

# ROUTT COUNTY BOARD OF COUNTY COMMISSIONERS

Timothy V. Corrigan  
District I

Timothy Redmond  
District II

M. Elizabeth Melton  
District III

## Commissioners' Meeting Agenda October 13, 2021

**Times listed on the agenda are approximations and may be longer or shorter, or being earlier than scheduled, with no notice. Agendas are subject to change 24 hours before the meeting start time. To ensure you have the most up-to-date information, please check the agenda after 24 hours of its start time.**

**If you are joining the meeting for a specific item, please join 10 minutes before the item to ensure you are present for the beginning of the item.**

Please click the link below to join the webinar:

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Password: 522

**Or Telephone:**

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US: +1 253 215 8782 or +1 346 248 7799 or +1 669 900 6833 or +1 301  
715 8592 or +1 312 626 6799 or +1 929 205 6099**

**Webinar ID: 851 0667 0945**

**Password: 522**

*The Routt County Board of County Commissioners or Board of Health may enter executive session pursuant to C.R.S. 24-6-402(4)(b) to receive legal advice related to any of the below items.*

1. 1:30 P.M. CALL TO ORDER
2. 1:30 P.M. HUMAN RESOURCES  
Kathy Nelson, Human Resources Director

### REVIEW AND DISCUSSION OF THE 2022 ROUTT COUNTY BENEFIT PLAN OPTIONS

Review and Discussion of the 2022 Routt County Benefit Plan Options.

#### Documents:

AGENDA ITEM - REVIEW AND DISCUSSION OF 2022 RC BENEFIT  
PLAN OPTIONS 10-11-2022.PDF  
2022 ROUTT COUNTY RENEWAL MARKETING ANALYSIS (002).PDF  
ROUTT COUNTY CO SELECT PLAN DESIGN.PDF

**3. 2:30 P.M. MEETING ADJOURNED**

Please click the link below to join the webinar:

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All programs, services and activities of Routt County are operated in compliance with the Americans with Disabilities Act. If you need a special accommodation as a result of a disability, please call the Commissioners Office at (970) 879-0108 to assure that we can meet your needs. Please notify us of your request as soon as possible prior to the scheduled event. Routt County uses the Relay Colorado service. Dial 711 or TDD (970) 870-5444.

# ROUTT COUNTY BOARD OF COUNTY COMMISSIONERS

## AGENDA COMMUNICATION FORM

<b>ITEM DATE:</b> October 12, 2021	<b>ITEM TIME:</b>
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<b>FROM:</b>	Kathy Nelson, Human Resources Director
<b>TODAY'S DATE:</b>	October 5, 2021
<b>AGENDA TITLE:</b>	Review and Discussion of the 2022 Routt County Benefit Plan Options

<b>CHECK ONE THAT APPLIES TO YOUR ITEM:</b>	
<input type="checkbox"/> ACTION ITEM	
<input checked="" type="checkbox"/> X DIRECTION	
<input checked="" type="checkbox"/> X INFORMATION	

**I. DESCRIBE THE REQUEST OR ISSUE:**

Review and Discussion of the 2022 Routt County Benefit Plan Options

**II. RECOMMENDED ACTION:**

Review and Provide Direction on the 2022 Routt County Benefit Plan Options

**III. DESCRIBE FISCAL IMPACTS (VARIATION TO BUDGET):**

<b>PROPOSED REVENUE:</b>	None
<b>PROPOSED EXPENDITURE:</b>	To be determined
<b>FUNDING SOURCE:</b>	County Funds

**IV. IMPACTS OF A REGIONAL NATURE OR ON OTHER JURISDICTIONS (IDENTIFY ANY COMMUNICATIONS ON THIS ITEM):**

None known.

**V. BACKGROUND INFORMATION:**

Hays Companies is the County's Benefits Consultant. They are providing the County with information and options to assist the Commissioners with the selection of the 2022 of the health insurance plans.

**VI. LEGAL ISSUES:**

None known.

**VII. CONFLICTS OR ENVIRONMENTAL ISSUES:**

None known.

**VIII. SUMMARY AND OTHER OPTIONS:**

**Routt County**

## Renewal & Marketing Analysis

FINANCIAL  
EXPERTISE



STRATEGIC  
PLANNING



ANALYTICS



COMPLIANCE



SPECIALTY  
RESOURCES



**September, 2021**

**Plan Year:**

**January 1, 2022 - December 31, 2022**

**2022**



Hays Companies of Denver 1125 17th Street, Suite 400, Denver CO, 80202

**All. Together. Certain.**

# Routt County



## COMPENSATION DISCLOSURE

Hays Companies may receive compensation in the form of fees and/or commissions for the insurance brokerage services, risk management, consulting, employee benefits and financial services planning provided to clients. Hays Companies may also receive additional compensation from certain insurers, wholesalers and insurance markets with whom it places business and to whom it provides services. This additional compensation may be based on or computed according to a variety of factors, including but not limited to the overall volume of business placed, size of placements, growth, and/or profitability. Please contact Hays Companies for additional compensation information.

Hays Companies expects all employees to exercise the highest standards of honesty, integrity and fairness in business practice and the conduct of Hays Companies' affairs. It is important that we represent the interests of our clients in a sound, reliable and trustworthy fashion. In addition, all officers, directors and employees of Hays Companies must fully comply with all applicable laws and regulations, and also with the Hays Companies Ethics Policy.

## PRIVACY

At the Hays Companies, we value your trust and are committed to the responsible management, use and protection of business or personal information. When we refer to “you” we mean those individuals and firms who have provided us with business or personal information in conjunction with inquiring about, applying for, or obtaining a financial product or service from us. All financial service companies collect a certain amount of this information to help service customers and administer their business. This Notice describes our policy regarding the collection, disclosure, and protection of business or personal information.

“Information”, as used in this Notice, means information that identifies an entity or individual personally and is not otherwise available to the public. It includes financial information such as credit history, income, financial benefits, policy or claim information. It also includes personal health information such as individual medical records or information about an illness, disability or injury.

Hays Companies collects business and personal information to help service your transactions with us and to support our business operations. This information may be obtained directly from the individuals themselves, from corporate clients duly authorized to release such information and from certain third parties, such as insurance companies. Depending on the type of product or service applied for or obtained through us, personal information may include names, addresses, income, and claim histories.

To serve you and to administer our business, we may share certain business and personal information, only as permitted by law, with affiliates, such as business associates and our employees. We may also share business and personal information, again only as permitted by law, with unaffiliated third parties, such as insurance companies, administrators, and service providers who help us serve you and administer our business.

Our employees have access to business or personal information in the course of doing their jobs, which includes underwriting policies, paying claims, developing new products or advising customers about products and services. All of our employees are required to sign a confidentiality agreement in which they agree to protect the information to which they may have access.

We use manual and electronic security procedures to maintain the confidentiality and integrity of information in our possession and to guard against its unauthorized access. Some techniques we employ to protect information include secured files, user authentication, encryption, firewall technology and the use of detection software.

We are responsible for identifying information that must be protected, providing an adequate level of protection for that data and granting access to protected data only to individuals who must use it in the performance of their job-related duties. Employees who violate our Privacy Policy will be subject to disciplinary action, which may include termination.

Disclosure of your information will only be done with your proper written authorizations or as otherwise permitted or required by law. We will not share your business or personal information with anyone for purposes unrelated to Hays Companies business operations.

This Notice describes the privacy policies of Hays Companies. The privacy policy applies to individuals and firms who obtain or apply for a financial product or service, or have done so in the past. We will continue to follow our privacy policy regarding information even when a business relationship no longer exists between us.

# Routt County

## 2021 Financial Summary



PEPM Year over Year Total Plan Costs					
Year	Average Enrollment Med/Rx	Fixed Costs	Net Medical/Rx Claims PEPM	Total Plan Cost PEPM	Annualized Estimated Total Plan Cost
<sup>1</sup> 2021	221	\$286.15	\$1,082.59	\$1,368.74	\$3,629,903
% Change	-1%	4%	-9%	-6%	
2020	223	\$274.95	\$1,183.83	\$1,458.78	\$3,897,852
% Change	-1%	11%	25%	22%	
2019	225	\$247.28	\$948.72	\$1,196.00	\$3,228,016
% Change	1%	27%	-32%	-25%	
2018	223	\$195.23	\$1,404.63	\$1,599.85	\$4,287,602
% Change	3%	8%	15%	15%	
2017	216	\$180.00	\$1,216.23	\$1,396.23	\$3,624,616
% Change	-3%	-26%	4%	-1%	
2016	224	\$242.16	\$1,166.17	\$1,408.33	\$3,782,777
% Change	1%	-11%	-4%	-6%	

<sup>1</sup>2021 Annualized Plan Cost is estimated from monthly average

Specific Stop Loss Contract			
Year	Specific Stop Loss Premium Pd	Reimbursements Paid	Loss Ratio
2021	\$516,807	\$105,210	20%
2020	\$664,327	\$770,204	116%
2019	\$570,523	\$11,345	2%
2018	\$428,814	\$861,725	201%
2017	\$380,677	\$497,704	131%
2016	\$523,287	\$624,133	119%
2015	\$603,235	\$697,902	116%
2014	\$535,600	\$19,481	4%
2013	\$506,570	\$56,477	11%
2012	\$439,950	\$526,435	120%

24/12 Contract; \$75K specific deductible; \$100K aggregating specific deductible; Med/Rx Included, 1 Laser @ \$140K and 1 Laser @ \$350K

# Routt County

## 2021 Medical/Rx Financials



	Enrollment			Fixed Cost			Claims			Stop Loss	Total Plan Cost	
	A	B	C = (A+B)	D	E	F = (D+E)	G	H	I = (G+H)	J	K = (I-J)	L = (F+K)
	HDHP	PPO	Total	Admin	Stop-Loss	Total	Medical Claims	Rx Claims	Total Medical & Rx Claims	Amount > Specific*	Total Net Paid Claims	Medical & Rx Total Plan Cost
January	94	124	218	\$5,738	\$56,920	\$62,657	\$314,115	\$53,582	\$367,697	\$0	\$367,697	\$430,354
February	92	125	217	\$5,711	\$57,002	\$62,713	\$139,933	\$19,145	\$159,077	\$0	\$159,077	\$221,790
March	93	126	219	\$5,764	\$57,259	\$63,023	\$263,192	\$43,410	\$306,602	\$0	\$306,602	\$369,625
April	92	128	220	\$5,790	\$57,177	\$62,968	\$258,455	\$35,906	\$294,361	\$29,271	\$265,090	\$328,058
May	92	129	221	\$5,817	\$57,095	\$62,912	\$111,303	\$29,475	\$140,778	\$8,024	\$132,754	\$195,666
June	91	132	223	\$5,869	\$57,563	\$63,433	\$223,538	\$27,064	\$250,601	\$9,645	\$240,956	\$304,389
July	91	134	225	\$5,922	\$58,242	\$64,164	\$189,780	\$44,658	\$234,437	\$8,699	\$225,738	\$289,903
August	89	136	225	\$5,922	\$58,032	\$63,954	\$249,796	\$31,341	\$281,137	\$37,017	\$244,120	\$308,073
September	86	135	221	\$5,817	\$57,517	\$63,333	\$189,009	\$34,780	\$223,789	\$12,554	\$211,235	\$274,569
October												
November												
December												
2021 Total	820	1,169	1,989	\$52,350	\$516,807	\$569,157	\$1,939,120	\$319,360	\$2,258,480	\$105,210	\$2,153,270	\$2,722,427
Mo / Avg	91	130	221	\$5,817	\$57,423	\$63,240	\$215,458	\$35,484	\$250,942	\$11,690	\$239,252	\$302,492
PEPM Avg				\$26.32	\$259.83	\$286.15	\$974.92	\$160.56	\$1,135.49	\$52.90	\$1,082.59	\$1,368.74
% Change	-9.0%	6.0%	-0.7%	0.0%	4.5%	4.1%	-21.8%	-29.0%	-22.9%	\$52.90	\$1,082.59	\$1,368.74
2020 Total	1,202	1,470	2,672	\$70,327	\$664,327	\$734,654	\$3,329,549	\$603,852	\$3,933,401	\$770,204	\$3,163,197	\$3,897,852
Mo / Avg	100	123	223	\$5,861	\$55,361	\$61,221	\$277,462	\$50,321	\$327,783	\$64,184	\$263,600	\$324,821
PEPM Avg				\$26.32	\$248.63	\$274.95	\$1,246.09	\$225.99	\$1,472.08	\$288.25	\$1,183.83	\$1,458.78
% Change	-1.3%	-0.7%	-1.0%	0.0%	12.5%	11.2%	57.4%	39.9%	54.5%	\$288.25	\$1,183.83	\$1,458.78
2019 Total	1,218	1,481	2,699	\$71,038	\$596,380	\$667,418	\$2,136,101	\$435,842	\$2,571,943	\$11,345	\$2,560,598	\$3,228,016
Mo / Avg	102	123	225	\$5,920	\$49,698	\$55,618	\$178,008	\$36,320	\$214,329	\$945	\$213,383	\$269,001
PEPM Avg				\$26.32	\$220.96	\$247.28	\$791.44	\$161.48	\$952.92	\$4.20	\$948.72	\$1,196.00

\*Specific Stop Loss reimbursements won't be paid until the \$100k aggregating specific deductible has been met

2021 Plan Year	
<b>Administration Fees: (UMR)</b>	
Med/Rx Administration	\$31.15
Care Mgt./Utilization Mgt.	\$3.68
Disease Mgt.	\$3.94
Med/Rx Integration	\$1.05
Rx Admin Credit	(\$22.00)
Direct Path Administration	\$3.50
Third Party Stoploss Reporting	\$5.00
Total	\$26.32
(24/12 Contract) (Partners MGU) (Med/Rx)	
<b>Stop Loss Fees: \$75K Deductible</b>	
Specific - Employee	\$116.09
Specific - Family	\$326.69
Aggregate - Composite (25%)	\$12.66
<b>Attachment Factor:</b>	
Aggregate - Employee	\$799.86
Aggregate - Family	\$2,160.19

2021 Budget Rates		
	HDHP	PPO
EE Only	\$639.64	\$736.29
Family	\$1,734.27	\$1,842.24

2021 Employee Contributions		
	HDHP	PPO
EE Only	\$29.42	\$58.86
Family	\$147.04	\$294.08

Total Claim Plan Liability	
YTD Maximum Aggregate Liability	\$4,478,440
YTD Expected Aggregate Liability	\$3,582,752
YTD Actual Aggregate Liability	\$2,153,270
Maximum Loss Ratio	48%
Expected Loss Ratio	60%

Claims Over Specific		
Relationship	Amount	\$ > Specific
Employee	\$141,444	\$30,000
Employee	\$158,180	\$35,000
Employee	\$101,879	\$20,000
Employee	\$92,893	\$15,000
Spouse	\$85,814	\$5,210
<b>Total</b>	<b>\$580,210</b>	<b>\$105,210</b>
% Of Total Claims		26%



# Routt County

Large Claim Analysis- Claims over \$35,000



Specific Level: \$75,000 (Aggregating Specific Level: \$100,000)							2021 Plan Year
Coverage Includes: Medical and Rx							
Relationship	Condition	Amount Paid	Over Specific	Accumulation Towards Agg. Spec. (\$100K)	Actual Stop Loss Reimbursement	Change from Prior Month	
Employee	Benign Neoplasm of Neinges Unspecified	\$158,180	\$83,180	\$83,180	\$35,000	\$6,770	
Employee	Spondylolistehsis Cervical Region	\$141,444	\$66,444	\$66,444	\$30,000	\$569	
Employee	Sepsis D/T Methicillin Resistant Staph	\$101,879	\$26,879	\$26,879	\$20,000	\$857	
Employee	Cellulitis of Right Toe	\$92,893	\$17,893	\$17,893	\$15,000	\$1,708	
Spouse	Intraductal Carcinoma In Situ of Left Breast	\$85,814	\$10,814	\$10,814	\$5,210	\$2,650	
Spouse	Mech Loosening Internal Left Knee Prosthesis	\$74,194	\$0	\$0	\$0	\$0	
Child	Awaiting Diagnosis	\$59,524	\$0	\$0	\$0	\$59,524	
Spouse	Other Fatigue	\$57,767	\$0	\$0	\$0	\$2,057	
Employee	Unilateral Primary Osteoarthritis, Left Hip	\$48,207	\$0	\$0	\$0	\$0	
Employee	Other Fx Head Neck Lt Fem Initial Encounter	\$46,337	\$0	\$0	\$0	\$469	
Employee	Sprain Anterior Cruciate Ligament Left Knee	\$45,364	\$0	\$0	\$0	\$140	
Spouse	Strain Muscle Tendon, Rotator Cuff Left Shoulder	\$44,366	\$0	\$0	\$0	\$6	
Spouse	Unilateral Primary Osteoarthritis, Right Knee	\$40,857	\$0	\$0	\$0	\$78	
Spouse	Unspecified Injury of Thorax Initial Encounter	\$40,635	\$0	\$0		\$40,635	
<b>Total Large Claims: 14</b>		<b>\$1,037,461</b>	<b>\$205,210</b>	<b>\$205,210</b>	<b>\$105,210</b>	<b>\$115,462</b>	
<b>Total Medical &amp; Rx Claims Paid:</b>		<b>\$2,258,480</b>					
<b>Percentage of Medical &amp; Rx Claims Paid:</b>		<b>46%</b>					

<b>Specific Stop Loss Premium Paid:</b>	<b>\$516,807</b>
<b>Loss Ratio:</b>	<b>20%</b>

# Routt County

## 2021 Medical & Rx Cost Projection



Projection Period - through December 2021

<b>MEDICAL</b>		
PEPM Projection	PEPM Projection	
01/1/2021 - 12/31/2021		
10/1/2019 - 9/31/2020	10/1/2020 - 9/31/2021	
Medical Claims	\$2,521,875	\$3,511,146
Benefit Adjustment	1.000	1.000
Network Discount Adjustment	1.000	1.000
Adjusted Medical Claims	\$2,521,875	\$3,511,146
Membership Lagged 2 Months	2,702	2,651
Projected PEPM Claim Cost	\$933.34	\$1,324.46
6.5% Annual Trend	1.0819	1.0159
<b>Projected Medical &amp; Rx PEPM</b>	<b>\$1,009.78</b>	<b>\$1,345.48</b>
<b>PHARMACY</b>		
PEPM Projection	PEPM Projection	
10/1/2019 - 9/31/2020		
10/1/2020 - 9/31/2021		
Pharmacy Claims	\$547,340	\$498,255
Benefit Adjustment	1.000	1.000
Network Discount Adjustment	1.000	1.000
Adjusted Pharmacy Claims	\$547,340	\$498,255
Membership Lagged 1 Month	2,693	2,657
Projected PEPM Claim Cost	\$203.25	\$187.53
10.0% Annual Trend	1.1265	1.0241
Trended Rx Claims	\$228.96	\$192.05
Rebate Adjustment	1.0000	1.0000
<b>Projected Rx PEPM</b>	<b>\$228.96</b>	<b>\$192.05</b>
<b>Combined Medical/Rx Projection (PEPM)</b>	<b>\$1,238.74</b>	<b>\$1,537.53</b>
<b>Combined Medical/Rx Projection (Annual)</b>	<b>\$3,347,069</b>	<b>\$4,075,979</b>
Stop-Loss Claim Adjustment (trended at Medical trend)	(\$12,274)	(\$889,305)
Net Claims Annual	\$3,334,795	\$3,186,674
Net Claims PEPM	<b>\$1,234.19</b>	<b>\$1,202.06</b>
<b>PERIOD WEIGHTING</b>		
Period Weighting	30%	70%
Adjusted Membership	808	1860
Member-Adjusted Period Weighting	30.3%	69.7%
<b>2021 Total PEPM Claims Projection</b>	<b>\$1,211.79</b>	
<b>2021 Total PEPM Fixed Costs</b>	<b>\$286.15</b>	
Average Current Plan Year Membership	221	
2021 Projected Blended Medical/Rx Claims	\$3,213,680	
2021 Projected Total Fixed Costs	\$758,876	
2021 Projected Total Costs (Claims + Fixed)	<b>\$3,972,556</b>	
<b>2021 Total PEPM Cost Projection</b>	<b>\$1,497.95</b>	
2021 YTD Med/Rx PEPM Total Cost	<b>\$1,368.74</b>	
Projected Change in Total Cost	<b>9.4%</b>	
2021 Annualized Budget	<b>\$4,024,580</b>	
2021 PEPM Budget	<b>\$1,518</b>	
Projected \$ Change to 2021 Budget	<b>(\$52,024)</b>	
Projected % Change to 2021 Budget	<b>-1.3%</b>	

# Routt County

## 2022 Medical & Rx Cost Projection



Projection Period - through December 2022

<b>MEDICAL</b>		
PEPM Projection	PEPM Projection	
01/1/2022 - 12/31/2022		
10/1/2019 - 9/31/2020	10/1/2020 - 9/31/2021	
Medical Claims	\$2,521,875	\$3,511,146
Benefit Adjustment	1.000	1.000
Network Discount Adjustment	1.000	1.000
Adjusted Medical Claims	\$2,521,875	\$3,511,146
Membership Lagged 2 Months	2,702	2,651
Projected PEPM Claim Cost	\$933.34	\$1,324.46
6.5% Annual Trend	1.1522	1.0819
<b>Projected Medical &amp; Rx PEPM</b>	<b>\$1,075.41</b>	<b>\$1,432.93</b>
<b>PHARMACY</b>		
PEPM Projection	PEPM Projection	
10/1/2019 - 9/31/2020		
10/1/2020 - 9/31/2021		
Pharmacy Claims	\$547,340	\$498,255
Benefit Adjustment	1.000	1.000
Network Discount Adjustment	1.000	1.000
Adjusted Pharmacy Claims	\$547,340	\$498,255
Membership Lagged 1 Month	2,693	2,657
Projected PEPM Claim Cost	\$203.25	\$187.53
10.0% Annual Trend	1.2392	1.1265
Trended Rx Claims	\$251.86	\$211.25
Rebate Adjustment	1.0000	1.0000
<b>Projected Rx PEPM</b>	<b>\$251.86</b>	<b>\$211.25</b>
<b>Combined Medical/Rx Projection (PEPM)</b>	<b>\$1,327.27</b>	<b>\$1,644.19</b>
<b>Combined Medical/Rx Projection (Annual)</b>	<b>\$3,586,281</b>	<b>\$4,358,737</b>
Stop-Loss Claim Adjustment (trended at Medical trend)	(\$13,072)	(\$947,110)
Net Claims Annual	\$3,573,209	\$3,411,627
Net Claims PEPM	<b>\$1,322.43</b>	<b>\$1,286.92</b>
<b>PERIOD WEIGHTING</b>		
Period Weighting	30%	70%
Adjusted Membership	808	1860
Member-Adjusted Period Weighting	30.3%	69.7%
<b>2022 Total PEPM Claims Projection</b>	<b>\$1,297.67</b>	
<b>2022 Total PEPM Fixed Costs (+4%)</b>	<b>\$297.60</b>	
Average Current Plan Year Membership	221	
2022 Projected Blended Medical/Rx Claims	\$3,441,433	
2022 Projected Total Fixed Costs	\$789,231	
2022 Projected Total Costs (Claims + Fixed)	<b>\$4,230,664</b>	
<b>2022 Total PEPM Cost Projection</b>	<b>\$1,595.27</b>	
2021 YTD Med/Rx PEPM Total Cost	<b>\$1,368.74</b>	
Projected Change in Total Cost	<b>16.6%</b>	
2021 Annualized Budget	<b>\$4,024,580</b>	
2021 PEPM Budget	<b>\$1,518</b>	
Projected \$ Change to 2021 Budget	<b>\$206,084</b>	
Projected % Change to 2021 Budget	<b>5.1%</b>	

# Routt County



## 2022 Medical & Rx Cost Projection- Move to Select CO

Projection Period - through December 2022

	<b>MEDICAL</b>	
	PEPM Projection	PEPM Projection
	01/1/2022 - 12/31/2022	
	10/1/2019 - 9/31/2020	10/1/2020 - 9/31/2021
Projection Period		
Experience Period		
Medical Claims	\$2,521,875	\$3,511,146
Benefit Adjustment	1.000	1.000
Network Discount Adjustment	0.950	0.950
Adjusted Medical Claims	\$2,395,781	\$3,335,589
Membership Lagged 2 Months	2,702	2,651
Projected PEPM Claim Cost	\$886.67	\$1,258.24
6.5% Annual Trend	1.1522	1.0819
<b>Projected Medical &amp; Rx PEPM</b>	<b>\$1,021.64</b>	<b>\$1,361.29</b>
	<b>PHARMACY</b>	
	PEPM Projection	PEPM Projection
	10/1/2019 - 9/31/2020	
	10/1/2019 - 9/31/2020	10/1/2020 - 9/31/2021
Experience Period		
Pharmacy Claims	\$547,340	\$498,255
Benefit Adjustment	1.000	1.000
Network Discount Adjustment	1.000	1.000
Adjusted Pharmacy Claims	\$547,340	\$498,255
Membership Lagged 1 Month	2,693	2,657
Projected PEPM Claim Cost	\$203.25	\$187.53
10.0% Annual Trend	1.2392	1.1265
Trended Rx Claims	\$251.86	\$211.25
Rebate Adjustment	1.0000	1.0000
<b>Projected Rx PEPM</b>	<b>\$251.86</b>	<b>\$211.25</b>
<b>Combined Medical/Rx Projection (PEPM)</b>	<b>\$1,273.50</b>	<b>\$1,572.54</b>
<b>Combined Medical/Rx Projection (Annual)</b>	<b>\$3,440,993</b>	<b>\$4,168,801</b>
Stop-Loss Claim Adjustment (trended at Medical trend)	(\$13,072)	(\$947,110)
Net Claims Annual	\$3,427,921	\$3,221,691
Net Claims PEPM	<b>\$1,268.66</b>	<b>\$1,215.27</b>
	<b>PERIOD WEIGHTING</b>	
Period Weighting	30%	70%
Adjusted Membership	808	1860
Member-Adjusted Period Weighting	30.3%	69.7%
<b>2022 Total PEPM Claims Projection</b>	<b>\$1,231.44</b>	
<b>2022 Total PEPM Fixed Costs (+4%)</b>	<b>\$297.60</b>	
Average Current Plan Year Membership	221	
2022 Projected Blended Medical/Rx Claims	\$3,265,782	
2022 Projected Total Fixed Costs	\$789,231	
2022 Projected Total Costs (Claims + Fixed)	<b>\$4,055,013</b>	
<b>2022 Total PEPM Cost Projection</b>	<b>\$1,529.04</b>	
2021 YTD Med/Rx PEPM Total Cost	<b>\$1,368.74</b>	
Projected Change in Total Cost	<b>11.7%</b>	
2021 Annualized Budget	<b>\$4,024,580</b>	
2021 PEPM Budget	<b>\$1,518</b>	
Projected \$ Change to 2021 Budget	<b>\$30,433</b>	
Projected % Change to 2021 Budget	<b>0.8%</b>	

# Routt County

## 2022 Medical/Rx ASO Renewal



	Current	UMR Renewal	W Dental Option
Total Assumed Enrollment	225	225	225
<b>Administration Fees</b>			
Med/Rx Administration	\$31.15	\$31.15	\$31.15
Utilization Management	\$1.84	\$2.05	\$2.05
Complex Condition CARE	\$1.84	\$1.84	\$1.84
Ongoing Condition CARE	\$3.94	\$3.94	\$3.94
Med/Rx Integration	\$1.05	\$1.05	\$1.05
Rx Admin Credit	(\$22.00)	(\$22.00)	(\$22.00)
Dental Claims	-	-	\$3.97
Direct Path	\$3.50	-	-
Third Party Stop Loss Reporting*	\$5.00	\$5.00	\$5.00
<b>Total Medical Administration Fees PEPM</b>	<b>\$26.32</b>	<b>\$23.03</b>	<b>\$27.00</b>
<b>Total Admin and Network Cost</b>			
<b>Annual Administration Cost</b>	<b>\$71,064</b>	<b>\$62,181</b>	<b>\$72,900</b>
<b>\$ Change from Current</b>		<b>(\$8,883)</b>	<b>\$1,836</b>
<b>% Change from Current</b>		<b>-12.5%</b>	<b>2.6%</b>
<b>Wellness Credit</b>	<b>\$10,000</b>	<b>\$10,000</b>	<b>\$10,000</b>

\*If we move to Symetra the third party stop loss PEPM is removed

# Routt County

## 2022 Stop Loss Analysis



		<i>Not Firm</i>	<i>FIRM</i>	<i>FIRM</i>	<i>Not Firm</i>
Current Enrollment	Partners MGU Current	Partners MGU Initial Renewal	Partners MGU Negotitated Renewal	Symetra Proposed	Optum Proposed
<b>Total Enrollment</b>	<b>225</b>	<b>225</b>	<b>225</b>	<b>225</b>	<b>225</b>
<b>Individual Stop-Loss</b>					
Coverage	Medical, Rx	Medical, Rx	Medical, Rx	Medical, Rx	Medical, Rx
Stop Loss Contract	Paid	Paid	Paid	Paid	Paid
Maximum Lifetime Reimbursement	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Annual Maximum Reimbursement	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Individual Stop-Loss Level	\$75,000	\$75,000	\$75,000	\$75,000	\$75,000
Aggregating Specific	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
Laser Liability	Yes	Yes	Yes	Yes	Yes
Lasers	\$140,000 \$350,000	No	No	No	TBD
Individual Stop-Loss - Composite	\$245.26	\$286.68	\$262.47	\$261.54	\$349.36
Aggregate Stop Loss - Composite	\$12.66	\$12.65	\$9.74	\$9.74	\$12.71
<b>Total ISL + ASL Premiums</b>					
Monthly Specific Premium	\$55,183	\$64,502	\$59,057	\$58,847	\$78,606
Monthly Aggregate Premium	\$2,849	\$2,846	\$2,192	\$2,192	\$2,860
Total Monthly Premiums	\$58,032	\$67,348	\$61,248	\$61,039	\$81,466
Total Annual Premiums	\$696,379	\$808,179	\$734,977	\$732,464	\$977,594
<b>\$ Difference from Current</b>	-	<b>\$111,801</b>	<b>\$38,599</b>	<b>\$36,086</b>	<b>\$281,215</b>
<b>% Change from Current</b>	-	<b>16.1%</b>	<b>5.5%</b>	<b>5.2%</b>	<b>40.4%</b>

# Routt County

## 2022 Dental Option



All. Together. Certain.

	Delta Dental- Voluntary Current		UMR- Employer Sponsored Option Indemnity Plan	
Benefits (In-Network)	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Individual Deductible	\$50	\$150	\$50	\$150
Diagnostic & Preventive	100%	100%	100%	100%
Basic Restorative	80%	80%	80%	80%
Major Restorative	10% in first year 25% second year 50% thereafter	10% in first year 25% second year 50% thereafter	50%	50%
Calendar Year Maximum	\$1,000	\$1,000	\$1,200	\$1,200
Out-of-Network Basis	-	UCR 90th	UCR 90th	UCR 90th
Orthodontia	-	-	50%	50%
Orthodontia Eligibility			Up to age 19	Up to age 19
Orthodontia Lifetime Maximum	-	-	\$1,500	\$1,500
<b>Enrollment</b>				
Employee Only	65		65	
Employee + Spouse	26		26	
Employee + Child(ren)	14		14	
Family	52		52	
<b>Monthly Rates</b>				
Employee Only	\$33.08		\$43.21	
Employee + Spouse	\$66.12		\$82.53	
Employee + Child(ren)	\$73.71		\$90.30	
Family	\$106.77		\$127.90	
<b>Total Cost</b>				
<b>Monthly Premium</b>	<b>\$10,453</b>		<b>\$12,869</b>	
<b>Total Annual Premium</b>	<b>\$125,440</b>		<b>\$154,431</b>	

# Routt County

## 2022 Basic Life & AD&D Renewal & Marketing Analysis



All. Together. Certain.

Benefit Detail	One America		Mutual of Omaha	Hartford	Prudential
	Current	Renewal	Renewal	Renewal	Renewal
Benefit	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
Benefit Reduction	35% at age 65 75% at age 75	35% at age 65 75% at age 75	35% at age 65 75% at age 75	35% at age 65 75% at age 75	35% at age 65 75% at age 75
Waiver of Premium	Terminates at 65	Terminates at 65	Terminates at 65	Terminates at 65	Terminates at 65
<b>Rates</b>					
Life per \$1,000	\$0.155	\$0.155	\$0.140	\$0.110	\$0.130
AD&D per \$1,000	\$0.020	\$0.020	\$0.020	\$0.020	\$0.013
Covered Monthly Volume	\$6,256,250	\$6,256,250	\$6,256,250	\$6,256,250	\$6,256,250
Covered Employees	250	250	250	250	250
Basic Life Monthly Premium	\$970	\$970	\$876	\$688	\$813
AD&D Monthly Premium	\$125	\$125	\$125	\$125	\$81
Total Monthly Premium	\$1,095	\$1,095	\$1,001	\$813	\$895
Life Annual Premium	\$11,637	\$11,637	\$10,511	\$8,258	\$9,760
AD&D Annual Premium	\$1,502	\$1,502	\$1,502	\$1,502	\$976
<b>Total Cost</b>					
<b>Total Annual Life Premium</b>	<b>\$13,138</b>	<b>\$13,138</b>	<b>\$12,012</b>	<b>\$9,760</b>	<b>\$10,736</b>
<b>\$ Difference Over Current</b>		\$0	(\$1,126)	(\$3,378)	(\$2,402)
<b>% Difference Over Current</b>		0%	-9%	-26%	-18%
<b>Rate Guarantee</b>		1 more year	2 years	2 years	3 years



# Routt County

## 2022 Long Term Disability Renewal Analysis



Benefit Detail	One America		Mutual of Omaha	Hartford	Prudential
	Current	Renewal	Renewal	Renewal	Renewal
Benefit %	67%	67%	67%	67%	67%
Maximum Monthly Benefit	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000
Maximum Payment Period	Less of 2 years or to age 70	Less of 2 years or to age 70	Less of 2 years or to age 70	Less of 2 years or to age 70	Less of 2 years or to age 70
Waiting Period	90 days	90 days	90 days	90 days	90 days
Benefit Duration	SSFRA	SSFRA	SSFRA	SSFRA	SSFRA
<b>Rates</b>					
<b>Rates per \$100</b>	<b>\$0.370</b>	<b>\$0.370</b>	<b>\$0.350</b>	<b>\$0.410</b>	<b>\$0.634</b>
Covered Volume	\$1,549,409	\$1,549,409	\$1,549,409	\$1,549,409	\$1,549,409
Monthly Premium	\$5,733	\$5,733	\$5,423	\$6,353	\$9,823
<b>Total Cost</b>					
<b>Total Annual Premium</b>	<b>\$68,794</b>	<b>\$68,794</b>	<b>\$65,075</b>	<b>\$76,231</b>	<b>\$117,879</b>
<b>\$ Difference Over Current</b>		<b>\$0</b>	<b>(\$3,719)</b>	<b>\$7,437</b>	<b>\$49,085</b>
<b>% Difference Over Current</b>		<b>0.0%</b>	<b>-5.4%</b>	<b>10.8%</b>	<b>71.4%</b>
<b>Rate Guarantee</b>		<b>1 more year</b>	<b>2 years</b>	<b>2 years</b>	<b>3 years</b>

# Routt County

## 2022 Short Term Disability Option Analysis



Benefit Detail	Mutual of Omaha Option	Hartford Option	Prudential Option
Benefit %	60%	60%	60%
Maximum Weekly Benefit	\$2,000	\$2,000	\$2,000
Minimum Weekly Benefit	\$25	\$25	\$25
Benefit Period	11 weeks	11 weeks	11 weeks
Pre-Existing Condition Exclusion	None	None	None
Benefits Start Date	14th day of disability	8th day of disability	14th day of disability
<b>Rates</b>			
<b>Rates per \$10 of Weekly Benefit</b>	<b>\$0.200</b>	<b>\$0.230</b>	<b>\$0.240</b>
Covered Volume	\$216,712	\$216,712	\$216,712
Monthly Premium	\$4,334	\$4,984	\$5,201
<b>Total Cost</b>			
<b>Total Annual Premium</b>	<b>\$52,011</b>	<b>\$59,813</b>	<b>\$62,413</b>
<b>Rate Guarantee</b>	<b>2 years</b>	<b>2 years</b>	<b>3 years</b>

# Routt County

## 2022 Renewal Summary- Status Quo



All. Together. Certain.

	Current Annual Cost	Renewal Annual Cost	% Change
UMR Medical Administration	\$71,064	\$48,681	-31.50%
Specific Stop Loss*	\$696,379	\$732,464	5.18%
Hays Expected Medical & Rx PEPM Claims	\$3,213,680	\$3,441,433	7.09%
Direct Path	\$9,450	-	
Basic Life & AD&D (OneAmerica)	\$13,138	\$13,138	0.00%
Long Term Disability (OneAmerica)	\$68,794	\$68,794	0.00%
<b>Total Fixed Fees + Estimated Claims</b>	<b>\$4,072,504</b>	<b>\$4,304,510</b>	<b>5.70%</b>

\*Assume move to Symetra stop loss

Total Annual Cost Comparison to Year End Budget	2021		
	2021 Budget	\$4,024,580	Estimated Total Cost
		\$4,304,510	\$279,930 6.96%

# Routt County

## 2022 Renewal Summary- Move to SelectCO



All. Together. Certain.

	Current Annual Cost	Renewal Annual Cost	% Change
UMR Medical Administration	\$71,064	\$48,681	-31.50%
Specific Stop Loss*	\$696,379	\$732,464	5.18%
Hays Expected Medical & Rx PEPM Claims	\$3,213,680	\$3,265,782	1.62%
Direct Path	\$9,450	-	
Basic Life & AD&D	\$13,138	\$13,138	0.00%
Long Term Disability	\$68,794	\$68,794	0.00%
<b>Total Fixed Fees + Estimated Claims</b>	<b>\$4,072,504</b>	<b>\$4,128,859</b>	<b>1.38%</b>

\*Potential for stop loss to decrease

\*\*Assume move to Symetra stop loss

Total Annual Cost Comparison to Year End Budget	2021		
	2021 Budget	\$4,024,580	Estimated Total Cost \$4,128,859

# Routt County

2022 Renewal Summary- Move to SelectCO, Add ER Paid Dental & STD



All. Together. Certain.

	Current Annual Cost	Renewal Annual Cost	% Change
UMR Medical Administration	\$71,064	\$48,681	-31.50%
Specific Stop Loss*	\$696,379	\$732,464	5.18%
Hays Expected Medical & Rx Claims	\$3,213,680	\$3,265,782	1.62%
UMR Dental Administration & Hays Expected Claims***	-	\$154,431	
Direct Path	\$9,450	-	
Basic Life & AD&D (Mutual of Omaha)	\$13,138	\$12,012	-8.57%
Long Term Disability (Mutual of Omaha)	\$68,794	\$65,075	-5.41%
Short Term Disability (Mutual of Omaha)	-	\$52,011	
<b>Total Fixed Fees + Estimated Claims</b>	<b>\$4,072,504</b>	<b>\$4,330,457</b>	<b>6.33%</b>

\*Potential for stop loss to decrease

\*\*Assume move to Symetra stop loss

\*\*\*Routt County paying for 100% of dental cost

Total Annual Cost Comparison to Year End Budget	2021		
		<b>Estimated Total Cost</b>	<b>Difference From Current Budget</b>
<b>2021 Budget</b>	<b>\$4,024,580</b>	<b>\$4,330,457</b>	<b>\$305,877 7.60%</b>

# Routt County

2022 Renewal Summary- Move to SelectCO, Add ER Paid Dental (50/50) & STD



All. Together. Certain.

	Current Annual Cost	Renewal Annual Cost	% Change
UMR Medical Administration	\$71,064	\$48,681	-31.50%
Specific Stop Loss**	\$696,379	\$732,464	5.18%
Hays Expected Medical & Rx Claims	\$3,213,680	\$3,265,782	1.62%
UMR Dental Administration & Hays Expected Claims***	-	\$77,216	
Direct Path	\$9,450	-	
Basic Life & AD&D (Mutual of Omaha)	\$13,138	\$12,012	-8.57%
Long Term Disability (Mutual of Omaha)	\$68,794	\$65,075	-5.41%
Short Term Disability (Mutual of Omaha)	-	\$52,011	
<b>Total Fixed Fees + Estimated Claims</b>	<b>\$4,072,504</b>	<b>\$4,253,241</b>	<b>4.44%</b>

\*Potential for stop loss to decrease

\*\*Assume move to Symetra stop loss

\*\*\*Routt County paying for 50% of dental cost

Total Annual Cost Comparison to Year End Budget	2021		
	2021 Budget	\$4,024,580	Estimated Total Cost
		\$4,253,241	\$228,661 5.68%

# Routt County, Co

## 2022 Colorado Select Plan Design Option for PPO only Plan



	UMR PPO Plan Current		UMR PPO Plan Select Colorado		
	In Network	Out of Network	In Network Tier 1	In Network Tier 2	Out of Network
Deductible	\$1,250 / \$2,500	\$2,500 / \$5,000	\$500 / \$1,000	\$1,250 / \$2,500	\$2,500 / \$5,000
Out of Pocket Maximum	\$5,000 / \$10,000	\$10,000 / \$20,000	\$4,000 / \$8,000	\$5,000 / \$10,000	\$10,000 / \$20,000
Office Visit - PCP	\$25 copay	40% after deductible	\$0 copay	\$25 copay	40% Coinsurance
Office Visit - Specialists	\$25 copay	40% after deductible	\$10 copay	\$25 copay	40% Coinsurance
Coinsurance	80%	60%	80%		60%
Inpatient Hospital	20% after deductible	40% after deductible	20% after deductible		40% after deductible
Emergency Room	\$100 copay after Ded	40% after deductible	\$100 copay after Ded		
Out Patient Facility	20% after deductible	40% after deductible	20% after Deductible		40% after deductible
Urgent Care	\$50 copay	40% after deductible	\$0 copay	\$50 copay	40% after deductible
Imaging (CT/PET Scans, MRI's)	No Charge in Office setting. 20% in Facility	40% after deductible	No Charge	\$100 Copay	40% after deductible
Teledoc	\$25 copay	Not Covered	0%		Not Covered
Prescription Drugs	\$10 / \$30 / \$50 / \$125	Not Covered	\$10 / \$30 / \$50 / \$125		Not Covered
<b>Employees</b>					
Employee Only	76			76	
Employee + Spouse	5			5	
Employee + Child(ren)	6			6	
Employee + Family	10			10	

\* Members must select a Colorado Select PCP for primary Care. If a Tier 1 provider is available in the service location and not utilized, Tier 2 benefits apply.