



BOARD OF COUNTY COMMISSIONERS

T. PAGE THARP GOVERNMENTAL BUILDING
102 STARKSVILLE AVENUE NORTH, LEESBURG, GEORGIA 31763

TUESDAY, MAY 10, 2022 AT 5:15PM
T. PAGE THARP BUILDING
OPAL CANNON AUDITORIUM
WWW.LEE.GA.US

SPECIAL CALLED MEETING

COUNTY COMMISSIONERS

Billy Mathis, Chairman	District 3
John Wheaton, Vice-Chairman	District 1
Luke Singletary, Commissioner	District 2
Rick Muggridge, Commissioner	District 4
George Walls, Commissioner	District 5

COUNTY STAFF

Christi Dockery, County Manager
Kaitlyn Sawyer, County Clerk
Jimmy Skipper, County Attorney

The Lee County Board of Commissioners met for a Special Called Meeting on Tuesday, May 10, 2022 at 5:15pm. The meeting was held in the Opal Cannon Auditorium of the Lee County T. Page Tharp Governmental Building in Leesburg, Georgia. Those present were Chairman Billy Mathis, Vice-Chairman John Wheaton, Commissioner Luke Singletary, Commissioner Rick Muggridge, Commissioner George Walls, County Manager Christi Dockery, Finance Director Heather Jones, and County Clerk Kaitlyn Sawyer. County Attorney Jimmy Skipper was absent.

Commissioner Singletary called the meeting to order at 5:15PM.

CALL TO ORDER

- (A) **Chad Slaughter, Senior Vice President of Employee Health and Benefits for Marsh McLennan Agency, LLC, to present on healthcare.**

Mr. Slaughter began the annual discussion on healthcare plans by discussing a report created examining healthcare trends of the claims and making projections. Of the top 10 highest cost claimants, four (4) are predicted to be on-going, five (5) are predicted to exceed the stop loss limit of \$80,000.00, and three (3) are high cost pharmacy cases. The top chronic conditions are hypertension, hyperlipidemia, diabetes, back pain, and osteoarthritis.

There is a recommendation for a program for specialty drugs, Save On SP. When signing up for this program, clients can receive manufacturer's assistance where there may be no out of pocket costs for some specialty medications. Mr. Slaughter explained that we will receive significant discounts and savings on some of the medications. Chairman Mathis asked what the incentive was to not take those drugs, to which Commissioner Singletary replied that in many cases, there is no other option. Mr. Slaughter agreed stating the goal is to incent people to choose the most cost effective channel in order to get these medications. Commissioner Singletary added that employees should be educated about the vouchers companies provide.

Mr. Slaughter stated it was also highly recommended to have a diabetes-specific program put in place and after an RFP process, a demo was held for the Livongo program. Chairman Mathis stated the hard part is getting people to change their behavior and inquired about how we could encourage employees to change their behaviors to benefit their health. Mr. Slaughter explained the technology and equipment the employees will receive with this program, stating that participants will be provided scales and glucose monitors and will have coaches who will monitor and engage with them, providing suggestions and nudges towards healthy habits. This program is priced at \$80.00 per participant.

This year, there was an approximate \$35,000.00 in savings with members utilizing the Know Your Cost benefit, which allows members to have outpatient imaging services completed at a specific partner facility for no out of pocket cost. Finance Director Heather Jones verified that the facility will continue to honor this agreement into

the next fiscal year.

In looking at the overall claims report, with around 200 enrolled employees and 400 total enrolled members throughout the year, and the report being from July 2021 through February 2022, the maximum claim liability was \$2.5 million, the medical paid claims came out to be \$1.3 million, and the pharmacy claims were \$545,353.00, totaling to approximately \$1.9 million in paid claims. Again, there were three (3) claims that exceeded the stop loss limit of \$80,000.00, which resulted in \$155,000.00 being paid by reinsurance. As a whole, the County is running at a 67% loss ratio, which is great.

There are currently 63 employees covered by the Platinum plan (including the three that exceeded the stop loss limit), 81 covered by the Gold plan, and 51 covered by the Silver plan. Chairman Mathis asked Mr. Slaughter his thoughts on doing away with the Platinum plan and how that might affect the cost basis. Mr. Slaughter stated that the estimated savings for the claims projection alone would be \$270,000.00. Commissioner Muggridge asked what the loss ratio would be if everyone currently on the Platinum plan were to go to the Gold plan, to which Mr. Slaughter replied that it would be approximately 90%. Commissioner Singletary asked what the loss ratio might be if the three (3) high cost individuals were lasered and removed from the Platinum plan. Mr. Slaughter explained that the utilization for that plan is high and shared that the net claim cost average for the Platinum plan was \$2,012.00, the net for Gold was \$854.00, and the net for Silver was \$221.00.

Chairman Mathis stated he would like to incentivize people to take better care of themselves. County Manager Christi Dockery stated that with the expanded telemedicine program, employees will save employees time and money as there are a lot of options. Chairman Mathis inquired about the deductibles for the three plans, which are \$750.00 for Platinum, \$1,500.00 for Gold, and \$2,800.00 for Silver. The largest claim of the year was approximately \$285,000.00, with the majority of that being for medication. This case has several different conditions/diagnoses and is an ongoing claim. The top three claims are ongoing.

In terms of healthcare plans, Mr. Slaughter stated that Anthem BlueCross BlueShield had provided a renewal for consideration and out of the many companies contacted, the only other company comparable to Anthem was Granular Insurance. In the current year (through February 2022) with Anthem, the annual fixed and maximum claim cost was \$4,578,629.00. If we renew with Anthem, the annual admin cost would decrease a little, the annual total fixed cost increase by approximately \$138,000.00, and the projected annual fixed and maximum claim cost at a change of 2% (\$4,679,502.00). Anthem does not now allow you to carve out the stop loss.

Granular/UMR's proposal for the new fiscal year is as follows: The annual admin cost would be approximately \$175,000.00, the annual total fixed cost would be \$1.4 million (approximately \$420,000.00 more than Anthem), and the projected annual fixed and maximum claim cost would be \$4,874,131.00. The additional laser liability is \$520,000.00 for Anthem and \$145,000.00 for Granular/UMR. Mr. Slaughter recommended renewing the healthcare plan with Anthem BlueCross BlueShield, with one of the main reasons being the fixed cost. Ms. Jones added that there is really only a \$20,000.00 difference between the two from the laser we have currently and the difference in the two lasers plus the annual premium change, the fixed is of course a cost we know we have to pay, but the true claims costs are unknown. Ms. Jones stated it made sense to go with the renewal and potentially save on claims cost.

Commissioner Singletary mentioned that the upfront cost to several of the listed high cost conditions are typically much higher than the maintenance costs. The medications will always be expensive but the upfront cost of a treatment is typically the bulk, outside of the pharmacy benefit. Ms. Jones asked if these high cost medications are obtainable with the program mentioned earlier and if it will help with savings. Mr. Slaughter stated he believed they do, but would confirm. Mr. Slaughter also recommended staying with the \$80,000.00 limit for reinsurance, with a premium of \$857,644.00, instead of increasing it to \$100,000.00.

Mr. Slaughter summarized what the medical renewal might look like were the Platinum plan to be eliminated. If this plan is removed, the projected claims savings is \$274,305.00 and the net potential savings is \$200,145.00. If the Platinum plan is kept, yet the rate was increased by 5%, the contribution revenue would increase by \$11,035.00. If the plan rate were to be increased by 10%, the contribution revenue would increase by \$22,069.00. Chairman Mathis suggested leaving the Gold and Silver plans as is and just increase the Platinum. Commissioner

Singletery inquired as to the cost difference if no changes are made to the rates and everything stays the same as it is currently. Assuming the lasers don't get us, it looks to be around \$100,000.00.

Mr. Slaughter stated that in pharmacy, there were two things looked at: (1) going with a tighter formulary package, shifting medications to different tiers which will affect cost and (2) partnering with Save On SP, which will enable clients to access manufacturer assistance funds for certain specialty medications. Moving to tighter formulary package will provide an estimated \$15,000.00 in savings and Save On SP will provide an estimated \$26,000.00 in savings. Chairman Mathis asked if we could do both, to which Mr. Slaughter affirmed and agreed. Commissioner Singletery stated that having both programs would be a bigger benefit than it is a burden.

Mr. Slaughter introduced Livongo, the diabetes management program. Diabetes related illnesses produce a significant annual cost and this program will look specifically at hypertension, diabetes, and pre-diabetes. Participants will be provided with equipment and will have an app, with all communications going to the app as well as the coaches. Chairman Mathis asked if there was any data showing effectiveness. Mr. Slaughter replied that there were and from what they've seen it has been extremely effective. Mr. Slaughter estimated that if the County pays \$80.00 per participant (only paid for those who sign up), we would get our money back within two to three years. Commissioner Singletery added that with no real incentive, the people who would sign up for this program are people who truly wish to better their health. The app will send participants reminders, recommendations, helpful tips, etc. Ms. Jones added that the program is not solely tech-based, as there are real people/coaches who will call to check on you.

Mr. Slaughter also mentioned that currently our telemedicine vendor is RelyMD; however, he suggests making a switch to Teledoc. This telehealth program provides a lot more than what we're currently using. The cost of Teledoc is \$10.00 versus the \$4.50 for RelyMD. It offers care and unlimited access for general medical needs, mental health, nutrition, neck and back care, dermatology, and some expert medical services as well. You can speak with a live person and there is also a chat feature. All services would have a \$0.00 copay. Commissioner Singletery verified that that would be \$10.00 per person per month and also asked about the Livongo \$80.00 fee, to which Mr. Slaughter stated that would also be a per person per month fee.

The final vote will occur at the regularly scheduled Lee County Board of Commissioners meeting to immediately follow.

PUBLIC FORUM

Citizens will be allowed to address the Board of Commissioners regarding any issues or complaints. Individuals should sign up prior to the start of the meeting.

No citizens took part in the public forum.

ANNOUNCEMENTS

- (A) The next regularly scheduled County Commission meeting is **Tuesday, May 10, 2022 at 6:00pm.**

ADJOURNMENT

The meeting was adjourned at 6:00PM.

Lee County is a thriving vibrant community celebrated for its value of tradition encompassing a safe family oriented community, schools of excellence, and life long opportunities for prosperity and happiness without sacrificing the rural agricultural tapestry.

Persons with special needs relating to handicapped accessibility or foreign language interpretation should contact the ADA Coordinator at (229) 759-6000 or through the Georgia Relay Service (800) 255-0056 (TDD) or (800) 355-0135 (voice). This person can be contacted at the T. Page Sharp Building in Leesburg, Georgia between the hours of 9:00 a.m. and 4:00 p.m., Monday through Friday, except holidays, and will assist citizens with special needs given proper notice of seven (7) working days. The meeting rooms and buildings are handicap accessible.