

Fannin County Mid-Year Plan Review May, 2021

Santos Trejo-MBA, MHP, REBC Employee Benefits Consultant
Shameria Davis-MPH, CPM, HC, CPT Wellness Consultant



TEXAS ASSOCIATION *of* COUNTIES
HEALTH AND EMPLOYEE BENEFITS POOL

Plan Review

Current Plans

- Medical: 800-NG
- Rx: 2A-NG

Claims Experience

- 12 Month Loss Ratio: 108.28%
- 36 Month Loss Ratio: 110.46%
- Loss Ratio at 2020 renewal: 107.65%

High Cost Claimants

- > \$10,000 = 33
- > \$20,000 = 20
- > \$50,000 = 6
- > \$100,000 = 1
- > \$200,000 = 2

Credibility 30.9%

Formula and Factors

- Demographic Factor: 1.065% = 6.5% Older
- Area Factor: 1.068% = 6.8% More Cost



Financial Dashboard

	May 2018- April 2019	May 2019- April 2020	May 2020- April 2021
Total Medical Spend	\$1,402,453	\$1,380,356	\$1,392,583
Total Pharmacy Spend	\$425,436	\$381,105	\$428,171
Total Claims Spend	\$1,827,890	\$1,761,461	\$1,820,754
Total Contribution	\$1,579,764	\$1,636,336	\$1,681,583



Enrollment Overview

Medical Demographics (Blue Insight Report)	Oct 19-Mar 20	Oct 20-Mar 21	% of Change
Average Membership	179	183	2.2%
Employee	131	129	-1.5%
Spouse	9	9	
Dependent	39	45	15.4%
Average Age	41.7	40.7	-2.4%
Employee	49.4	49.3	-0.2%
Spouse	55.2	56.4	2.2%
Dependent	13.2	12.9	2.2%
Gender			
Portion of Males	55%	55%	
Portion of Females	45%	45%	
Enrollment of Tier			
Employee Only	58.6%	56.6%	
Employee + One	6.5%	7.3%	
Employee + Dep(s)	28.0%	30.6%	
Family	6.9%	5.5%	



3 Year Look: Top Diagnostic Categories

April 2018- Mar 2019

April 2019- Mar 2020

April 2020- Mar 2021

**1st
Diagnostic
Category**

Hypertension

Hypertension

Hypertension

Paid

\$79,512

\$92,913

\$124,756

**2nd
Diagnostic
Category**

Asthma

Coronary Arteries
Disease

Chronic Obstructive
Pulmonary Disease

Paid

\$43,256

\$53,101

\$104,191

**3rd
Diagnostic
Category**

Diabetes

Diabetes

Coronary Arteries
Disease

Paid

\$21,275

\$35,420

\$51,309



3 Year Look: Chronic Conditions

Diagnostic Group	Oct. 2018- Sept. 2019	Oct. 2019- Sept. 2020	Oct. 2020- April 2021
Asthma	16	21	15
Coronary Artery Disease (CAD)	8	8	11
Congestive Heart Failure (CHF)	2	4	4
Chronic Obstructive Pulmonary Disorder (COPD)	7	9	8
Depression	14	24	16
Diabetes	21	49	21
Hyperlipidemia (High Cholesterol)	61	24	50
Hypertension (High Blood Pressure)	68	76	68
Renal	2	4	3
Total Cost for Chronic Conditions	\$191,304.49	\$186,539.04	\$206,373.68
Total Chronic Condition Cases/Total Covered Members on Medical Plan	199/180	216/183	151/183



Healthy County Participation

Programs	Participation	
2020 Challenges (completed/participated)	Winter Blues and Running Shoes	18/29
	County vs County	17/27
	Reach the Beach	19/26
	Fall into Fitness	17/22
Healthy Lifestyle Rewards	23 Employees earned Boomer Bucks	
Employer Rewards	\$2,520.00: 36% of 7,000	
Sonic Boom Registration	51 (40%) active users as of 5/20/2021	
2021 Sonic Boom Contest	Step into the New Year...	15/21
	Time To Climb	15/19



Next Steps

1. Renewal Process
 - a. Change in timeline
2. Schedule a Healthy County Workshop to increase employee engagement
 - a. Quarterly: 7 Investments for Better Health and other workshops that focus on nutrition
3. Employee Assistance Program (EAP)
 - a. Do you all currently have an EAP offered to employees?



HBS Team

- Santos Trejo

- Employee Benefits Consultant
- Santost@county.org
- 512-478-8753

- Karen Bowers

- Employee Benefits Specialist
- Karenb@county.org
- 512-478-8753

- Shameria Davis

- Wellness Consultant
- Shameriad@county.org
- 512-478-8753

