

**Brevard County Board of County Commissioners**  
**Employee Benefits Insurance Advisory Committee Meeting Minutes**

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Date and Time: May 18, 2022 from 1:00 p.m. – 3:00 p.m.

Location: 2725 Judge Fran Jamieson Way, Viera, Florida  
Building C - Atlantic Conference Room

Members Present:

Staff Present: Tina Snyder, Benefits Manager and Yvette Torres, Administrative Assistant

<b>Agenda Item</b>	<b>Summary/Discussion</b>
<b>Benefits Financial Review</b> <i>Jerry Visco, Director</i>	<ul style="list-style-type: none"><li>• Our long-term goal is to keep all health insurance benefits sustainable.</li><li>• Currently projecting a fiscal year deficit of \$4.3 million</li><li>• UMR has not been successful in adding new members. UMR has approximately 10% of the total enrollment.</li><li>• Over 95% of our members do not spend \$1,000 in claims per year. They do not meet their annual deductible. 5% of the covered members are responsible for almost 90% of our total costs.</li></ul>
<b>Actuary Report</b> <i>Jerry Visco, Director</i>	<ul style="list-style-type: none"><li>• Review of what happened in the 2021 plan year. There were over \$59 million in insurance claims paid in 2021.</li><li>• We are currently financially sound; however, the aggregate of insurance premiums collected did not cover the cost of the claims that were processed during the year.</li><li>• Reinsurance recovery for any claim that goes over \$1 million. From this point forward, any claim over one million dollars we will be getting money back.</li><li>• Individual stop loss for large claims.</li></ul>
<b>Other Topics of Interest to the Committee</b>	<ul style="list-style-type: none"><li>• Received a letter from the State of Florida Office of Insurance Regulation confirming that our plan is in compliance with the requirements of Section 112.08, F.S.</li><li>• Medical specialty pharmacy – there are a lot of high dollar prescription expenses running through our plan.</li><li>• Discussion on how we can have cost containment in the pharmacy world.</li><li>• Approval has been made for One Digital to conduct a preliminary audit of our pharmacy benefit program/utilization</li><li>• One of the biggest issues are the coupons for brand name drugs. Prescription coupons benefits the member, but the plan (we are) still paying the full rate for those drugs</li></ul>
<b>Initial discussion of 2023 plan design considerations</b> <i>All Committee Members</i>	<ul style="list-style-type: none"><li>• What can we do that will have the greatest impact on cost containment?</li><li>• If we stay on the current track, our reserve funds will be depleted to a projected \$216,000 in two years. To keep the plan viable for the long-term there is a need to increase the rates that employees pay for insurance coverage.</li><li>• Cigna Health Management Care Program – high option enhanced care management plan. Pre-authorization – medical necessity review before getting many out-patient services. The doctor who is ordering the test needs to justify why he/she is ordering it. Also provides post-discharge follow-up help to ensure that the patient is doing well post-procedure and to determine if any follow-up care is needed.</li></ul>

	<ul style="list-style-type: none"> <li>• Surgery Plus - when a covered member is contemplating a surgical procedure they will link you to a health advocate who will assist with connecting you to a surgeon that has the best quality outcomes. Procedures are performed at out-placement centers. This is a voluntary benefit that is completely separate from our medical insurance plans. Actual savings will vary based on utilization.</li> <li>• Higher annual deductibles and out-of-pocket maximums</li> <li>• Recommendation to charge a \$250 co-pay plus deductible and coinsurance for emergency room visits and a \$500 co-pay plus deductible and coinsurance for hospital admissions.</li> <li>• Pharmacy proposals – Cigna Value Prescription Drug List, Cigna 90 Now pharmacy network program. Overall higher prescription co-pays.</li> <li>• Consider reducing the annual Health Reimbursement Account contribution and maximum carry-over balances. Grandfather those with account balances.</li> </ul>
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