

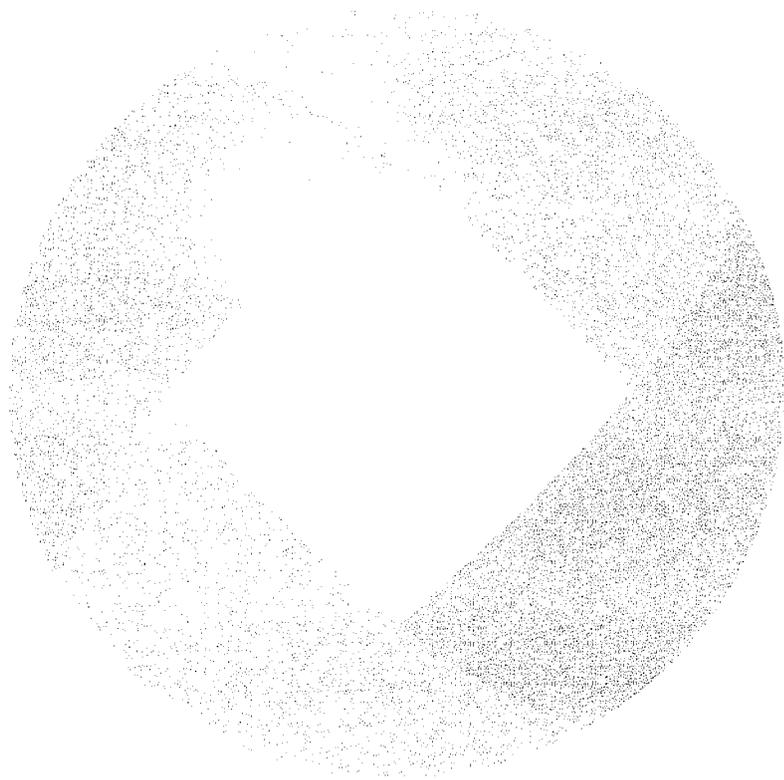
BCC INFORMAL REGULAR SESSION

DATE: Wednesday, August 19, 2015

<u>NAME</u>	<u>TITLE</u>	<u>AFFILIATION</u>	<u>PHONE/EMAIL ADDRESS</u>
1. <u>Joe Brun</u>	<u>Attorney</u>	<u>Stross Tray</u>	<u>513-629-9403</u>
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HORAN[®] Health. Wealth. Life.



Clermont County
2015 Renewal Informal Session
August 19, 2014
Steve Ashe, CEBS, Account Manager



- 1. Medical Claims Update**
- 2. 2016 Medical Renewal Overview**
 - Administration and Stop Loss Renewals
 - Health Care Reform Taxes and Fees
 - 2015 Total Projected Medical Costs
- 3. Medical Plan Changes**
- 4. 2016 Dental Renewal**
 - 4 Tier Rates
- 5. Vision 4 Tier Rates**
- 6. Ancillary Renewal**
- 7. Worksite Voluntary Benefits**
- 8. Primary Care Physician Program (Wellness) Update**

Claims Update – 2015 YTD



The chart below compares our 2015 projected costs with actual monthly claims/fixed costs through June YTD Clermont County is running at 85% of expected:

	Enrolled	Medical Claims	Rx Claims	Total Claims	Fixed Costs	Total Plan Cost	Expected Plan Costs ²	Loss Ratio
Jan-15	1,017	\$500,143	\$115,072	\$615,215	\$126,776	\$741,991	\$950,741	78%
Feb-15	1,024	\$608,699	\$131,376	\$740,075	\$127,648	\$867,723	\$957,285	91%
Mar-15	1,015	\$656,130	\$128,110	\$784,240	\$126,526	\$910,766	\$948,872	96%
Apr-15	1,014	\$430,587	\$123,418	\$554,005	\$126,402	\$680,407	\$947,937	72%
May-15	1,016	\$506,495	\$134,903	\$641,398	\$126,651	\$768,049	\$949,807	81%
Jun-15	1,017	\$608,056	\$140,399	\$748,455	\$126,776	\$875,231	\$950,741	92%
Jul-15								
Aug-15								
Sep-15								
Oct-15								
Nov-15								
Dec-15								
Total	1,017	\$3,310,110	\$773,278	\$4,083,388	\$760,779	\$4,844,167	\$5,785,384	85%

Claims Over Individual Stop Loss Deductible (\$200,000)	\$0
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Net of Claims Over Individual Stop Loss Deductible (\$200,000)	\$4,083,388	\$760,779	\$4,844,167	\$5,785,384	85%
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Humana administration and stop loss renewals for 2016:

- **Administration:** Humana offered a rate hold.
 - The 2016 Human renewal had a 2.5% cap as a result of negotiations last year. Humana agreed to offer a rate hold for 2016 due to not marketing the administration.

- **Specific Deductible Stop Loss:** Humana offered a 5.9% increase.
 - 2013: Humana paid out \$1,900,000 in stop loss reimbursement.
 - 2014: Humana did not pay out any stop loss reimbursement.
 - 2015: Year to date Humana has not paid out any stop loss reimbursements
 - HORAN will be conducting a full market bid to ensure Clermont County is receiving competitive stop loss pricing.

- **Aggregate Stop Loss:** Humana offered a 3.2% increase.

Clermont County will continue to pay Health Care Reform taxes and fees:

- Transitional Reinsurance Plan (TRP) fee which has decreased from \$63 per member per year (paid in 2015) to \$44 pmpy (paid in 2016)
- Patient Centered Outcome Research Institute (PCORI) fee which has increased from \$2.08 pmpy (paid in 2015) to an estimated \$2.25 pmpy (paid in 2016)
- Based on an average membership count of 2,379 this equates to \$110,029 in taxes and fees
 - PCORI fee is estimated based on inflation/trend as a final number is yet to be released

2016 Total Expected Costs



The following includes a claims projection with data through June. Total medical costs are expected to increase 3.2%, \$366,810 (claims projection will be updated one more time with claims though July).

	2015 Annual	2016 Annual	% Change	\$ Change
Administration	\$561,872	\$561,872	0.0%	\$0
Specific Stop Loss	\$927,858	\$982,676	5.9%	\$54,818
Aggregate Stop Loss	\$31,579	\$32,579	3.2%	\$1,000
Expected Claims	\$9,353,563	\$9,709,352	3.8%	\$355,789
HCR Taxes/Fees	\$154,825	\$110,029	-28.9%	(\$44,797)
County Admin	\$120,000	\$120,000	0.0%	\$0
HSA Contributions	\$259,200	\$259,200	0.0%	\$0
TOTAL	\$11,408,898	\$11,775,708	3.2%	\$366,810

Claims increase for including coverage for Cochlear Implants is included in the above claims projection. ~\$51,000 increase

HORAN, Human Resources and the Health Advisory Committee discussed several changes for 2016.

It's recommended that coverage for Cochlear Implants be included with the following limits: two ears every three years with a \$2,500 maximum

- Of the changes we reviewed, Cochlear Implants are the only benefit standardly covered by other medical carriers that is not covered by Humana.
- Cochlear Implants - A **cochlear implant** (CI) is a surgically implanted electronic device that provides a sense of sound to a person who is profoundly deaf or severely hard of hearing. **Cochlear implants** may help provide hearing in patients who are deaf because of damage to sensory hair cells in their cochleas.

Clermont County is currently under a rate guarantee until 1/1/17 that was negotiated last year

HORAN updated the dental projection with data through July and total dental costs are expected to decrease 2.5%, \$13,039.

- HORAN, HR and the HCA Committee are exploring changing from a 2 tier to 4 tier rate structure to mirror the medical

Monthly Rates

Monthly Funding Rates (Total Projected Cost)				Under a 4-Tier Structure	
Tier	Current Enrollment	Current Rates	Renewal Rates	Current Enrollment	Renewal Rates
Single	346	\$26.08	\$25.42	346	\$25.42
EE + Spouse	0	\$0.00	\$0.00	143	\$64.47
EE + Child(ren)	0	\$0.00	\$0.00	57	\$70.01
Family	451	\$74.70	\$72.80	251	\$78.18

Clermont County is currently under a rate guarantee until 1/1/19 that was negotiated last year

- HORAN, HR and the HCA Committee are exploring changing from a 2 tier to 4 tier rate structure to mirror the medical (and dental)

Monthly Rates

Funding Rates (Total Projected Cost)			Under a 4-Tier Structure	
<u>Tier</u>	<u>Current Enrollment</u>	<u>Current Rates</u>	<u>Current Enrollment</u>	<u>Renewal Rates</u>
Single	259	\$5.94	259	\$5.94
EE + Spouse	0	\$0.00	118	\$12.22
EE + Child(ren)	0	\$0.00	44	\$12.86
Family	361	\$14.97	199	\$18.91

Voya offered the following renewals all guaranteed for two years:

- Basic Life and AD&D: Rate hold
- Voluntary Life and AD&D: Rate Hold
- LTD renew 1/1/16: 33.2% increase, \$6,847

HORAN conducted a full market bid for all lines of coverage and Symetra has provided the most competitive quotes for all lines of coverage with all rates guaranteed for 3 years:

- Basic Life and AD&D: 15% decrease, (\$4,403)
- Voluntary Life and AD&D: Matched current rates
- LTD renew 1/1/16: 14.4% decrease, (\$3,150)
 - Annual Savings = \$7,553
 - Three year savings = \$22,659

HORAN, HR and the HCA Committee are exploring two new Voluntary benefits to offer in 2016 in order to:

- Enhance the current benefits package
 - Compliment the current wellness program
 - Compliment the Consumer Driven Health Plan (CDHP)
1. **Critical Illness** – employees elect a certain amount of coverage (i.e. - \$10,000) that is paid out if a covered individual incurs a specified critical illness. Many carriers offer a wellness rider that pays a flat dollar amount (i.e. \$100) if a covered individual receives a preventive service.
 2. **Accident** – fee schedule that pays out a flat dollar benefit based on type of service or accident incurred. Some carriers offer a wellness rider that pays a flat dollar amount (i.e. \$100) if a covered individual receives a preventive service.

Three finalist meetings were conducted and the preferred vendor is Trustmark based on rates, benefits and service capabilities.

Encourage employees and spouses to receive a wellness exam/physical with their PCP. The PCP will sign off on a form indicating the member had his/her wellness exam/physical. Participation qualifies them for a percent or dollar reduction to premiums. Both the employee and spouse need to turn in signed vouchers or they are not classified as participating.

The strategy was implemented because it provides several additional benefits for Clermont County and your members:

- Promote a relationship between participants and their PCP, which will help steer care to the PCP rather than higher cost sources such as the ER.
- Incent employees to develop a relationship with a PCP, which will promote better coordination of care.
- Potential large claimants will be identified sooner when the cost of care / outcomes is more positive.
- Preventive services are at no cost to employees. Clermont would pay the cost as a claim, but this is a positive place to spend money.

Below is the timeline of the current program:

- **October 2014:** Communicate the program requirements during Open Enrollment
- **November 2014 through October 2015:** Employees receive their annual physical and turn in the signed PCP voucher form to qualify for discounted contributions
- **January 2016:** Employees receive \$5 per pay discount to single and employee/child(ren) tiers and \$10 per pay discount for employee/spouse and family tiers.

Year to date there the employee participation is 33%



Health Wealth Life

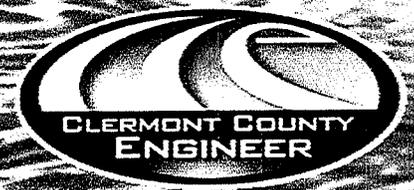
Questions

MIAMI TRAILS STORMWATER DISTRICT

MIAMI TOWNSHIP
CLERMONT COUNTY, OHIO

Clermont County Engineer's Office
2391 Clermont Center Drive
Batavia, Ohio 45103
www.clermontengineer.org

2015



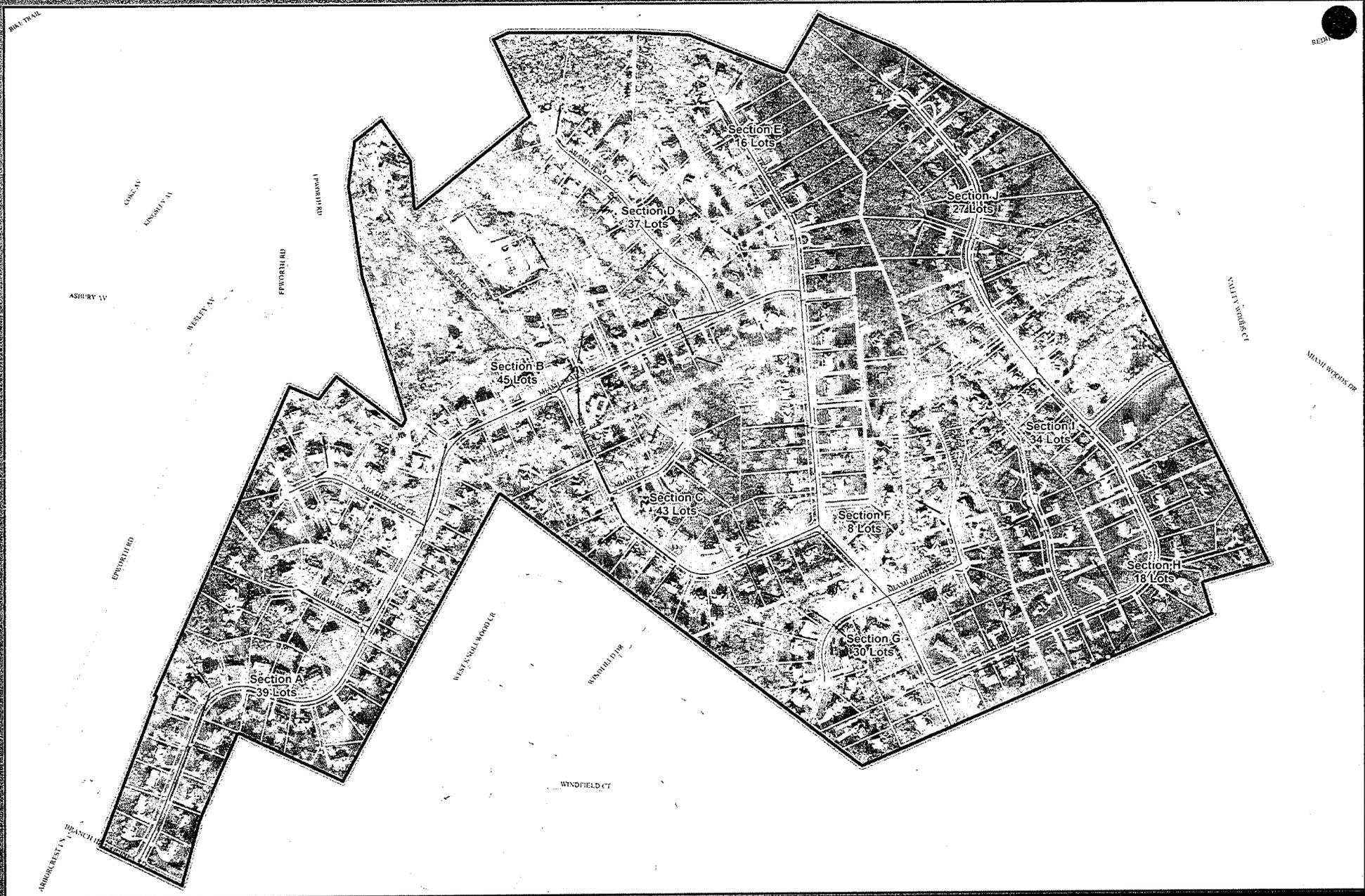
INTRODUCTION/BACKGROUND

- ❑ In October 2014, members of the Homeowners Association of Miami Trails Subdivision met with the Miami Township to discuss sink holes that were appearing both in the roadway and private property.
- ❑ In November 2014, members of the Homeowners Association of Miami Trails Subdivision, met with both BCC and CCEO and presented a request to initiate, through the Board of County Commissioners, the creation of a storm water district encompassing all the lots in the subdivision.
- ❑ In December 2014, the HOA of Miami Trails received the approval of the owners of 201 of the 293 lots with no lot owner voicing objection to date.
- ❑ All members were advised that they would be assessed for improvements, repairs as well as, on-going maintenance.
- ❑ On April 1, CCEO presented preliminary report to the BCC which outlined necessary steps required to establish Miami Trails Storm Water District under R.C. Sec. 6117.

MIAMI TRAILS (STORMWATER DISTRICT)

- **SERVICE AREA** of the district (where)
- **EXTENT OF SERVICE** of the district (what)
- **LEVEL OF SERVICE** of the district (how often)
- **COST OF SERVICE** of the district (how much)

MIAMI TRAILS STORMWATER DISTRICT



Miami Trails Stormwater District (Extent of Service)

Miami Trails Subdivision 10 Sections A-J, 1988-1993

- ✓ Total number of lots 297
- ✓ Total number of pipe runs 87
- ✓ Total length of pipe runs 7,983 feet (outside of Dedicated R/W)

Material Breakdown in Length

- ✓ 3 % Ductile Iron Pipe (250')
- ✓ 10 % Corrugated Metal Pipe (759')
- ✓ 21 % PVC Pipe (1,701')
- ✓ 66 % Reinforced Concrete Pipe (5,270')

Condition Rating

- ✓ 4 % (330') Rated 1 - Immediate action recommended
- ✓ 15 % (1209') Rated 2 – OK for now, continue to monitor
- ✓ 81% (6444') Rated 3 - No maintenance/replacement required at this time

Miami Trails Subdivison

(Level of Service)

Operating/Maintenance Items

- ✓ structure cleaning & Inspection
- ✓ structure repair
- ✓ TV inspection
- ✓ pipe cleaning

Capital/Replacement Items

- ✓ headwalls
- ✓ manholes
- ✓ intlets
- ✓ outlets
- ✓ stormwater pipes

Miami Trails Subdivision (Cost of Service)

