Citrus CCD District Benefits Committee Meeting August 22nd, 2024

Presented by:
Jeffrey Mizokawa
Elizabeth Childers

Keenan®

Today's Focus

Employee Benefits Offerings

Medical
- Kaiser Permanente HMO
- Anthem Blue Cross PPO

Dental
- Blue Shield Dental PPO

Vision
- VSP Vision Plan

Life / AD&D
- The Hartford Group Life/AD&D and Voluntary Life/AD&D

Requested Plan Design Options

Kaiser HMO

- Dr. Visit Co -Pay
- Current: $5
  - *1.$10*
  - *2.$15*
  - *3.$20*
- ER Co-Pay
- Current: $50
  - *1.$75*
  - *2.$100*

Anthem PPO

- Deductible
- Current: $100/$200
  - *1.$200/$400*
  - *2.$300/$600*
  - *3.$400/$800*
  - *4.$500/$1,000*
- Out-of-Pocket Max
- Current: $350/$700
  - *1.$1,000/$2,000*
  - *2.$2,000/$4,000*
  - *3.$3,000/$6,000*

Prescription

- Kaiser HMO
- Current: $5/$5/$5
  - *1.$5/$10/$10*
  - *2.$10/$15/$15*
  - *3.$10/$30/$30*
- Anthem PPO
- Current: $5/$10/$10/30%
  - *1.$5/$15/$30/30%*
  - *2.$5/$20/$40/30%*
  - *3.$5/$25/$50/30%*

PPO OPPORTUNITIES

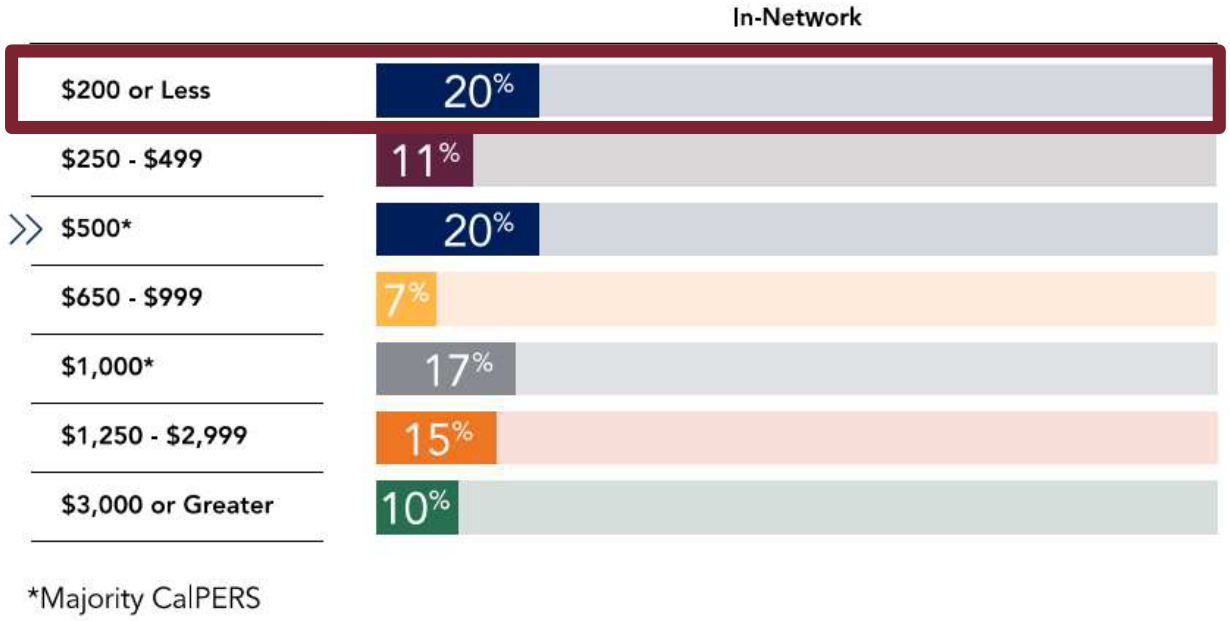
PPO Deductible

A Deductible is the amount you pay for covered health care services before your insurance plan starts to pay

General Deductible for PPO

A general deductible of $500 for in-network services is most common for both CalPERS and non-CalPERS plans.

FIGURE 1.9

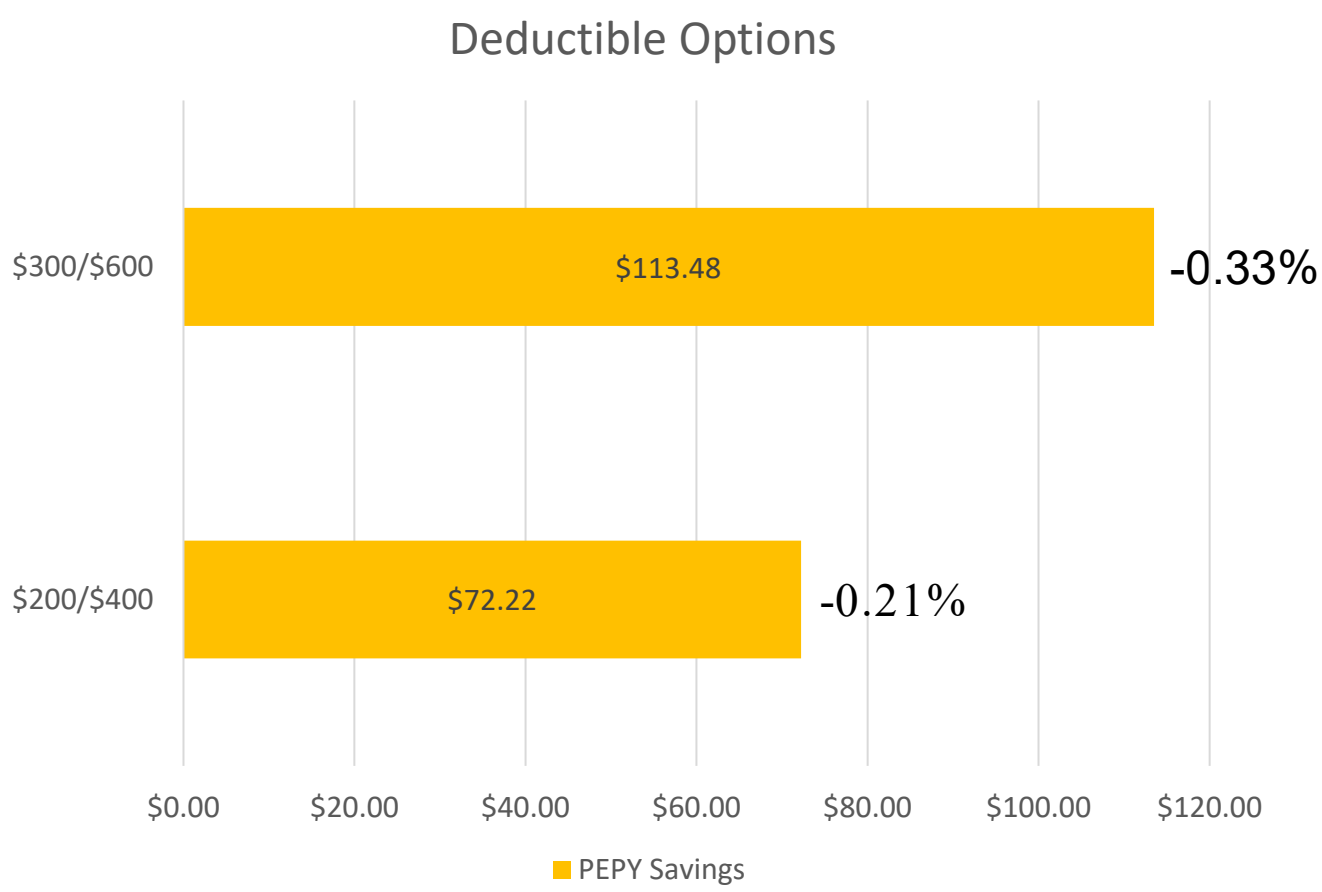


*Majority CalPERS

Citrus CCD PPO: $100 Individual & $200 Family
(10% are at $100 or less individual deductible)

Important Note: The data in Figure 1.9 represents individual deductible amounts

PPO– Deductible

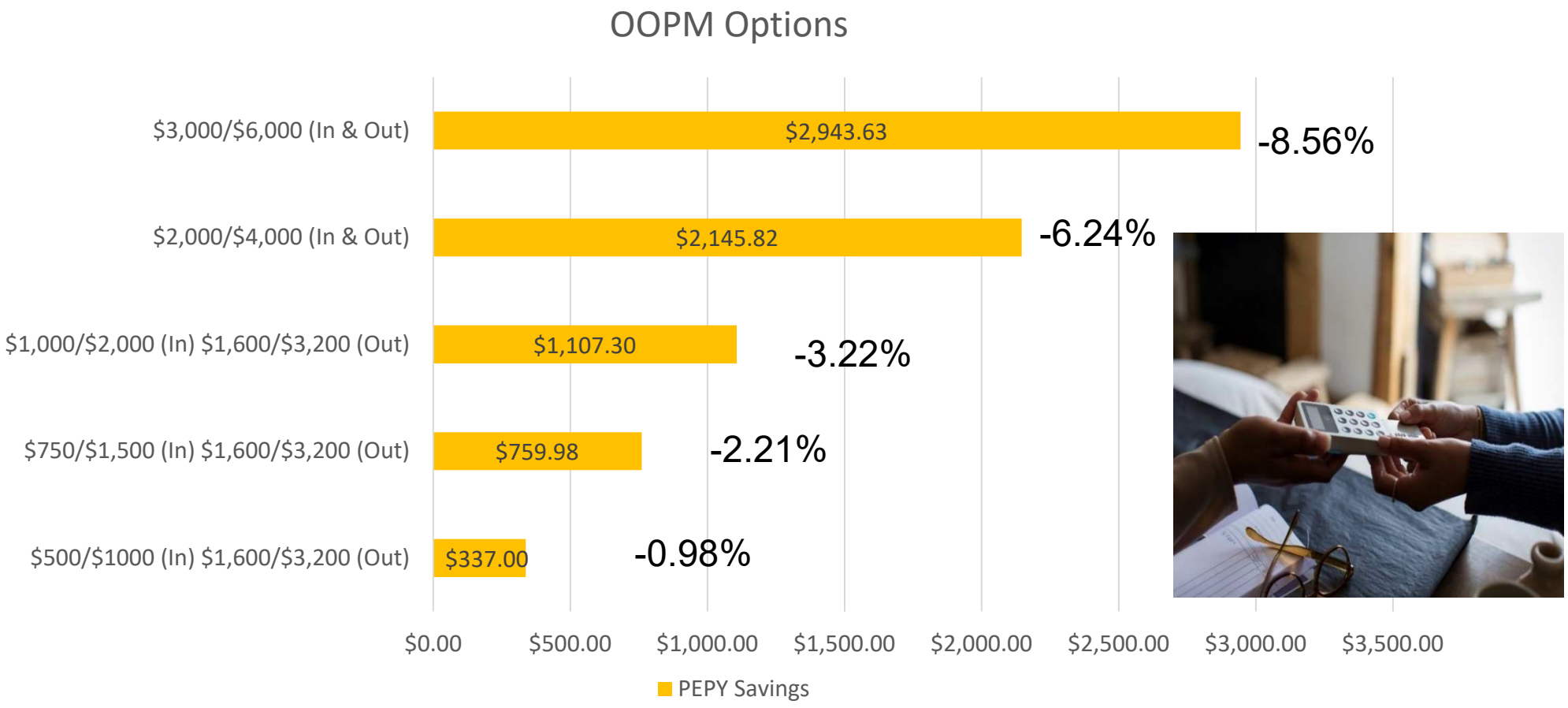


PPO– Deductible

Plan Design Option	Out of Pocket Max	Savings Percentage	Annualized Savings by Tier	Enrollment by Tier	Total Annual Savings to Citrus CCD
$200/$400	In: $350/$700 Out: $1,600/$3,200	-0.21%	$72.22 PEPY	275 EEs	$19,860.50
$300/$600	In: $350/$700 Out: $1,600/$3,200	-0.33%	$113.48 PEPY	275 EEs	$31,207.00

PPO– In-Network Annual Out-of-Pocket Max

PPO– Out-of-Pocket Max



PPO– Out-of-Pocket Maximum

Plan Design Option	Savings Percentage	Annualized Savings by Tier	Enrollment by Tier	Total Annual Savings to Citrus CCD
In:$500/$1000 Out: $1,600/$3,200	-0.98%	$337.00 PEPY	275 EE's	$92,675.00 per year
In:$750/$1,500 Out: $1,600/$3,200	-2.21%	$759.98 PEPY	275 EEs	$208,994.50 per year
In: $1,000/$2,000 Out: $1,600/$3,200	-3.22%	$1,107.30 PEPY	275 EEs	$304,507.50 per year
In: $2,000/$4,000 Out: $2,000/$4,000	-6.24%	$2,145.82 PEPY	275 EEs	$590,100.50 per year
In: $3,000/$6,000 Out: $3,000/$6,000	-8.56%	$2,943.63 PEPY	275 EEs	$809,498.25 per year

Prescription– Copays

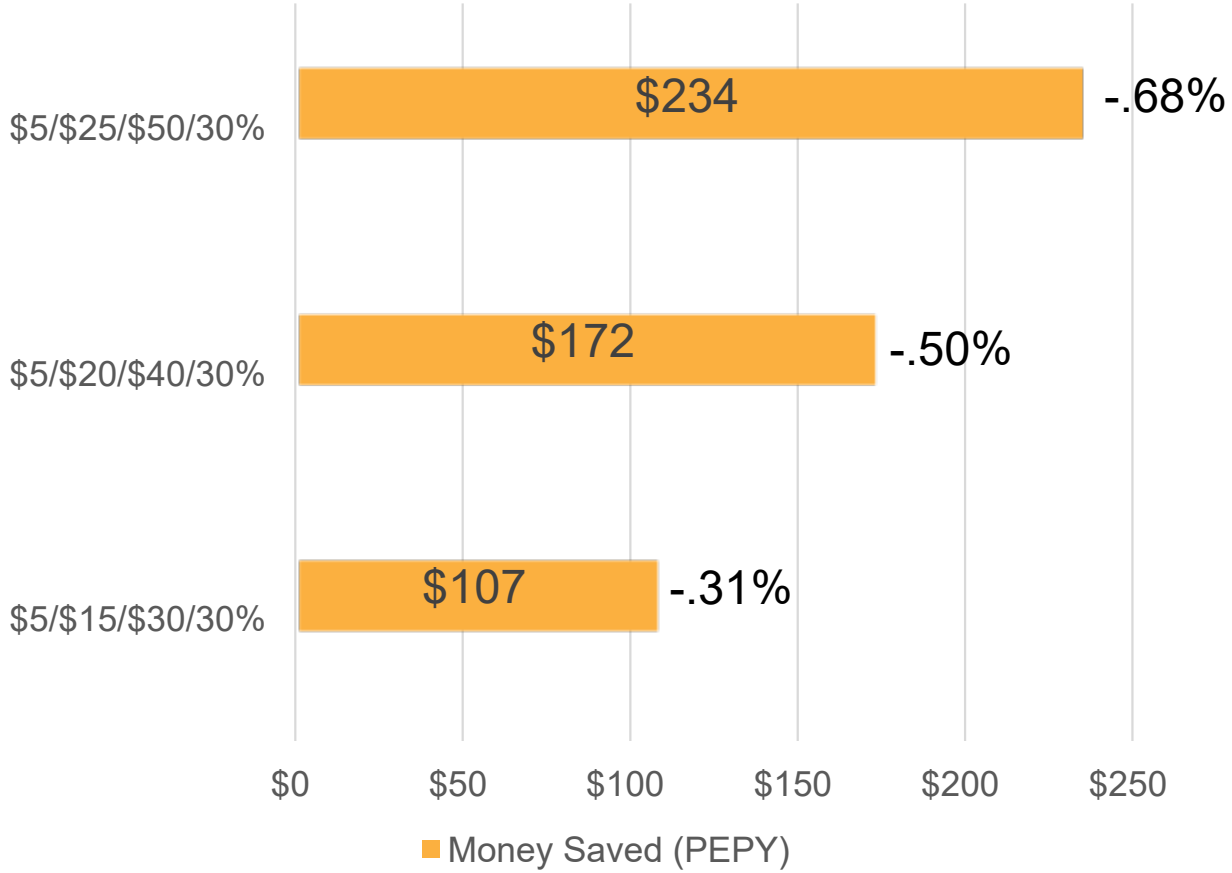
Kaiser: $5
Anthem $5

Kaiser: $5
Anthem $10

Kaiser: $5
Anthem $10

Copay	3-Tier Generic	3-Tier Brand	3-Tier Non-Formulary
$0.00 - $9.99	72%	3%	3%
$10.00 - $19.99	25%	8%	7%
$20.00 - $29.99	2%	66%	2%
$30.00 - $39.99	0%	17%	14%
$40.00 - $49.99	0%	1%	10%
$50.00 - $59.99	0%	3%	49%
$60.00 or More	0%	0%	6%
Coinsurance	1%	2%	9%

Anthem: Prescription Copay Options



PPO– Prescription Copays

Tier	# of Scripts	Change in Copay	PMPY Increase
1: Generic	6,846	No Change	$0
2: Brand	1,184	$5	$21.53
3: Non-Brand	655	$20	$47.64
4: Specialty	78	No Change	$0

PPO– Prescription Copays

Plan Design Option	Savings Percentage	Annualized Savings by Tier	Enrollment by Tier	Total Annual Savings to Citrus CCD
Generic: $5 Brand: $15 Non-Brand: $30 Specialty: 30%	-0.31%	$106.60 PEPY	275 EEs	$29,315.00 per year
Generic: $5 Brand: $20 Non-Brand: $40 Specialty: 30%	-0.50%	$171.94 PEPY	275 EEs	$47,283.50 per year
Generic: $5 Brand: $25 Non-Brand: $50 Specialty: 30%	-0.68%	$233.84	275 EEs	$64,306.00 per year

KAISER HMO PLAN DESIGN OPTIONS

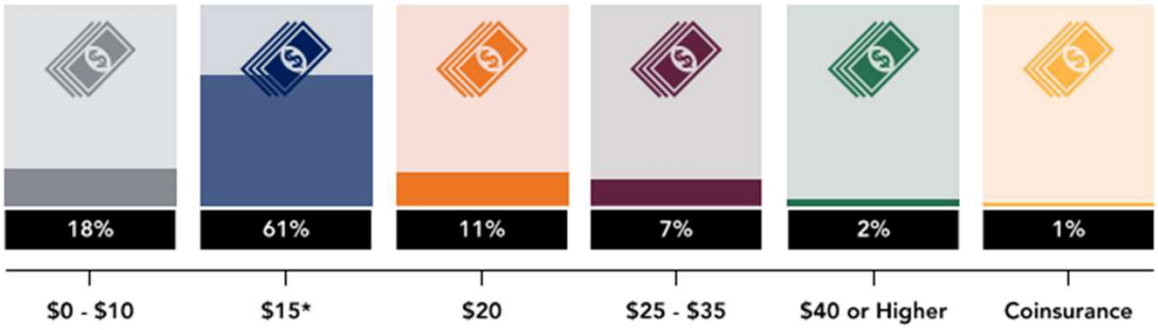
HMO– Doctor Visit Copay

-A Doctor Visit copay (or copayment) is a flat fee that you pay on the spot each time you go to your doctor

Physician Services for HMO

A $15 physician copay is standard for CalPERS plans and a $20 copay is most prevalent for non-CalPERS.

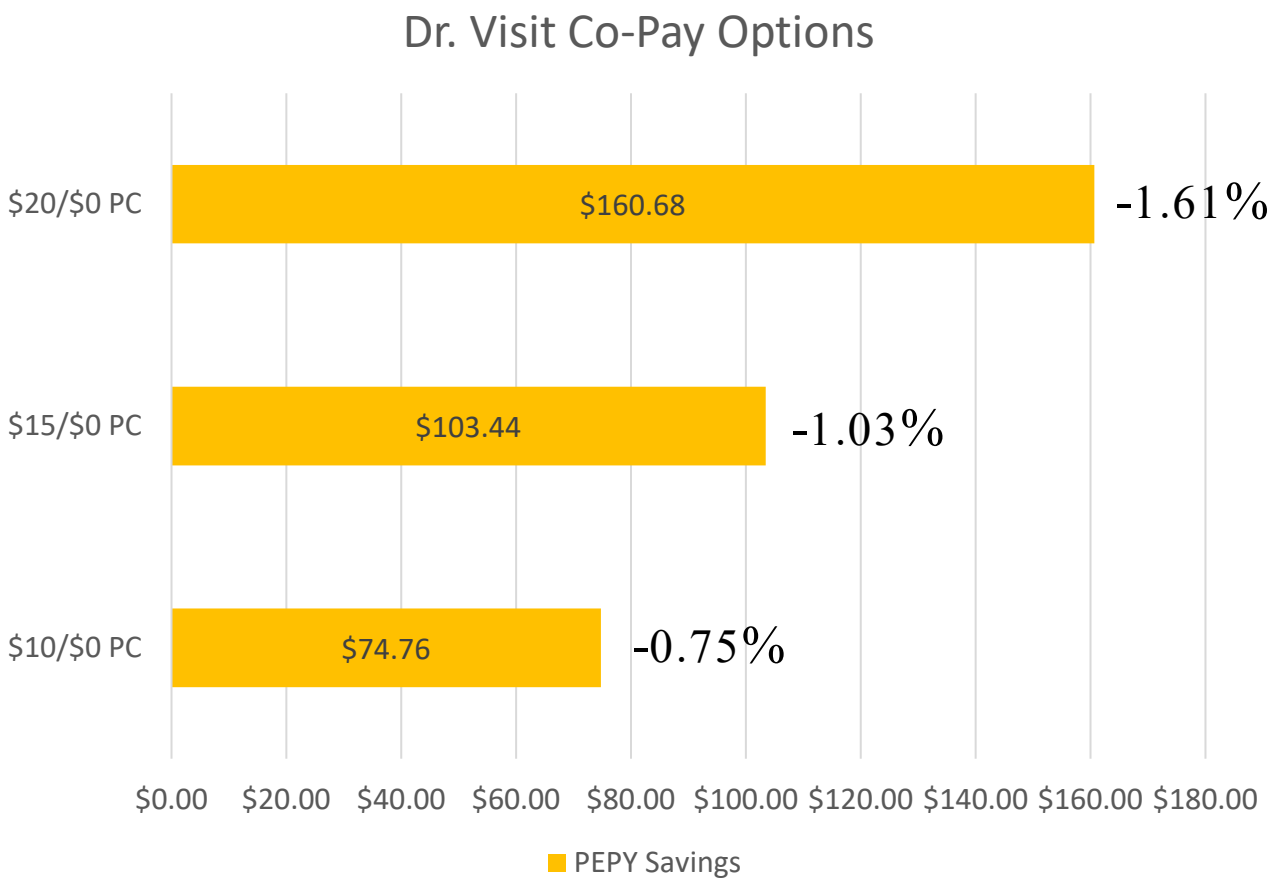
FIGURE 1.7



Citrus CCD Kaiser HMO: $5 copay (12% of the 18% are at $10 co-pay)

HMO– Doctor Visit Copay

-A Doctor Visit copay (or copayment) is a flat fee that you pay on the spot each time you go to your doctor



Important Note: To ensure ACA compliance, any decrement increase over $5 will incur a 0.3% premium load. ***This amounts to approximately $12,875 as a one-time premium increase.***

HMO– Doctor Visit Utilization

Outpatient Visits/1000 *

Service Category	May22 – Apr23	Change	May23 – Apr24
Outpatient Visits	5,653.9	0.5%	5,684.7
Outpatient Mental Health	1,604.4	8.4%	1738.9
Outpatient Substance Abuse	5.9	(67.8)%	1.9
Emergency Room			
Emergency Room KP	128.9	(29.5)%	90.9
Emergency Room Non-KP	31.7	3.8%	32.9
Surgeries and Hospital Outpatient Other			
Hospital Outpatient Surgery	59.5	(35.0)%	38.7
Hospital Outpatient Other	265.7	(49.8)%	133.5
Lab	3,212.7	(10.8)%	2,866.5
Radiology	1,394.1	(7.2)%	1,294.0
Total Outpatient Visits/1000	**12,357.0**	**(3.8)%**	**11,882.0**

Visits	Input
Visits per 1,000	5,685
Members	517
Citrus CCD Visits	2,939

Mental Health	Input
Visits per 1,000	1,739
Members	517
Citrus CCD Visits	899

Total Visits	3,838

Illustration per Member

1. **3,838 visits / 517 members = 7.42 visits per member * $5 increase co-pay = $37.12 per member per year**

HMO– Doctor Visit Copay (Final)

Plan Design Option	Savings Percentage	Annualized Savings by Tier	Enrollment by Tier	Total Annual Savings to Citrus CCD
$10 co-pay	-0.75%	EE Only: $74.76 PEPY 2-Party: $149.28 PEPY Family: $211.32 PEPY	EE Only: 82 EEs 2-Party: 49 EEs Family: 88 EEs	$32,041.20 per year
$15 co-pay	-1.03%	EE Only: $103.44 PEPY 2-Party: $206.64 PEPY Family: $292.56 PEPY	EE Only: 82 EEs 2-Party: 49 EEs Family: 88 EEs	$44,352.72 per year
$20 co-pay	-1.61%	EE Only: $160.68 PEPY 2-Party: $321.12 PEPY Family: $454.56 PEPY	EE Only: 82 EEs 2-Party: 49 EEs Family: 88 EEs	$68,911.92 per year

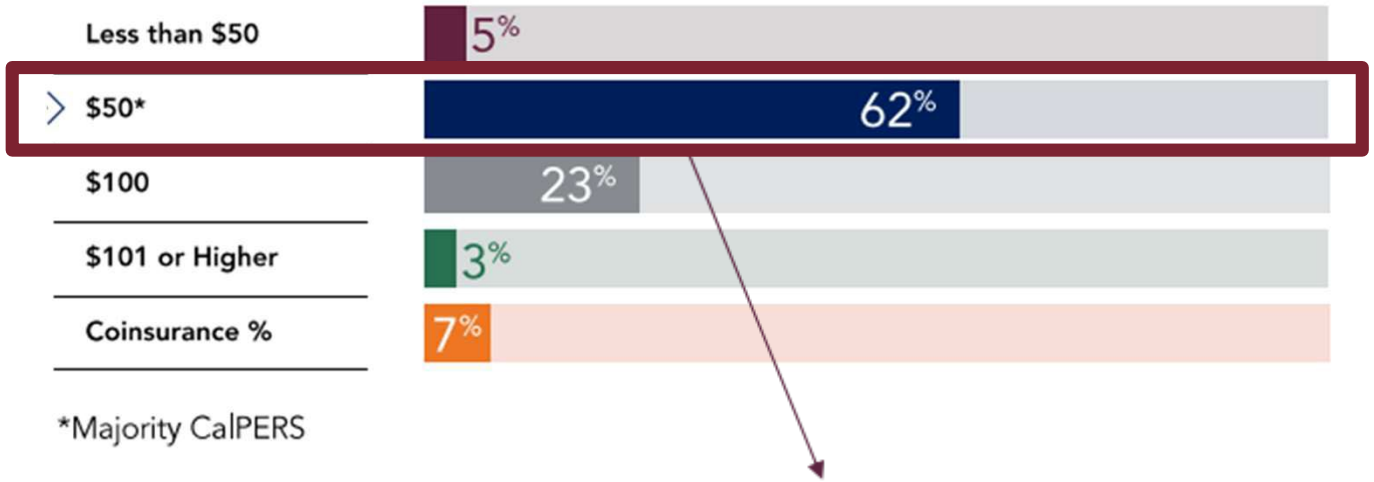
HMO– Emergency Room Copay

An emergency room copay (or copayment) is a flat fee you pay on the spot each time you go to an emergency room.

Emergency Room Copay for HMO

The most common copay for emergency room services for CalPERS plans is $50. For non-CalPERS plans it is a $100 copay.

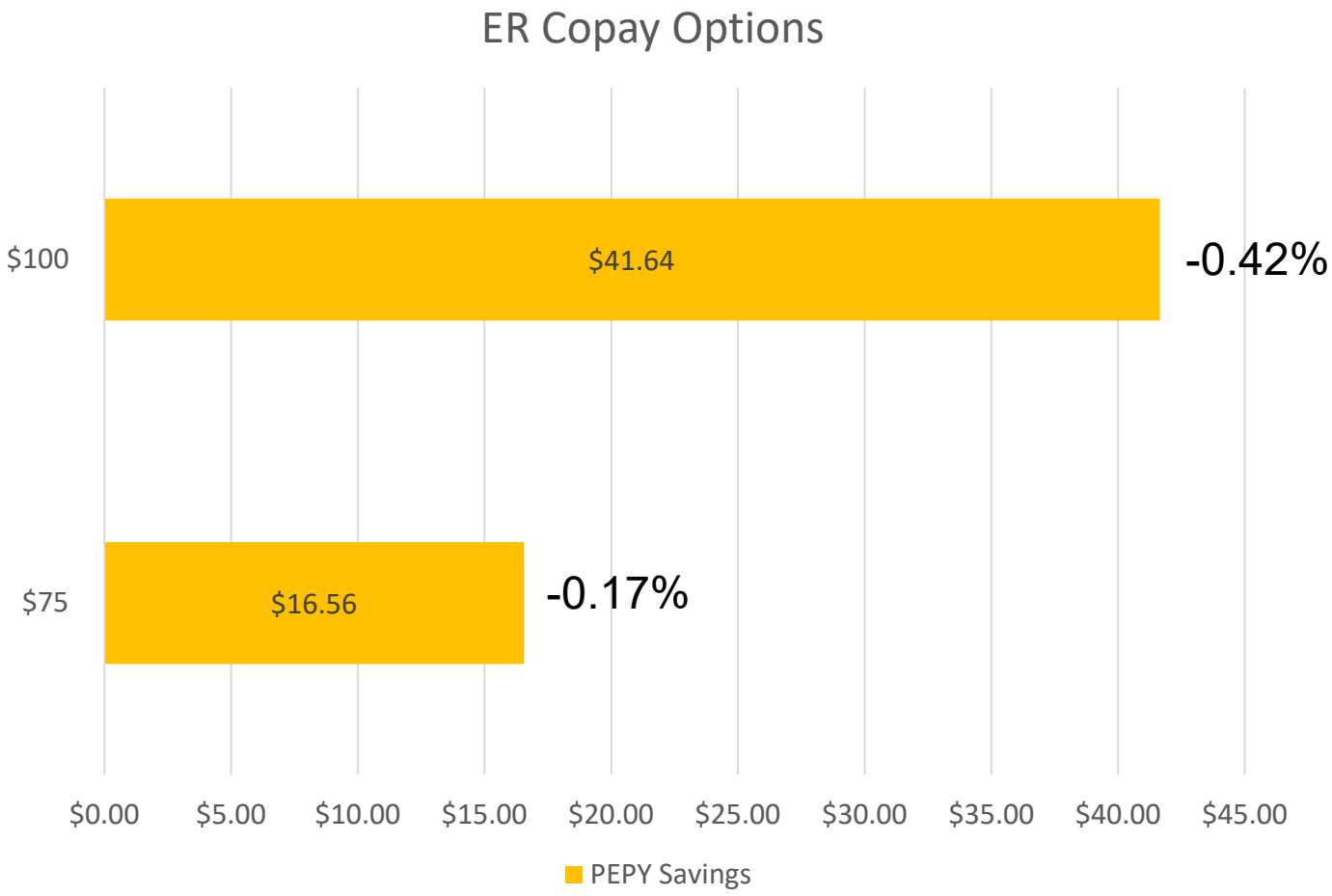
FIGURE 1.8



Citrus CCD Kaiser HMO: $50 co -pay

HMO– Emergency Room Copay

An emergency room copay (or copayment) is a flat fee you pay on the spot each time you go to an emergency room.



HMO– Emergency Room Utilization

Outpatient Visits/1000 *

Service Category	May22 – Apr23	Change	May23 – Apr24
Outpatient Visits	5,653.9	0.5%	5,684.7
Outpatient Mental Health	1,604.4	8.4%	1738.9
Outpatient Substance Abuse	5.9	(67.8)%	1.9
Emergency Room			
Emergency Room KP	128.9	(29.5)%	90.9
Emergency Room Non-KP	31.7	3.8%	32.9
Surgeries and Hospital Outpatient Other			
Hospital Outpatient Surgery	59.5	(35.0)%	38.7
Hospital Outpatient Other	265.7	(49.8)%	133.5
Lab	3,212.7	(10.8)%	2,866.5
Radiology	1,394.1	(7.2)%	1,294.0
Total Outpatient Visits/1000	**12,357.0**	**(3.8)%**	**11,882.0**

KP	Input
Visits per 1,000	91
Members	517
Citrus CCD Visits	47

Non-KP	Input
Visits per 1,000	33
Members	517
Citrus CCD Visits	17

Total Visits	64

Illustration per Member

1. **64 visits / 517 members = 0.124 visits per member * $50 increase co-pay = $6.19 per member per year**

HMO– Emergency Room Copays (Final)

Plan Design Option	Savings Percentage	Annualized Savings by Tier	Enrollment by Tier	Total Annual Savings to Citrus CCD
$75 co-pay	-0.17%	EE Only: $16.56 PEPY 2-Party: $33.00 PEPY Family: $46.80 PEPY	EE Only: 82 EEs 2-Party: 49 EEs Family: 88 EEs	$7,093.32 per year
$100 co-pay	-0.42%	EE Only: $41.64 PEPY 2-Party: $83.16 PEPY Family: $117.72 PEPY	EE Only: 82 EEs 2-Party: 49 EEs Family: 88 EEs	$17,848.68 per year

Prescription– Copays

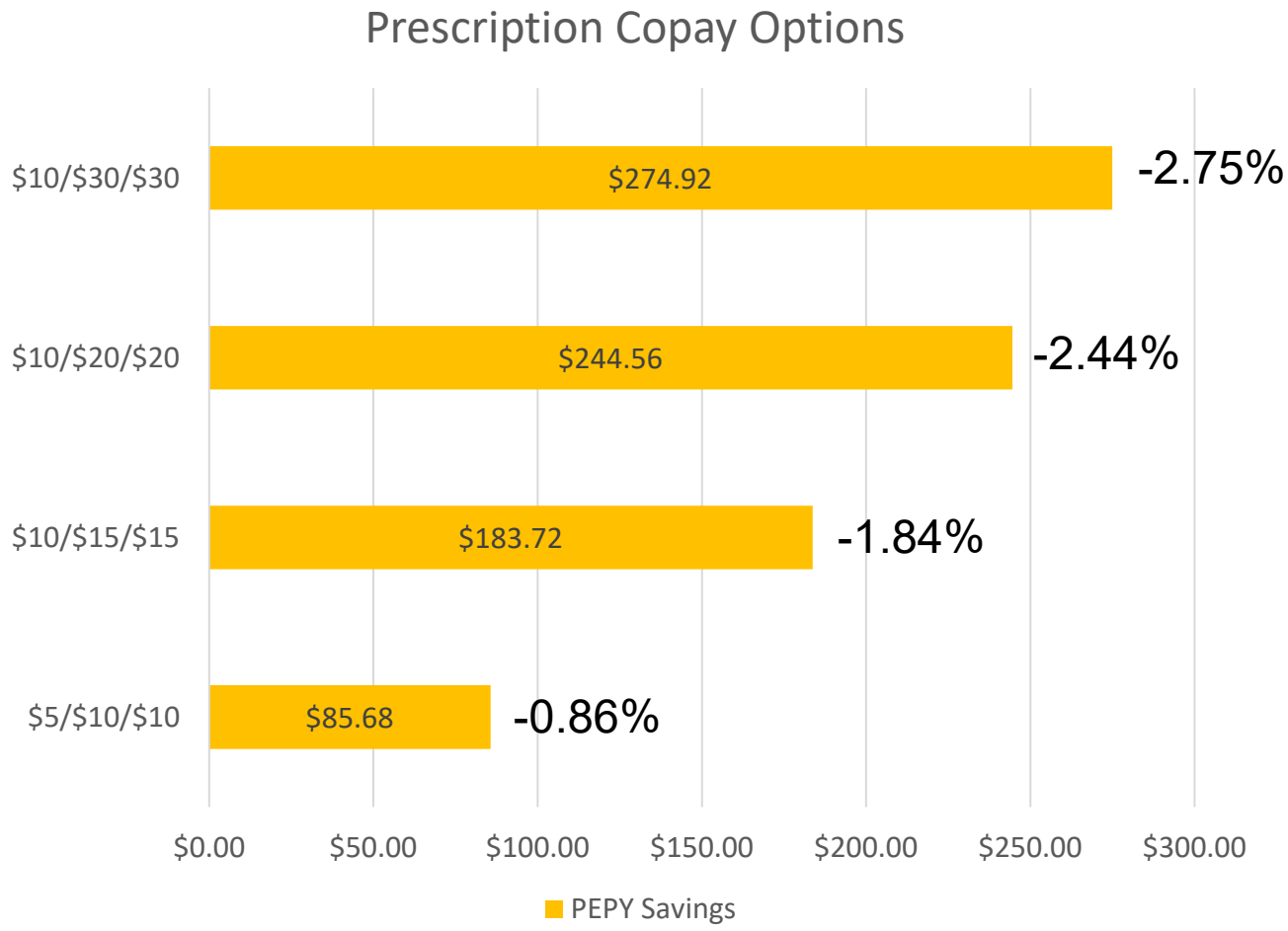
Kaiser: $5
Anthem $5

Kaiser: $5
Anthem $10

Kaiser: $5
Anthem $10

Copay	3-Tier Generic	3-Tier Brand	3-Tier Non-Formulary
$0.00 - $9.99	72%	3%	3%
$10.00 - $19.99	25%	8%	7%
$20.00 - $29.99	2%	66%	2%
$30.00 - $39.99	0%	17%	14%
$40.00 - $49.99	0%	1%	10%
$50.00 - $59.99	0%	3%	49%
$60.00 or More	0%	0%	6%
Coinsurance	1%	2%	9%

Kaiser: Prescription Copay Options



HMO– Prescription Utilization

GROUP

GENERIC	$ Claims	% of Total Rx Claims	PMPM Claims	Scripts	% of Total Scripts	$ per Script
Formulary	$69,081	13.7%	$11.13	3,312	90.6%	$20.86
Non-Formulary	4,924	1.0%	0.79	23	0.6%	214.09
Rx Total	**$74,005**	**14.7%**	**$11.92**	**3,335**	**91.2%**	**$22.19**

BRAND	$ Claims	% of Total Rx Claims	PMPM Claims	Scripts	% of Total Scripts	$ per Script
Formulary	$159,589	31.7%	$25.72	210	5.7%	$759.95
Non-Formulary	199,986	39.7%	32.24	91	2.5%	2,197.65
Rx Total	**$359,575**	**71.3%**	**$57.96**	**301**	**8.2%**	**$1,194.60**

SPECIALTY DRUG	$ Claims	% of Total Rx Claims	PMPM Claims	Scripts	% of Total Scripts	$ per Script
Formulary	$51,448	10.2%	$8.29	17	0.5%	$3,026.36
Non-Formulary	19,125	3.8%	3.08	4	0.1%	4,781.18
Rx Total	**$70,573**	**14.0%**	**$11.38**	**21**	**0.6%**	**$3,360.61**

TOTAL	$ Claims	% of Total Rx Claims	PMPM Claims	Scripts	% of Total Scripts	$ per Script
Formulary	$280,118	55.6%	$45.15	3,539	96.8%	$79.15
Non-Formulary	224,035	44.4%	36.11	118	3.2%	1,898.60
Rx Total	**$504,153**	**100.0%**	**$81.26**	**3,657**	**100.0%**	**$137.86**

* Includes Actives and /or pre 65 Retirees Only.

Generic	Input
# of Scripts	3,335
Co-Pay Increase	+$5
PMPY Increase	$32.25

Brand	Input
# of Scripts	301
Co-Pay Increase	+$10
PMPY Increase	$5.82

Specialty	Input
# of Scripts	21
Co-Pay Increase	+$10
PMPY Increase	$0.41

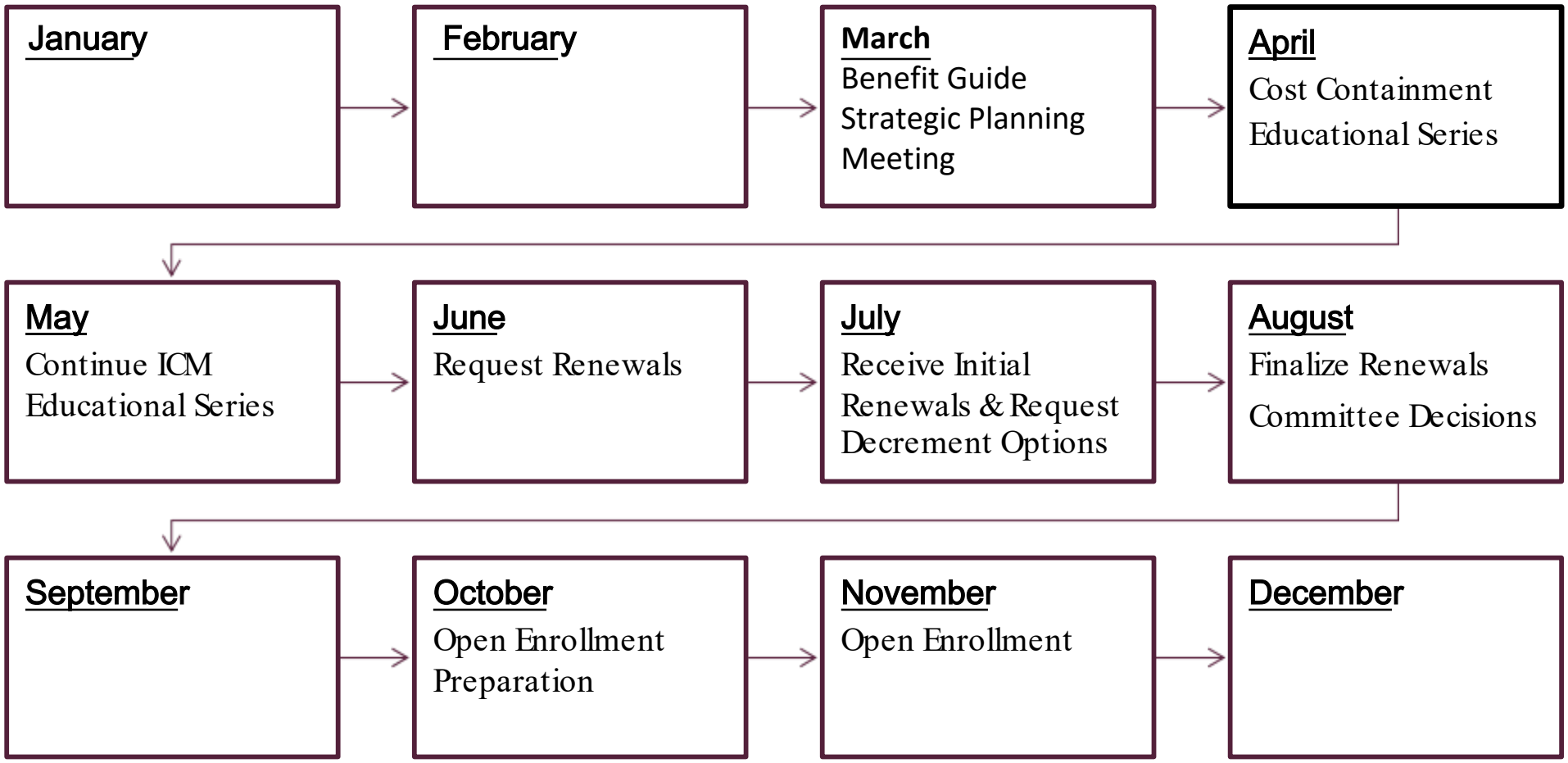
HMO– Prescription CoPays (Final)

Plan Design Option	Savings Percentage	Annualized Savings by Tier	Enrollment by Tier	Total Annual Savings to Citrus CCD
Generic: $5 Brand*: $10 Specialty: $10	-0.86%	EE Only: $85.68 PEPY 2-Party: $171.24 PEPY Family: $242.40 PEPY	EE Only: 82 EEs 2-Party: 49 EEs Family: 88 EEs	$36,747.72 per year
Generic: $10 Brand*: $15 Specialty: $15	-1.84%	EE Only: $183.72 PEPY 2-Party: $367.44 PEPY Family: $519.96 PEPY	EE Only: 82 EEs 2-Party: 49 EEs Family: 88 EEs	$78,826.80 per year
Generic: $10 Brand*: $20 Specialty: $20	-2.44%	EE Only: $244.56 PEPY 2-Party: $489.00 PEPY Family: $691.92 PEPY	EE Only: 82 EEs 2-Party: 49 EEs Family: 88 EEs	$104,903.88 per year
Generic: $10 Brand*: $30 Specialty: $30	-2.75%	EE Only: $274.92 PEPY 2-Party: $549.72 PEPY Family: $777.96 PEPY	EE Only: 82 EEs 2-Party: 49 EEs Family: 88 EEs	$117,940.20 per year

* Brand tier includes both “Brand” and “Non-Brand” drugs

Renewal Calendar

Renewal Calendar



Questions