

**Clay County Renewal 12-2022**

	Plan		
	1100-NG / RX-3A-NG		
Deductible	\$750		
Coinsurance	80%		
Coinsurance Limit	\$3,000		
Office Visit Copay	\$25		
ER Copay	\$150		
RX			
Deductible			
Generic	\$10		
Brand	\$20		
Non-Formulary	\$35		
	Current	Renewal	Increase 6.5%
Employee Only	\$1,299.32	\$1,373.12	\$83.80
Child	\$245.66	\$261.62	\$15.96
Child(ren)	\$540.18	\$575.30	\$35.12
Spouse	\$1,139.58	\$1,213.66	\$74.08
Child(ren) + Spouse	\$1,747.78	\$1,861.38	\$113.60

**78 x \$83.80 = \$78,436.80 Annual Increase**

	Alternate Plan		
	1200NG / RX-3A-NG		
Deductible	\$1,000		
Coinsurance	80%		
Coinsurance Limit	\$3,000		
Office Visit Copay	\$30		
ER Copay	\$150		
RX			
Deductible			
Generic	\$10		
Brand	\$20		
Non-Formulary	\$35		
	Current	Renewal	Increase
Employee Only	\$1,342.94	\$1,373.12	\$30.18
Child	\$255.76	\$261.62	\$5.86
Child(ren)	\$562.40	\$575.30	\$12.90
Spouse	\$1,186.44	\$1,213.66	\$27.22
Child(ren) + Spouse	\$1,819.64	\$1,861.38	\$41.74

**78 x \$53.62 = \$50,188.32 Annual Increase**

	Alternate Plan		
	1300NG / RX-3A-NG		
Deductible	\$1,500		
Coinsurance	80%		
Coinsurance Limit	\$3,500		
Office Visit Copay	\$30		
ER Copay	\$150		
RX			
Deductible			
Generic	\$10		
Brand	\$20		
Non-Formulary	\$35		
	Current	Renewal	Increase
Employee Only	\$1,291.44	\$1,291.44	\$0.00
Child	\$245.72	\$245.72	\$0.00
Child(ren)	\$540.36	\$540.36	\$0.00
Spouse	\$1,139.94	\$1,139.94	\$0.00
Child(ren) + Spouse	\$1,748.34	\$1,748.34	\$0.00

**78 x \$2.12 = \$1,984.32 Annual Increase**

	Alternate Plan		
	1400NG / RX-3A-NG		
Deductible	\$2,000		
Coinsurance	80%		
Coinsurance Limit	\$4,000		
Office Visit Copay	\$35		
ER Copay	\$150		
RX			
Deductible			
Generic	\$10		
Brand	\$20		
Non-Formulary	\$35		
	Current	Renewal	Increase
Employee Only	\$1,242.86	\$1,242.86	\$0.00
Child	\$236.28	\$236.28	\$0.00
Child(ren)	\$519.58	\$519.58	\$0.00
Spouse	\$1,096.12	\$1,096.12	\$0.00
Child(ren) + Spouse	\$1,681.12	\$1,681.12	\$0.00

**78 x -\$46.46 = -\$43,486.56 Annual decrease**

	Alternate Plan		
	HSA 2000		
Deductible	\$3,000		
Coinsurance	100%		
Coinsurance Limit	\$3,000		
Office Visit Copay	n/a		
ER Copay	n/a		
RX			
Deductible			
Generic	n/a		
Brand	n/a		
Non-Formulary	n/a		
	Current	Renewal	Increase
Employee Only	\$1,294.38	\$1,294.38	\$0.00
Child	\$246.30	\$246.30	\$0.00
Child(ren)	\$541.62	\$541.62	\$0.00
Spouse	\$1,142.60	\$1,142.60	\$0.00
Child(ren) + Spouse	\$1,752.40	\$1,752.40	\$0.00

**78 x -\$5.03 = -\$4,736.16 Annual Increase**

Life Insurance BCBS	currently at \$5.44 and will not change - coverage \$20,000	<b>78 x \$5.44 = \$5,091.84 annually</b>
AD&D Insurance - Zurich	\$3.75 per employee for \$50,000 coverage	<b>78 x \$3.75 = \$3,510 annually</b>

Pool overall ran OK this year - COVID Claims were High  
 Clay County surplus (UNKNOWN) Based on longevity  
 TAC has stayed **BELOW** the national average for health plan rate increases. TAC took a **5.9% rate increase**  
 Overall projections for Texas for groups is between **9.8% and 13.8%** (my groups your size are higher rate increases)  
 Renewal based on claims over the past 12 - 36 months, average member age and geographic area  
 Total Paid Premium \$1,114,092.42  
 Total Paid Claims \$1,226,124.07

TAC offering Vision with BCBS and the network is not good in our area  
 Same for the dental plan that is offered

**Clay County - Claims vs Premiums paid**

	<b>Premiums Paid</b>	<b>Claims Paid</b>	<b>Rate increase</b>	<b>Difference between claims paid and premium paid to TAC</b>	<b>Surplus distributed to Clay County</b>
2017	\$874,092.82	\$1,492,302.18	10.25%	\$618,209.36	\$2,702.61
2018	\$943,333.18	\$1,231,986.38	5.50%	\$288,653.20	\$3,106.89
2019	\$946,108.50	\$1,279,224.37	5.50%	\$333,115.87	\$10,701.76
2020	\$992,718.74	\$1,318,075.83	3%	\$325,357.09	\$4,357.00
2021	\$1,047,843.82	\$1,225,432.04	7.50%	\$177,588.22	not received yet
2022	\$1,114,092.42	\$1,226,124.07	6.50%	\$112,031.65	will receive in 2023



TEXAS ASSOCIATION of COUNTIES  
HEALTH AND EMPLOYEE BENEFITS POOL

# 12 Month Medical Report

Post Date : Mar 2022

Metrics : (Average Members, Average Subscribers, Total Contribution, Medical Paid, Pharmacy Paid, Paid)

Rows : (Paid Date)

Columns : (Metrics)

Paid Date : Last 12 Months

Coverage Type : (Medical)

Group : (015919 - CLAY COUNTY/TAC)

Paid Date	Average Subscribers	Average Members	Total Contribution	Medical Paid	Pharmacy Paid	Paid
Apr 2021	69	91	\$94,005.08	\$112,350.92	\$28,528.03	\$140,878.96
May 2021	70	92	\$95,259.36	\$52,133.73	\$16,346.53	\$68,480.26
Jun 2021	67	89	\$91,496.52	\$236,469.21	\$24,240.97	\$260,710.18
Jul 2021	67	88	\$90,003.06	\$61,671.45	\$22,721.90	\$84,393.35
Aug 2021	69	90	\$93,765.90	\$42,234.00	\$30,516.95	\$72,750.95
Sep 2021	65	83	\$88,222.84	\$86,791.13	\$20,032.24	\$106,823.37
Oct 2021	63	77	\$85,188.34	\$28,516.76	\$21,064.10	\$49,580.86
Nov 2021	64	77	\$86,203.44	\$79,643.84	\$16,109.79	\$95,753.63
Dec 2021	68	81	\$93,401.16	\$80,862.36	\$20,637.06	\$101,499.42
Jan 2022	70	85	\$96,519.98	\$93,093.96	\$20,667.79	\$113,761.75
Feb 2022	71	86	\$97,809.30	\$20,698.30	\$20,587.84	\$41,286.14
Mar 2022	74	91	\$102,217.44	\$72,591.87	\$17,613.34	\$90,205.21
<b>Total: Selected Filter(s)</b>	<b>68</b>	<b>86</b>	<b>\$1,114,092.42</b>	<b>\$967,057.53</b>	<b>\$259,066.54</b>	<b>\$1,226,124.07</b>



**TEXAS ASSOCIATION of COUNTIES  
HEALTH AND EMPLOYEE BENEFITS POOL**

HCC - No PHI

Post Date: Mar 2022

Service Category: Total (Inpatient Facility, Outpatient Facility, Pharmacy, Professional)

Metrics: (Paid)  
 Claim Type: (MEDICAL, PHARMACY)  
 Coverage Type: (Medical)  
 Group: (015919 - CLAY COUNTY/TAC)  
 Paid Month: Last 12 Months

Paid: greater or equal 10000.00  
 Paid: (descending)

Encrypted Member ID	Member Status	Medical Paid	Pharmacy Paid	Paid
17430191588	Active	\$492,608.44	\$0.00	\$492,608.44
3070002417	Active	\$79,409.41	\$125,284.00	\$204,693.41
3040604555	Active	\$98,742.35	\$9,594.10	\$108,336.45
19440140569	Active	\$63,568.17	\$0.00	\$63,568.17
18240576910	Active	\$5,976.27	\$51,954.11	\$57,930.38
18920051811	Active	\$26,598.65	\$6.87	\$26,605.52
19800533407	Active	\$16,935.71	\$4,435.82	\$21,371.53
3630229823	Active	\$17,355.78	\$3,899.82	\$21,255.60
3040604533	Active	\$11,783.75	\$8,577.40	\$20,361.15
17460309757	Active	\$14,445.94	\$74.00	\$14,519.94
3058423194	Active	\$13,034.76	\$437.06	\$13,471.82
20000453677	Active	\$7,924.30	\$5,090.39	\$13,014.69
19190440286	Active	\$951.73	\$9,758.98	\$10,710.71
<b>Query Totals: 13</b>		<b>\$849,335.26</b>	<b>\$219,112.55</b>	<b>\$1,068,447.81</b>



## 2022 - 2023 Alternate Plan Proposal

Group: 15919 - Clay County

Effective Date: 12/01/2022

	Current Plan Year	Renewal Rates	Option 1	Option 2
Plan:	1100-NG	1100-NG	1200-NG	1300-NG
Option:	RX-3A-NG	RX-3A-NG	RX-3A-NG	RX-3A-NG
<b>Rates</b>				
Employee Only	\$1,289.32	\$1,373.12	\$1,342.94	\$1,291.44
Employee + Child	\$1,534.98	\$1,634.74	\$1,598.70	\$1,537.16
Employee + Child(ren)	\$1,829.50	\$1,948.42	\$1,905.34	\$1,831.80
Employee + Spouse	\$2,428.90	\$2,586.78	\$2,529.38	\$2,431.38
Employee + Family	\$3,037.10	\$3,234.50	\$3,162.58	\$3,039.78
<b>Medical Plan</b>				
Deductible In/Out Network	\$750/1000	\$750/1000	\$1000/3000	\$1500/4500
Co-Insurance % In/Out	80/60	80/60	80/60	80/60
Co-Insurance Maximum	\$3000/6000	\$3000/6000	\$3000/6000	\$3500/7000
Office Visit	\$25	\$25	\$30	\$30
Specialist Visit				
Emergency Room Hospital	\$150	\$150	\$150	\$150
<b>Prescription Plan</b>				
Prescription Card Co-Pay	10/20/35	10/20/35	10/20/35	10/20/35
Deductible	\$0	\$0	\$0	\$0

Proposal rates are based on the following information:

- Rates based upon current benefits and enrollment. A substantial change in enrollment (10% over 30 days or 30% over 90 days) may result in a change in rates.
- Rates are based on a minimum employer contribution of 100% of the employee only rate or current funding level.
- Retirees pay the same premium as active employees regardless of age for medical and dental.
- Form must be received by 09/08/2022 in order to avoid a delay in implementation of benefits and/or late processing fees.

Please indicate the selected plan here \_\_\_\_\_

Fax the signed document to 1-512-481-8481.

Signature \_\_\_\_\_ Date \_\_\_\_\_