



Health Insurance Plans Plan Year 2017

(as recommended)

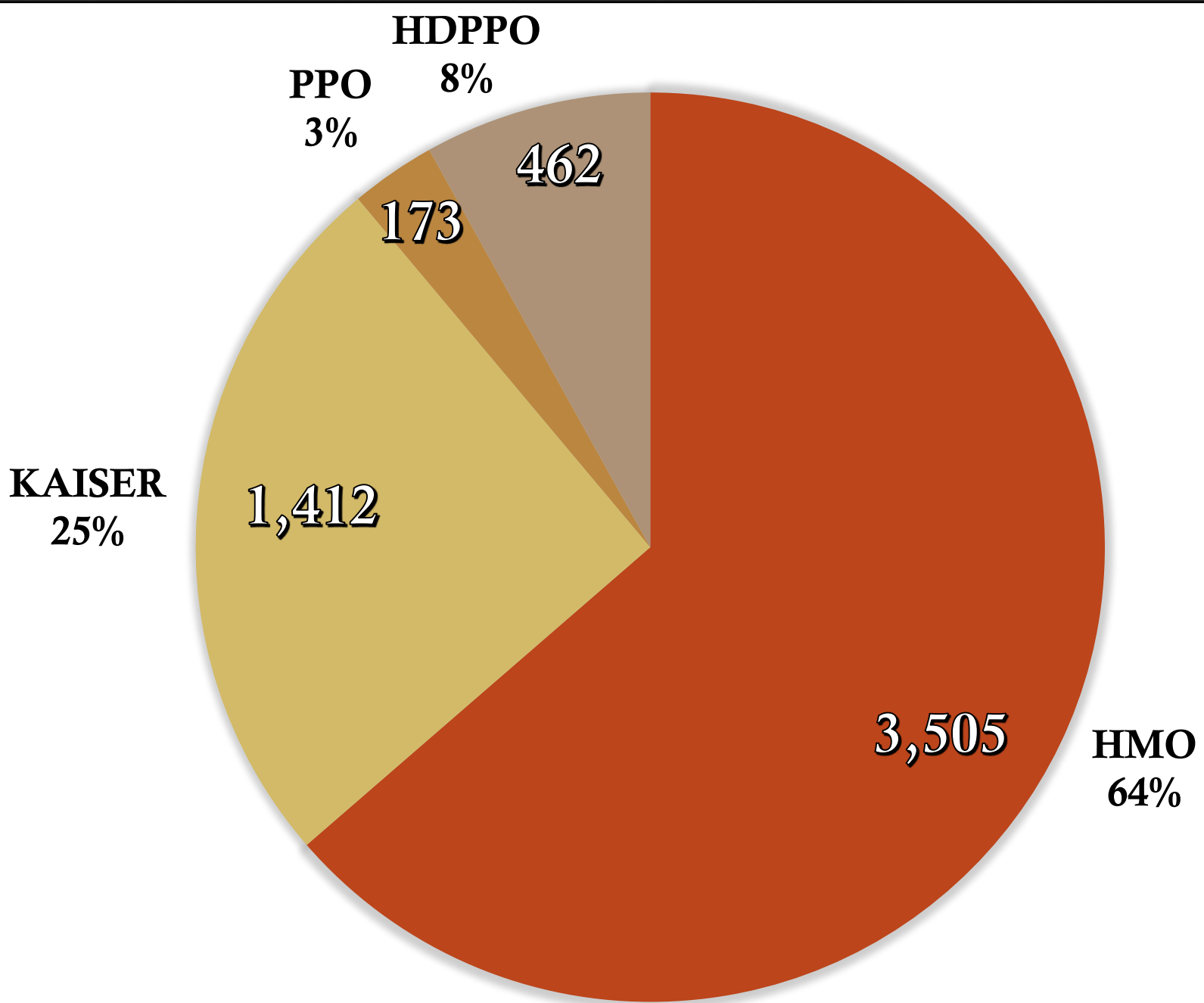
Current Plan Summary

	Kaiser HMO	Anthem HMO	Anthem PPO \$250	Anthem HDPPO \$3,000
Benefits:	In-Network	In-Network	In-Network	In-Network
DEDUCTIBLE				
Per Individual	\$0	\$0	\$250	\$3,000
Per Family	\$0	\$0	\$500	\$6,000
OUT OF POCKET MAX				
Per Individual	\$1,500	\$1,000	\$3,000	\$3,000
Per Family	\$3,000	\$2,000	\$5,000	\$6,000
PREVENTATIVE SERVICES				
Adult Preventive Visits	No Charge	No Charge	No Charge	No Charge
Routine Physical Exams (age 7 & older)	No Charge	No Charge	No Charge	No Charge
Well Baby Routine Physical Exams (birth to age 6)	No Charge	No Charge	No Charge	No Charge
PHYSICIAN SERVICES				
Office Visits	\$15	\$15	\$20	N/C after ded
Lab and X-Rays	No Charge	No Charge	No Charge	N/C after ded
OUTPATIENT SERVICES				
Surgery	\$15	No Charge	No Charge	N/C after ded
HOSPITALIZATION SERVICES				
Inpatient Services	No Charge	No Charge	No Charge	N/C after ded
EMERGENCY SERVICES	\$100	\$100	\$100	N/C after ded
CHIROPRACTIC SERVICES	\$10 30 Visits	\$15 (60 days)	No charge 24 Visits	N/C after ded 24 Visits
PRESCRIPTION DRUG				
Generic	\$10	\$10	\$10	N/C after ded
Brand	\$20	\$20	\$20	N/C after ded
Non-Formulary	N/A	\$35	\$35	N/C after ded
2017 Biweekly Medical Rates				
Employee Only	\$342.39	\$365.32	\$462.25	\$254.19
Employee + Spouse	\$614.50	\$646.06	\$970.35	\$538.42
Employee + Child(ren)	\$541.65	\$570.19	\$879.12	\$482.71
Employee + Family	\$813.09	\$850.17	\$1,340.53	\$735.60

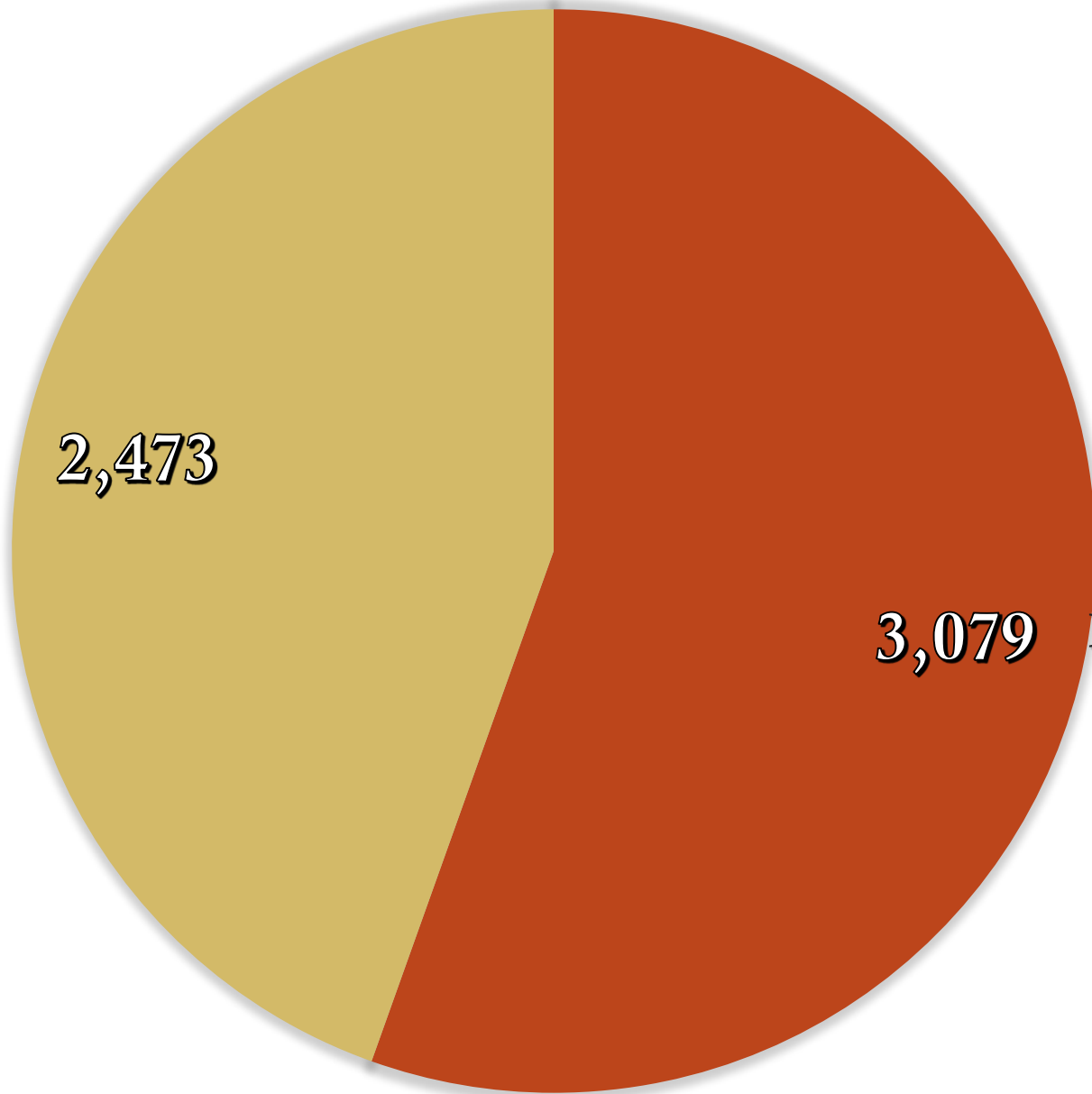
Current Plans

Active Employees Enrolled

- Anthem Blue Cross HMO 3,505
- Anthem Blue Cross HDPPO (\$3,000) 462
- Anthem Blue Cross PPO (\$250) 173
- Kaiser HMO 1,412



**Employee +
Dependents
45%**



3,079

**Employee Only
55%**

County Health Rate Increases 2017

Health Plan Option	Health Rate Change	Biweekly Employee Only Increase
Anthem Blue Cross HMO	+ 15.65%	+ \$51.12
Anthem Blue Cross PPO	+ 11.80%	+ \$50.47
Anthem Blue Cross HDPPPO	+ 11.80%	+ \$28.51
Kaiser HMO	+ 15.06 - 15.72%	+ \$51.12

County Health Rate Increases 2017

Health Plan Option	Health Rate Change	Biweekly Employee + Family Increase
Anthem Blue Cross HMO	+ 15.65%	+ \$117.49
Anthem Blue Cross PPO	+ 11.80%	+ \$143.92
Anthem Blue Cross HDPPPO	+ 11.80%	+ \$80.08
Kaiser HMO	+ 15.06 - 15.72%	+ \$117.51

	HMO	PPO	HDPPPO	Kaiser
2008	-0.44%	13.83%	N/A	5.98%
2009	18.90%	10.38%	N/A	8.53%
2010	9.08%	16.01%	19.34%	18.02%
2011	7.27%	1.54%	-0.52%	-2.76%
2012	2.38%	2.99%	0.82%	18.37%
2013	5.54%	4.19%	5.58%	6.06%
2014	3.49%	3.99%	3.01%	-16.31%
2015	1.46%	1.38%	1.53%	-15.34%
2016	13.42%	5.40%	5.79%	8.21%
2017	15.30%	11.69%	11.60%	16.03%
5 Year Average	5.84%	5.33%	5.50%	-0.27%
10 Year Average	7.64%	7.14%	5.90%	4.68%

New Plans Summary

	PPO \$1000	HDPPO \$1500
Benefits:	In-Network	In-Network
DEDUCTIBLE		
Per Individual	\$1,000	\$1,500
Per Family	\$2,000	\$3,000
OUT OF POCKET MAX		
Per Individual	\$4,000	\$3,000
Per Family	\$8,000	\$5,000
PREVENTATIVE SERVICES		
Adult Preventive Visits	No Charge	No Charge
Routine Physical Exams (age 7 & older)	No Charge	No Charge
Well Baby Routine Physical Exams (birth to age 6)	No Charge	No Charge
PHYSICIAN SERVICES		
Office Visits	\$45	20% after ded
Lab and X-Rays	No Charge	20% after ded
OUTPATIENT SERVICES		
Surgery	\$250/surgery + 20%	20% after ded
HOSPITALIZATION SERVICES		
Inpatient Services	\$1000/year + 20%	20% after ded
EMERGENCY SERVICES	\$100 + 20%	20% after ded
CHIROPRACTIC SERVICES	\$25 12 visits	20% after ded 24 visits
PRESCRIPTION DRUG		
Generic	\$10	20% after ded
Brand	\$20	20% after ded
Non-Formulary	\$35	20% after ded
2017 Biweekly Medical Rates		
Employee Only	\$343.18	\$311.09
Employee + Spouse	\$720.40	\$653.04
Employee + Child(ren)	\$652.67	\$591.64
Employee + Family	\$995.22	\$902.17

County Contribution Rates (employee only)

History of biweekly County contribution:

- Up to **\$208.06** from 2006 – 2013
- Increased to **\$223** in 2014
- Increased to **\$233** in July 2016

	Employee-only	Dependent
1994	\$90.15	n/a
1995	\$91.50	n/a
1996	\$89.17	n/a
1997	\$83.62	n/a
1998	\$89.44	n/a
1999	\$89.44	n/a
2000	\$101.33	n/a
2001	\$118.90	n/a
2002	\$132.34	\$52
2003	\$161.08	\$56
2004	\$197.96	\$56
2005	\$227.01	\$66
2006	Up to \$208.06	\$90
2007	Up to \$208.06	\$95 / \$95 / \$100
2008	Up to \$208.06	\$95 / \$95 / \$100
2009	Up to \$208.06	\$95 / \$95 / \$100
2010	Up to \$208.06	\$95 / \$95 / \$100
2011	Up to \$208.06	\$95 / \$95 / \$100
2012	Up to \$208.06	\$95 / \$95 / \$100
2013	Up to \$208.06	\$95 / \$95 / \$100
2014	Up to \$223.00	\$95 / \$95 / \$100
2015	Up to \$223.00	\$95 / \$95 / \$100
2016	Up to \$233.00	\$95 / \$95 / \$100

Biweekly Employee Only HMO Health Premium Cost 2009 - 2017

Plan Year	HMO Premium	County Contribution	Employee Cost (Biweekly)	Increase
2009	\$221.98	\$208.06	\$13.92	\$13.92
2010	\$242.14	\$208.06	\$34.08	\$20.16
2011	\$259.74	\$208.06	\$51.68	\$17.60
2012	\$265.91	\$208.06	\$57.85	\$6.17
2013	\$280.64	\$208.06	\$72.58	\$14.73
2014	\$290.44	\$223.00	\$67.44	(\$5.14)
2015	\$294.67	\$223.00	\$71.67	\$4.23
2016	\$334.20	\$233.00	\$101.20	\$29.53
2017	\$385.32	\$233.00	\$152.32	\$51.12

Biweekly Employee + Children HMO Health Premium Cost 2009 - 2017

Plan Year	HMO Premium	County Contribution	Employee Cost (Biweekly)	Increase
2009	\$352.99	\$303.06	\$49.93	\$42.54
2010	\$384.68	\$303.06	\$81.62	\$31.69
2011	\$408.83	\$303.06	\$105.77	\$24.15
2012	\$418.07	\$303.06	\$115.01	\$9.24
2013	\$439.02	\$303.06	\$135.96	\$20.95
2014	\$455.53	\$318.00	\$137.53	\$1.57
2015	\$462.07	\$318.00	\$144.07	\$6.54
2016	\$523.43	\$328.00	\$195.43	\$51.36
2017	\$602.85	\$328.00	\$274.85	\$79.42

Biweekly Employee + Family HMO Health Premium Cost 2009 - 2017

Plan Year	HMO Premium	County Contribution	Employee Cost (Biweekly)	Increase
2009	\$528.15	\$308.06	\$220.09	\$70.57
2010	\$575.54	\$308.06	\$267.48	\$47.39
2011	\$607.18	\$308.06	\$299.12	\$31.64
2012	\$620.35	\$308.06	\$312.29	\$13.17
2013	\$651.82	\$308.06	\$343.76	\$31.47
2014	\$677.91	\$323.00	\$354.91	\$11.15
2015	\$687.45	\$323.00	\$364.45	\$9.54
2016	\$777.45	\$333.00	\$444.45	\$80.00
2017	\$894.94	\$333.00	\$561.94	\$117.49

Health Contribution Comparison

Maximum County Health Contribution					
EE Only		EE + Spouse		EE + Family	
Merced	\$518	Merced	\$750	San Joaquin	\$934
City of Fresno	\$396	Sacramento	\$675	Kern	\$876
San Joaquin	\$348	San Joaquin	\$674	Merced	\$866
Kern	\$336	Kern	\$604	Stanislaus	\$783
Sacramento	\$299	Stanislaus	\$572	Sacramento	\$675
Stanislaus	\$286	City of Clovis	\$486	City of Clovis	\$686
Tulare	\$281	City of Fresno	\$396	Kings	\$482
City of Clovis	\$236	Tulare	\$341	Madera	\$399
Fresno Co.	\$233	Madera	\$331	City of Fresno	\$396
Madera	\$217	Fresno Co.	\$328	Tulare	\$371
Kings	\$176	Kings	\$320	Fresno Co.	\$333

Health Care Top Conditions

County of Fresno

- ✓ Diabetes
- ✓ Asthma
- ✓ Stress / Anxiety / Depression
- ✓ Low Back Problems
- ✓ Digestive Symptoms

ER Utilization

County of Fresno

- Misuse of the emergency department leads to increased costs to the health plan.
- Anthem identified savings opportunity, based on type of diagnosis, of **\$822,301**, if members had used Urgent care or alternative facilities instead of the ER.



Health Care Rx Utilization County of Fresno



- The top 5 prescribed non-specialty medication by plan paid amount were for treatment of *diabetes*
- Of the 4,892 overall medications filled, 50 were specialty drugs, which accounted 34% of overall drug costs.
- The top 25 utilizers account for 1% of total claims and 22% of total drug spend.

Health Care Top Conditions

What Are We Doing?

COUNTY OF FRESNO



Health Care Top Conditions

What Are We Doing?



- Walking Works and MOVEmber Challenges – wellness campaigns held annually to encourage employees to get healthy and exercise via friendly competition.

- Monthly Wellness Awareness – more.



ailed to
x: Diabetes
ars, and much

Walking Works!

- Diabetes Prevention program partnering with Anthem Blue Cross is available to employees who are deemed pre-diabetic; program begins this week.

- Newly formed HBAC subcommittee for wellness.

Health & Wellness Fair

Open Enrollment

October 26, 2016 Plaza Ballroom
2220 Tulare St., Fresno
7:30am - 2:00pm

See you there!

Open Enrollment 2017 Satellite Health Fair Locations

Vendors: Anthem Blue Cross, Kaiser, Delta Dental, VSP, ASIFlex, ACI and Nationwide Retirement Solutions

Locations are in addition to the main Health & Wellness Fair in the County Plaza Ballroom on October 26, 2016

Date	Location	Room	Time
Tuesday, November 1	Air Fresno	Multipurpose Rm	9:30am-11:30am
	Heritage Center	2nd Floor Conf. Rm 227	2:00pm-4:00pm
Wednesday, November 2	UMC Main Building	South Conf. Rm 326	9:30am-11:30am
	Brix Mercer*	1st Floor Rm 120	2:00pm-4:00pm
Thursday, November 3	Selma Regional Center	Conference Rm	9:30am-11:30am
	Reedley Regional Center	Sierra Rm	2:00pm-4:00pm
Friday, November 4	Senior Resource Center*	2nd Floor Sierra Conf. Rm	9:30am-11:30am

Air Fresno - (559) 600-3244 - 2719 N. Air Fresno Dr., Fresno, CA 93726

Heritage - Main Intake - (559) 600-4185 - 3151N. Millbrook, Fresno, CA 93703

UMC Main Building - (559) 600-3248 - 4455 E. Kings Canyon, Fresno, CA 93702

Brix Mercer - (559) 600-3200 - 1221 Fulton Mall, Fresno, CA 93721

Selma Regional Center - (559) 600-2259 - 3800 McCall Ave., Selma, CA 93662

Reedley Regional Center - (559) 600-9862 - 1680 E. Manning, Reedley, CA 93654

Senior Resource Center - (559) 600-5703 - 2025 E. Dakota, Fresno, CA 93726

ER Utilization

What Are We Doing?

- Promoting Anthem's 24-Hour Nurse Line and Live Health Online, a convenient way to access a doctor 24/7 with a smartphone, tablet or computer with webcam.



LiveHealth Online doctor's visit copays:

Anthem HMO: \$15

Anthem PPO: \$20

Anthem HDPPPO: \$49 (deductible need not be met)

ER Utilization

What Are We Doing?

Educating employees about when to go to the **ER** or **Urgent Care** via an e-Services announcement.



Condition	ER Cost	UC Cost*
Allergies	\$345.00	\$80.00
Acute Bronchitis	\$655.00	\$121.00
Earache	\$450.00	\$92.00
Pink Eye	\$420.00	\$89.00
Sinusitis	\$617.00	\$111.00
Flu	\$390.00	\$80.00
Strep Throat	\$581.00	\$98.00
Fracture	\$890.00	\$142.00

* Member will only be subject to the office visit co-pay

Health Care Rx Utilization County of Fresno



We are assessing the amount different pharmacies charge to the plan for the same prescription. Although employees pay a fixed co-pay, the plan will pay the retail price (minus the co-pay) and this will vary depending on the pharmacy used.



Health Insurance Plans Plan Year 2017

(as recommended)