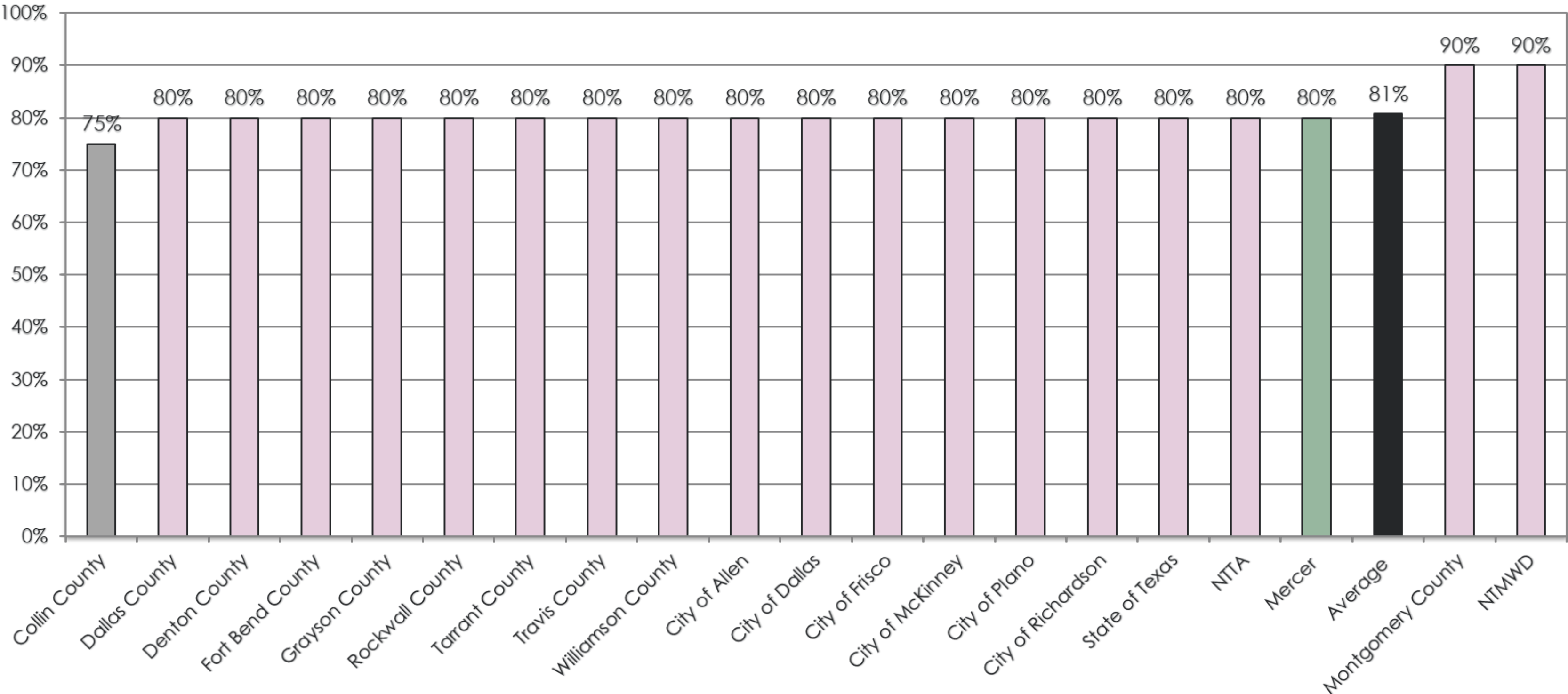
PREMIUM MEDICAL PLAN

SPECIALIST CO-PAY

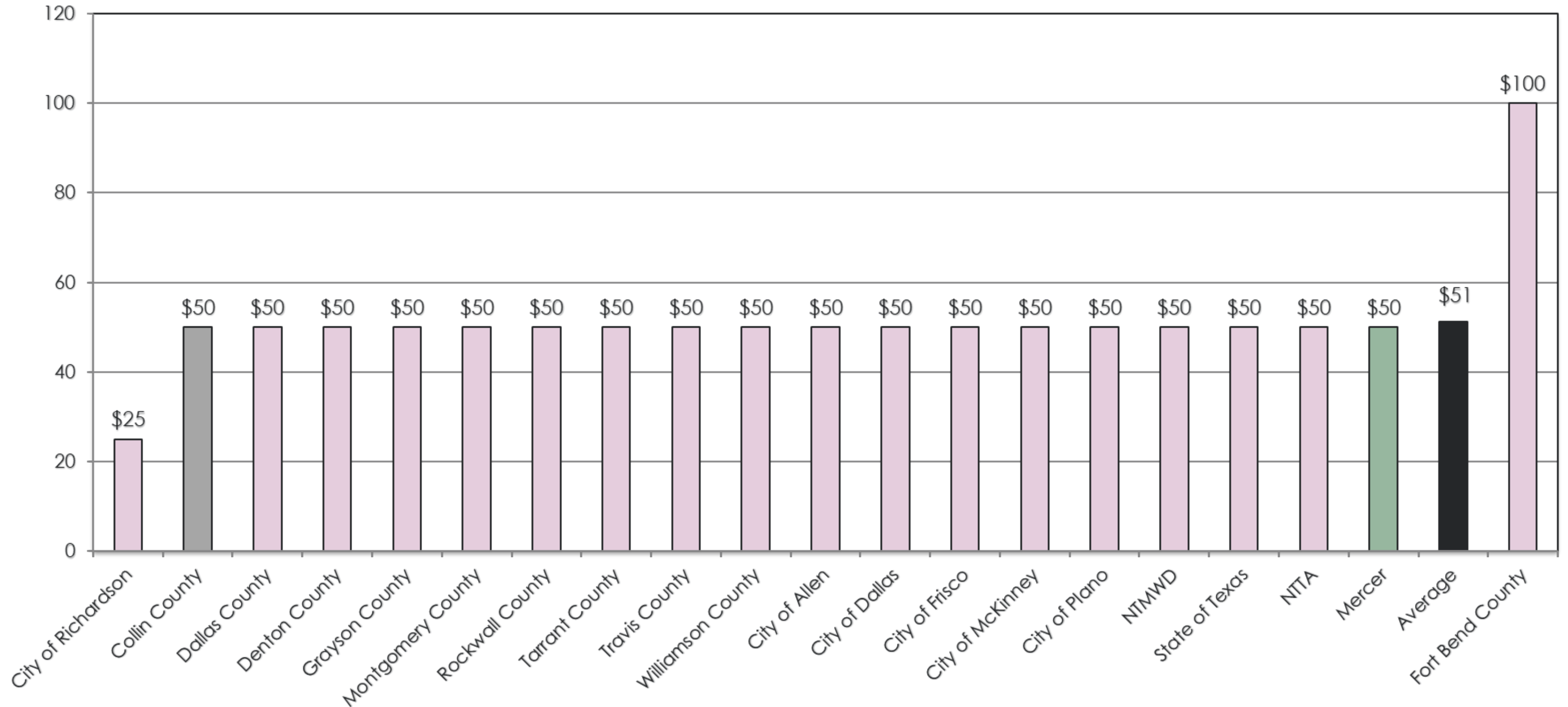


PREMIUM MEDICAL PLAN

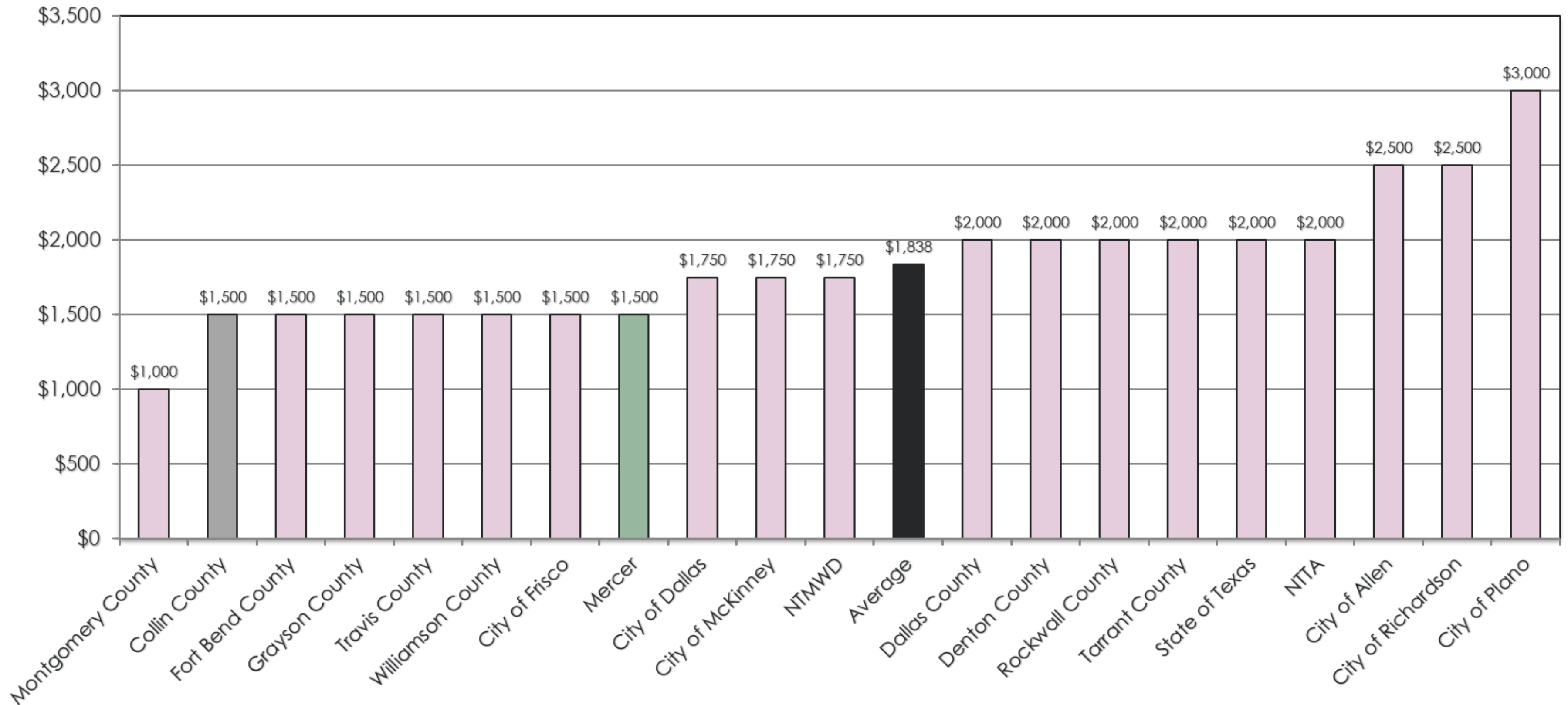
COINSURANCE % PAID – IN-NETWORK



DENTAL PLAN DEDUCTIBLES

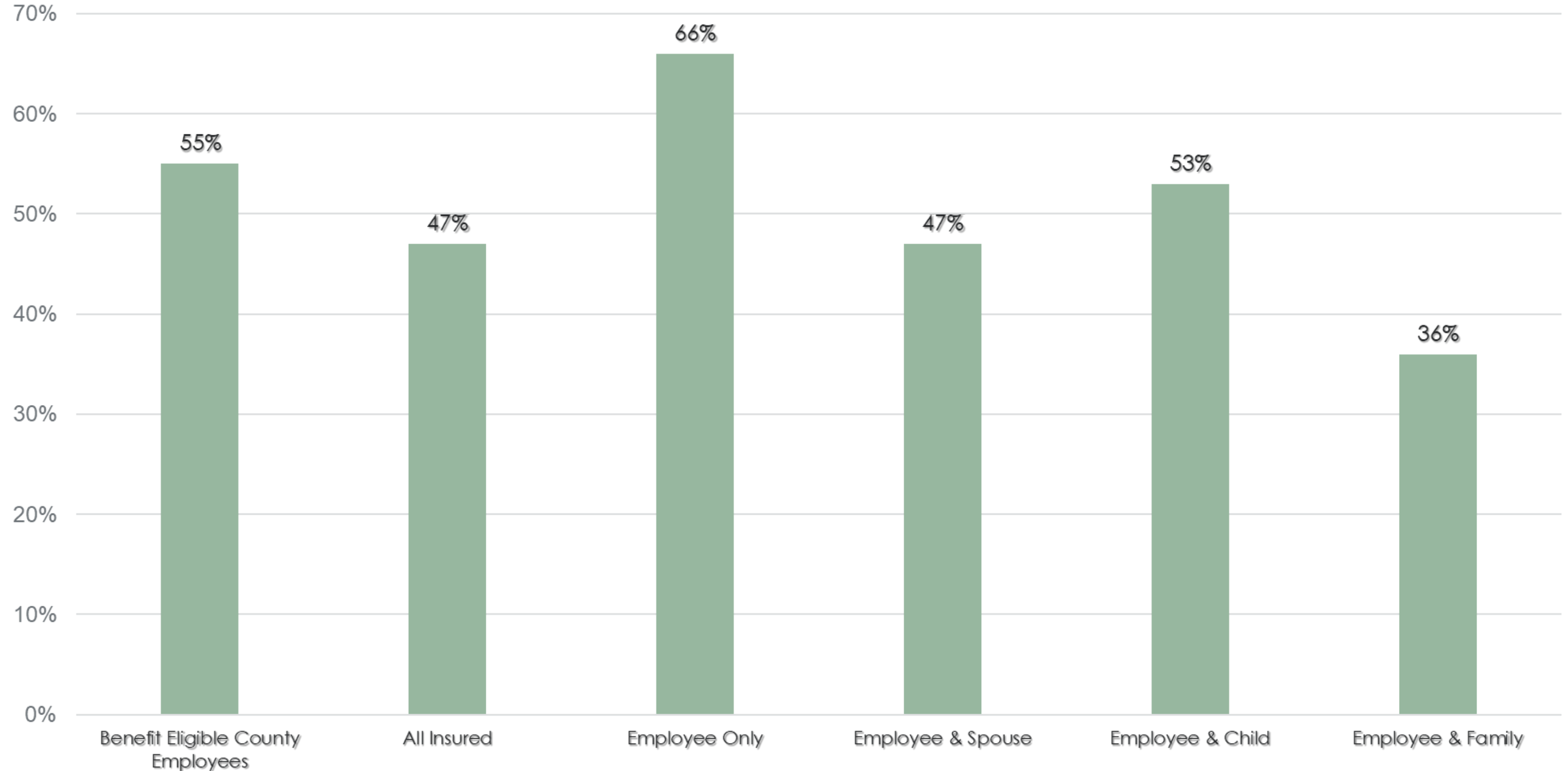


DENTAL PLAN MAXIMUMS

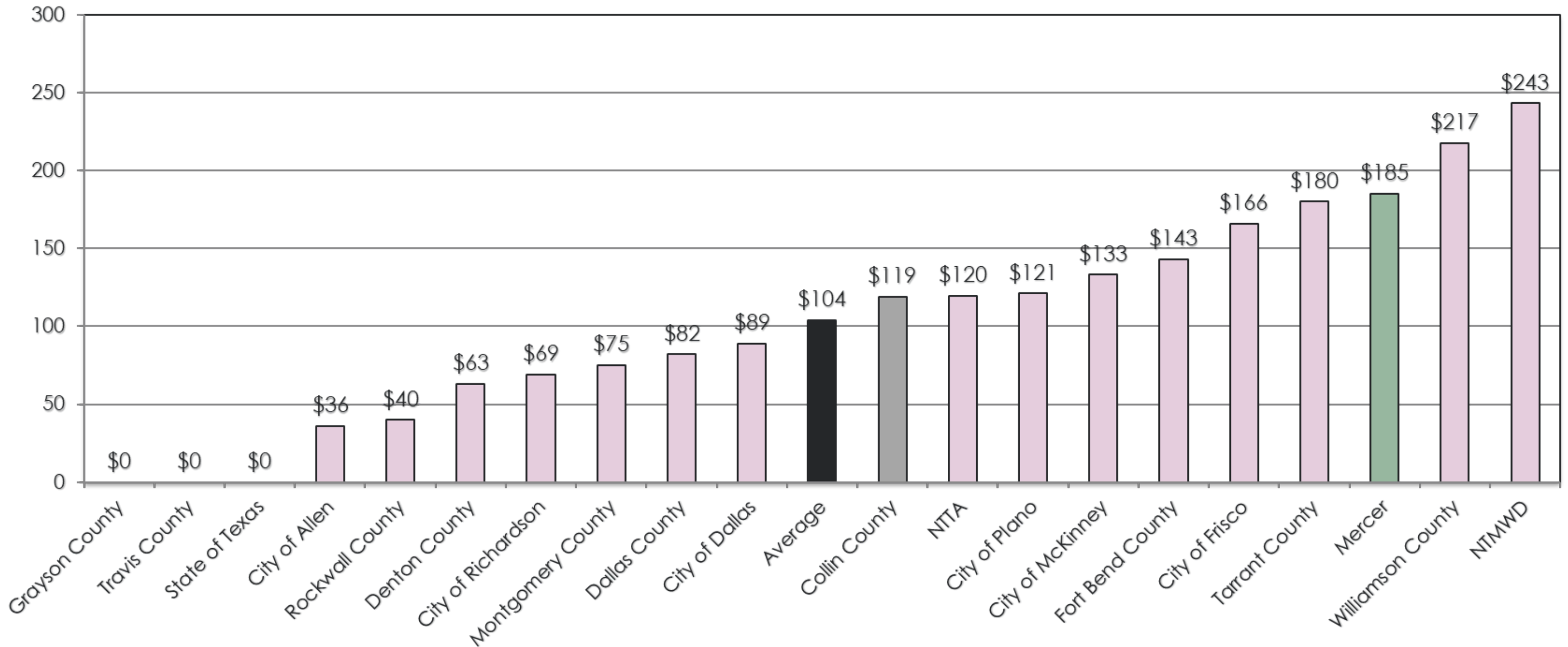


MEDICAL AND DENTAL EMPLOYEE PREMIUM COMPARISONS

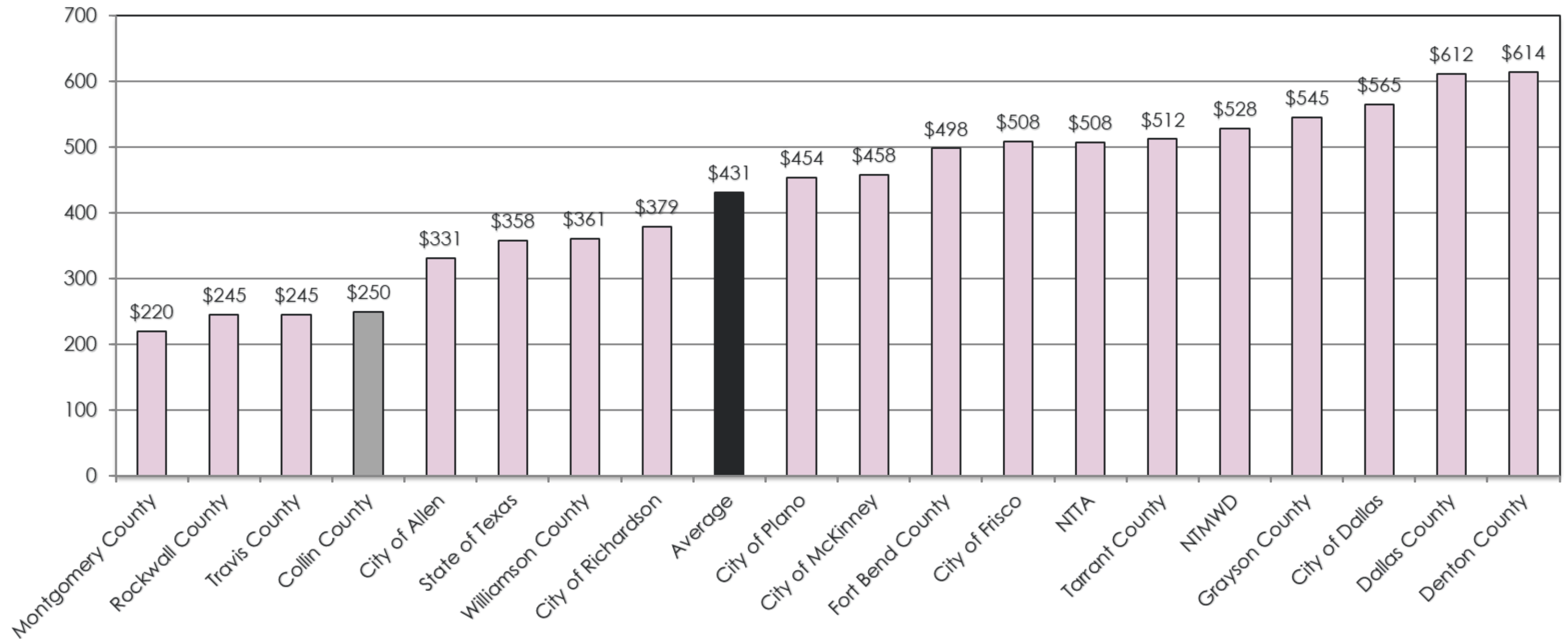
PERCENTAGE OF EMPLOYEES WITH SALARIES UNDER \$70,000



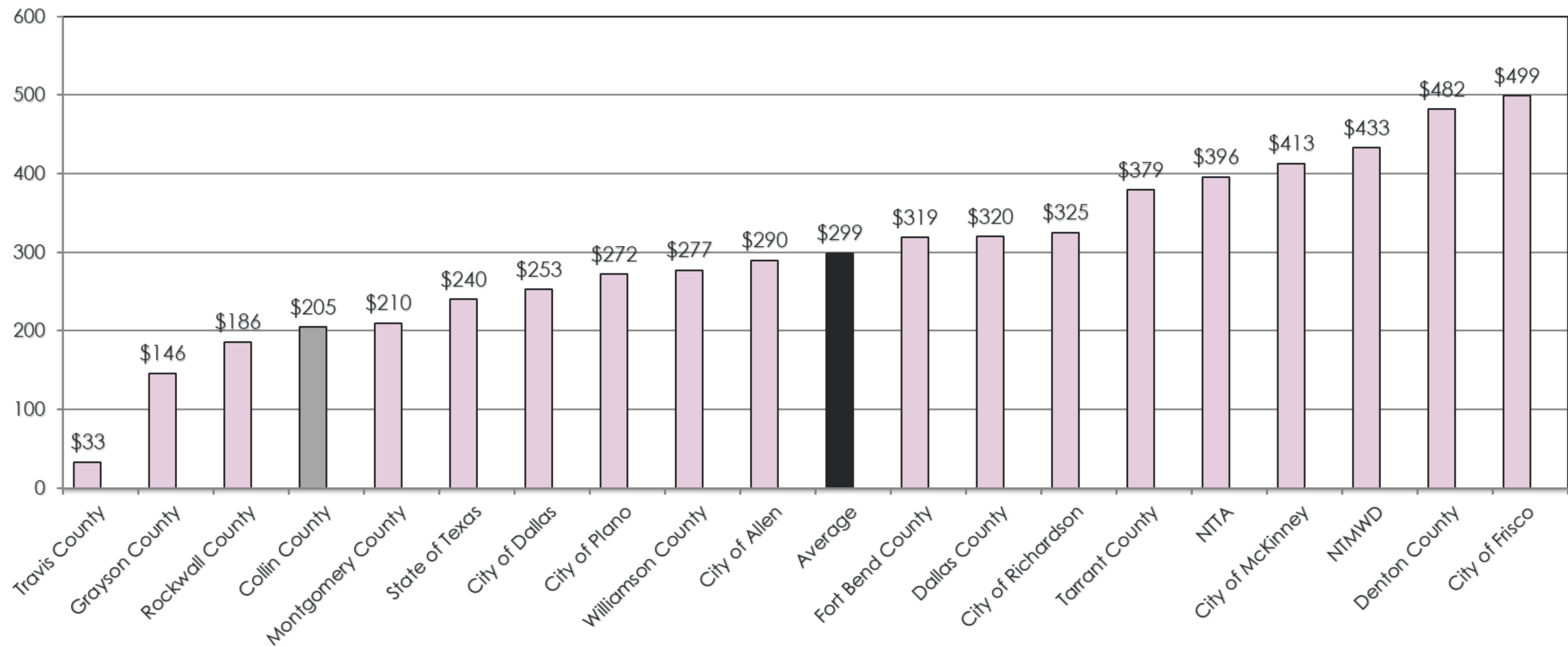
PREMIUM MEDICAL PLAN EMPLOYEE ONLY COVERAGE COST/MONTH



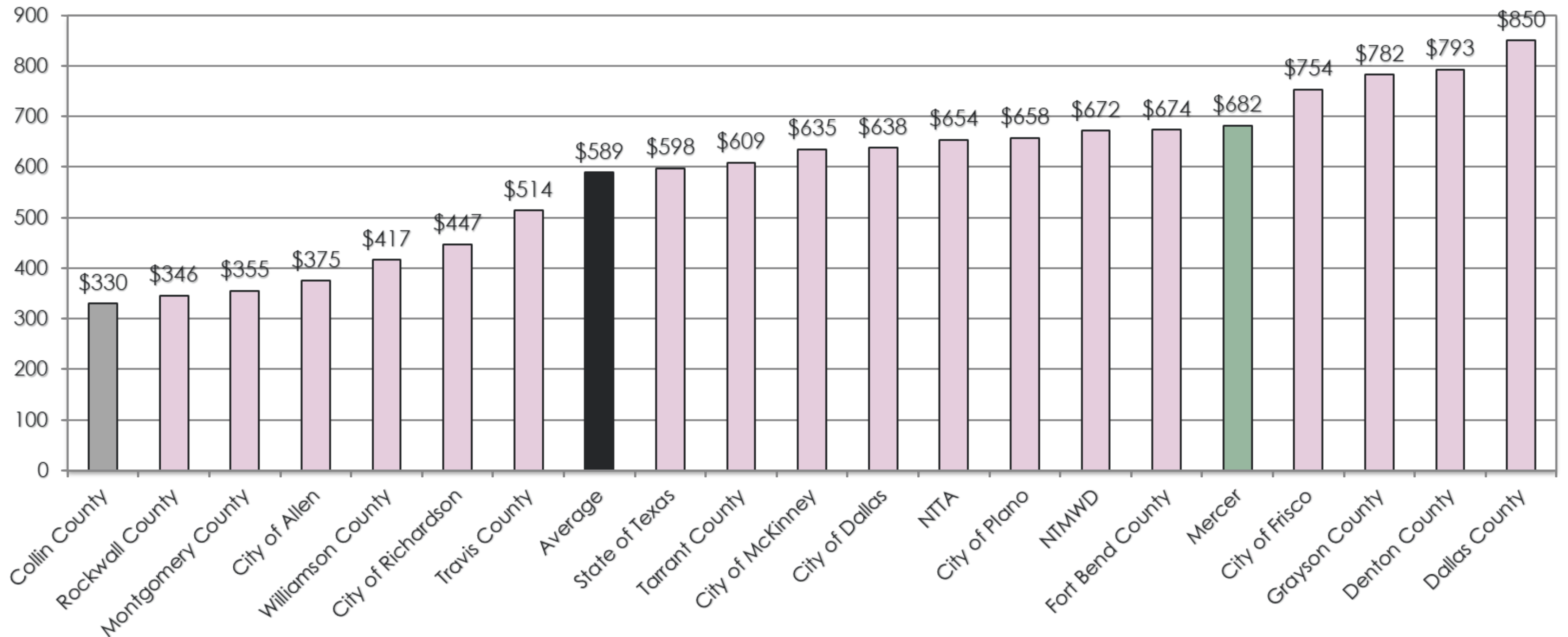
PREMIUM MEDICAL PLAN EMPLOYEE & SPOUSE COVERAGE COST/MONTH



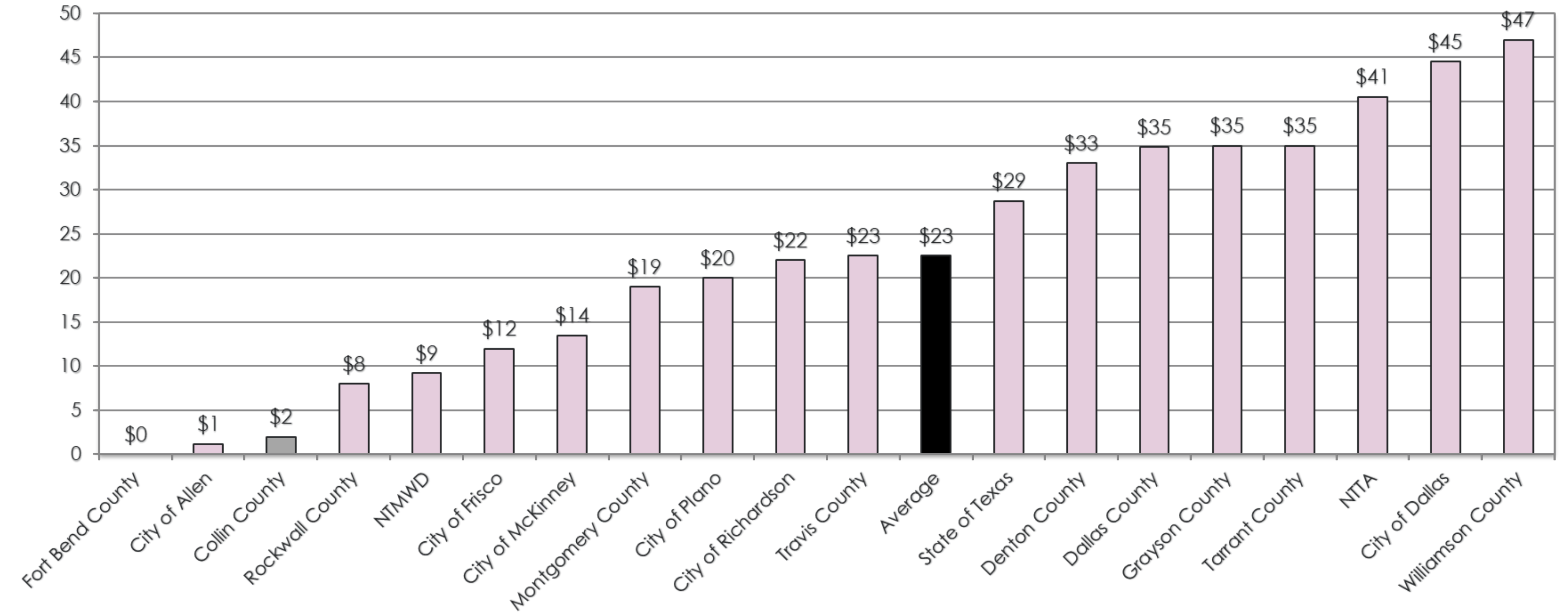
PREMIUM MEDICAL PLAN EMPLOYEE & CHILD(REN) COVERAGE COST/MONTH



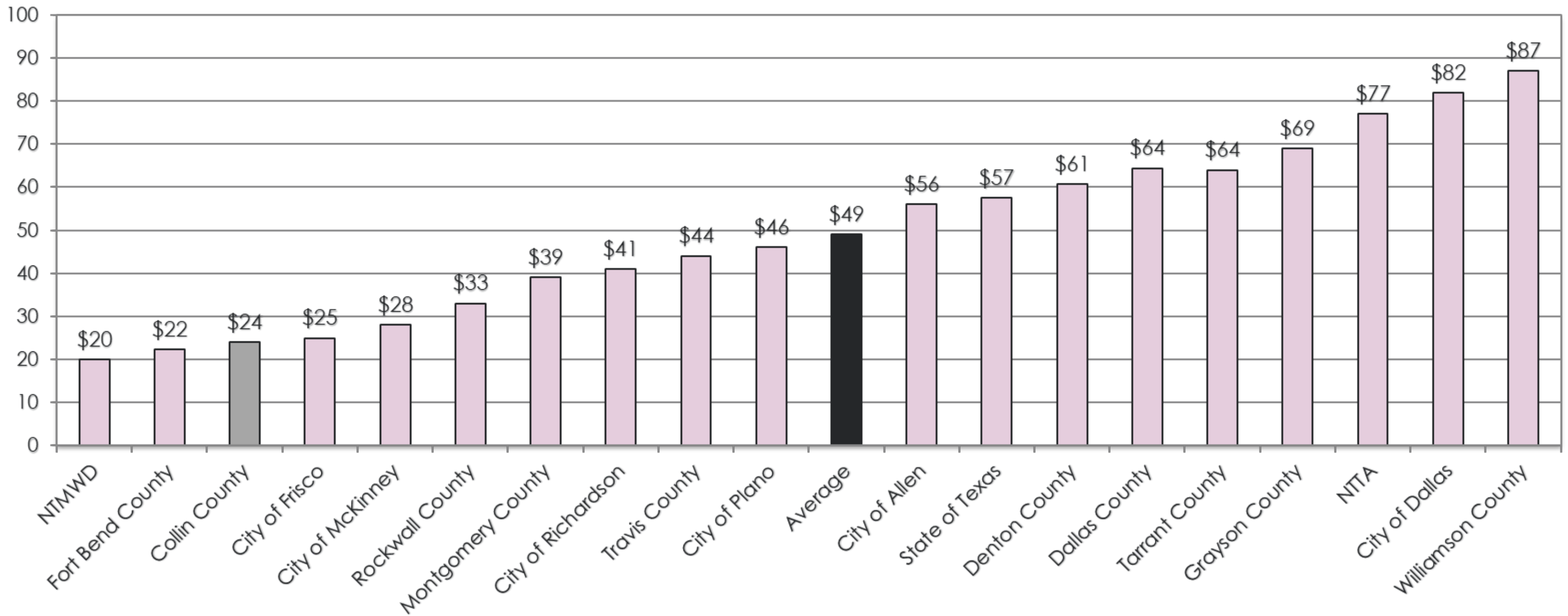
PREMIUM MEDICAL PLAN EMPLOYEE & FAMILY COVERAGE COST/MONTH



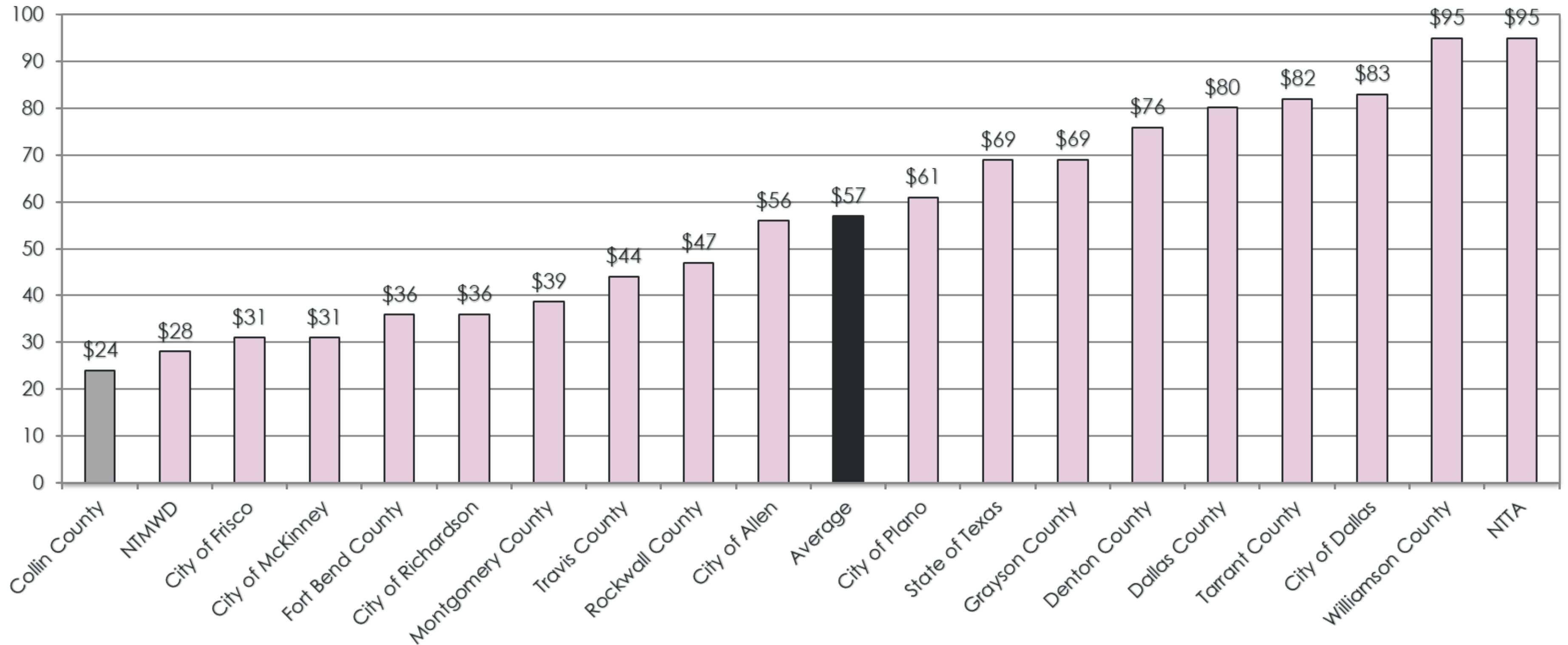
DENTAL PLAN EMPLOYEE ONLY COVERAGE COST/MONTH



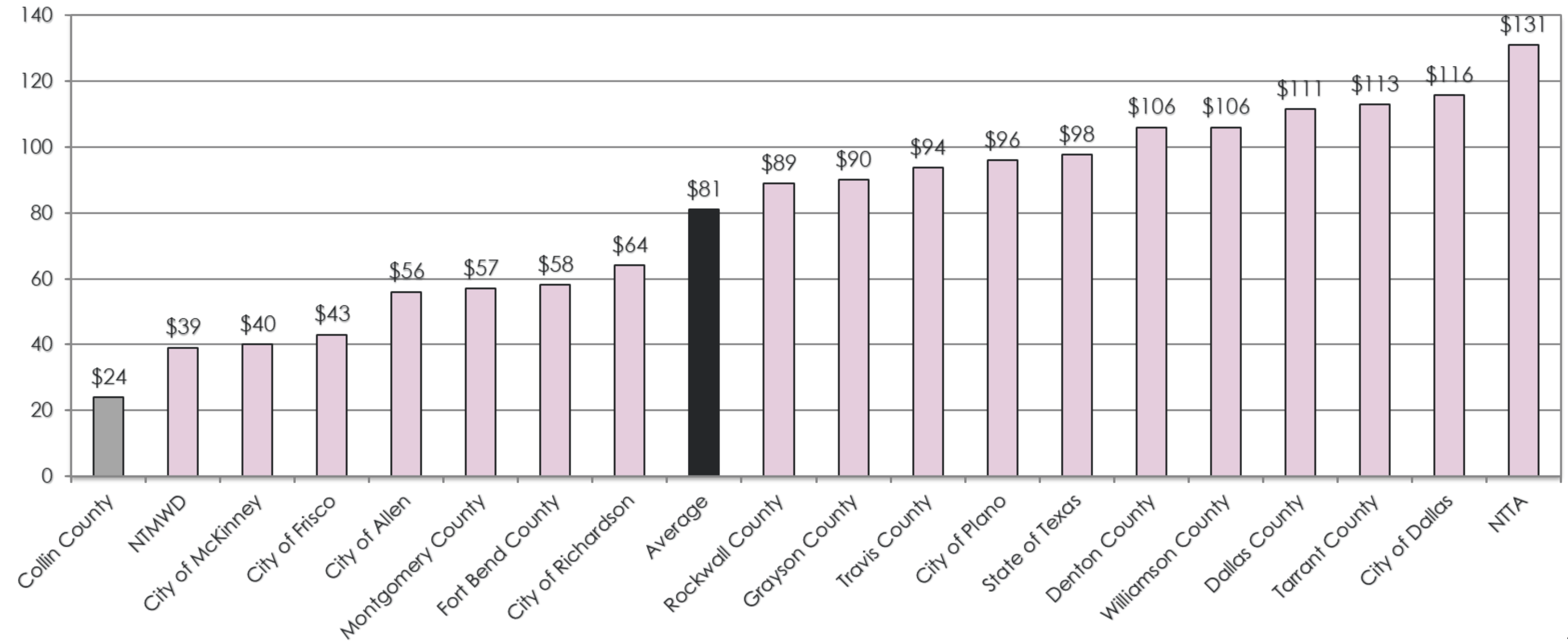
DENTAL PLAN EMPLOYEE & SPOUSE COVERAGE COST/MONTH



DENTAL PLAN EMPLOYEE & CHILD(REN) COVERAGE COST/MONTH



DENTAL PLAN EMPLOYEE & FAMILY COVERAGE COST/MONTH



MEDICAL PLAN PREMIUM AND ENROLLMENT INFORMATION

2024 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 (138)	\$90 (113)	\$115 (93)	\$94 (196)	\$119 (32)	\$144 (78)
EE & Spouse	\$160 (34)	\$185 (12)	\$210 (20)	\$225 (88)	\$250 (7)	\$275 (35)
EE & Child(ren)	\$120 (59)	\$145 (23)	\$170 (39)	\$180 (103)	\$205 (7)	\$230 (29)
EE & Family	\$220 (93)	\$245 (22)	\$270 (34)	\$305 (210)	\$330 (22)	\$355 (88)
Total	324	170	186	597	68	230

*As of December 2024

ADVANTAGE PLAN PREMIUM HISTORY FOR FULL-TIME EMPLOYEES

Plan	Medical Coverage Level	2017	2018	2019	2020	2021	2022	2023	2024	2025
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	\$210
	EE & Child(ren)	\$120	\$120	\$120	\$120	\$120	\$120	\$120	\$120	\$155
	EE & Family	\$220	\$220	\$220	\$220	\$220	\$220	\$220	\$220	\$290
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	\$235
	EE & Child(ren)	\$145	\$145	\$145	\$145	\$145	\$145	\$145	\$145	\$180
	EE & Family	\$245	\$245	\$245	\$245	\$245	\$245	\$245	\$245	\$315
Advantage Premium Surcharge (Wellness Not Completed)	EE Only	\$90	\$90	\$90	\$90	\$90	\$90	\$115	\$115	\$115
	EE & Spouse	\$210	\$210	\$210	\$210	\$210	\$210	\$210	\$210	\$260
	EE & Child(ren)	\$170	\$170	\$170	\$170	\$170	\$170	\$170	\$170	\$205
	EE & Family	\$270	\$270	\$270	\$270	\$270	\$270	\$270	\$270	\$340

ADVANTAGE PLUS PLAN PREMIUM HISTORY FOR FULL-TIME EMPLOYEES

Plan	Medical Coverage Level	2017	2018	2019	2020	2021	2022	2023	2024	2025
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	\$275
	EE & Child(ren)	\$180	\$180	\$180	\$180	\$180	\$180	\$180	\$180	\$215
	EE & Family	\$305	\$305	\$305	\$305	\$305	\$305	\$305	\$305	\$375
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	\$300
	EE & Child(ren)	\$205	\$205	\$205	\$205	\$205	\$205	\$205	\$205	\$240
	EE & Family	\$330	\$330	\$330	\$330	\$330	\$330	\$330	\$330	\$400
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	\$325
	EE & Child(ren)	\$230	\$230	\$230	\$230	\$230	\$230	\$230	\$230	\$265
	EE & Family	\$355	\$355	\$355	\$355	\$355	\$355	\$355	\$355	\$425

EMPLOYEE CONTRIBUTION PERCENTAGE SURVEY

Percent Paid by Employee for Employee Coverage

Collin County: 10%
County Average: 9%
City Average: 11%
Other Entity Average: 12%

Percent Paid by Employee for Employee and Spouse Coverage

Collin County: 10%
County Average: 22%
City Average: 26%
Other Entity Average: 24%

Percent Paid by Employee for Employee and Child Coverage

Collin County: 9%
County Average: 16%
City Average: 22%
Other Entity Average: 22%

Percent Paid by Employee for Employee and Family Coverage

Collin County: 11%
County Average: 24%
City Average: 25%
Other Entity Average: 26%

County average does not include Collin County.

ADDITIONAL INFORMATION

PLAN DEMOGRAPHICS*

		Advantage Medical Plan	Advantage Plus Medical Plan	Total
Total Enrolled		697	947	1,644
Gender	Male	343 (49%)	463 (49%)	806 (49%)
	Female	354 (51%)	484 (51%)	838 (51%)
Salary Level	Under \$70,000	458 (66%)	409 (43%)	867 (53%)
	Over \$70,000	239 (34%)	538 (57%)	777 (47%)
Age	30 and younger	214 (31%)	113 (12%)	327 (20%)
	31 - 40	176 (25%)	188 (20%)	364 (22%)
	41 - 50	162 (23%)	238 (25%)	400 (24%)
	51 - 60	116 (17%)	278 (29%)	394 (24%)
	61+	29 (4%)	130 (14%)	159 (10%)

*As of December 2024

RETIREE INSURANCE

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

Monthly Premium	Employee Only	Employee/ Spouse	Employee/ Child(ren)	Employee/ Family
2024	\$1,527	\$3,053	\$2,802	\$3,687
2023	\$1,035	\$2,067	\$1,901	\$2,503
2022	\$1,029	\$2,055	\$1,890	\$2,489

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.

1 new enrollment in retiree medical coverage in 2024.

A total of 1 retiree was enrolled in medical insurance as of 12/1/2024.

Retiree costs increased from 2023 to 2024 by an average of 48%.

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.

Minimum coverage requires a plan to cover 60% of health care costs.
The Advantage plan covers 81% of health care costs.

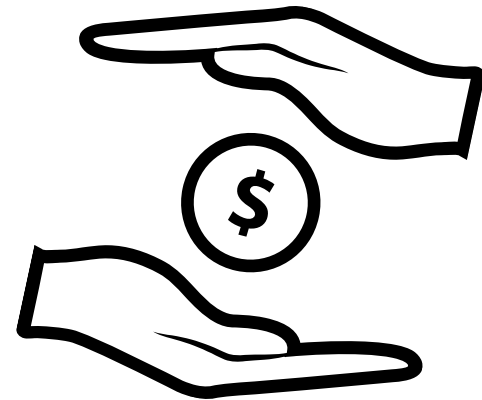
In-network deductibles, in-network co-pays, and prescription costs apply to annual out-of-pocket expense limits.

1094/1095 IRS Tax Forms

Subject to penalties of up to \$330 per return with a maximum penalty of \$3,987,000

Additional Fees

PCORI – \$3.22 per covered member fee for 2024. Payment was made in May 2025 for \$9,083.62.



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 2024
Wellness Utilization:

67%

3%
Above the norm

2024 BMI STATISTICS*

		Employee		Spouse		Total	
Category	BMI	Counts	% of Total Employees	Counts	% of Total Spouses	Counts	% of Total
Underweight	Below 18.5	6	0.5%	6	1%	12	0.8%
Normal	18.5 – 24.99	172	16%	82	17%	254	16%
Overweight	25.0 – 29.99	332	30%	170	35%	502	32%
Obese	30+	597	54%	228	47%	825	52%
Total		1,107		486		1,593	

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

COLLIN COUNTY, TEXAS AND U.S. BMI COMPARISON

Category	BMI	U.S. 2023	Texas 2023	Collin County 2024	Difference U.S.	Difference Texas
Underweight	Below 18.5	2%	2%	1%	-1%	-1%
Normal	18.5 – 24.99	30%	29%	16%	-14%	-13%
Overweight	25.0 – 29.99	34%	35%	32%	-2%	-3%
Obese	30+	34%	34%	52%	18%	18%

ITEMS FOR CONSIDERATION

- Charge 10% for outpatient surgeries on the Advantage Plus plan.
- Apply a \$100 prescription deductible per individual.
- Increase dental premiums.
- Increase dependent premiums and increase wellness discount for all coverages.

