

INSURANCE COMMITTEE AGENDA
LaSalle County Board Office
April 27, 2023 9:30 A.M.
Room 250

<https://www.youtube.com/channel/UCjwHFioW13M224SgVU95Ifg>

Call Meeting to Order

1) Citizen Comment

- a. *At this time if you have a Citizen Comment please submit in writing to mpilch@lasallemounty.org within 2 hours of the meeting. It will then be presented to the committee*

2) Motion to Approve Minutes From Previous Meetings

3) Motion to Approve Bills

4) Item(s) to be Presented as Information

- a) Healthcare Updates – Federal and State
b) Health Insurance Report(s)

5) Item(s) to be Presented for Action/Motion

- a) Accept & Place on File Health Insurance Report(s)

6) Executive Session- 5 ILCS 120/2 (c)

7) Motion to Adjourn

***Next Committee Meeting May 25, 2023, 9:30am Room 250**

Insurance Committee

A meeting of the insurance committee was held on Thursday, April 27, 2023 at 9:30 a.m. in Room 250 with the following members present: Mike Kasap, Tom Walsh, Kindra Pottinger, Kathy Bright, Beth Findley Smith and Matt Slager. Absent: Doug Stockley

Motion by Findley-Smith 2nd by Walsh to approve the minutes of the March 23, 2023 meeting as presented. All ayes. No nays. Motion carried.

Motion by Findley-Smith 2nd Slager that the bills in the amount of \$766.80 (001-045), \$86,983.12 (098-000) be approved for payment and that the prepaid bills in the amount of \$4,649.94 (001-045), \$46,266.22 (016-000), \$769,279.17 (098-000), \$209,834.23 (004-000) and be approved for payment. All ayes. No nays. Motion carried.

Comments: Ms. Beth Ishmael, The Horton Group, provided the health insurance report for March 2023. Medical claims for the month were \$593,049. Rx claims for the month were \$112,064. Net monthly total claims were \$714,718. YTD medical claims are \$1,664,877. YTD Rx claims are \$112,064. The County has three large claimants accounting for claims in the amount of \$376,564. The stop loss threshold is \$135,000 thus the County's portion of large claims is \$299,437 and the BCBS portion is \$77,127. For the same time period in 2022, the County had two large claimant accounting for claims in the amount of \$296,463. With a \$135,000 stop loss threshold the County's portion of the large claim was \$212,621 and the BCBS portion was \$83,842.

Comments: Ms. Ishmael provided the key pharmacy indicators for March 2023. Specialty Rx accounted for 34% of total Rx paid for March 2023. The overall Rx generic dispensing rate is 89%. The generic substitution rate is 99% and the formulary compliance rate is 99.7%. The County has experienced 186 JCODE claims for January and March 2023 totaling \$109,585.23

Motion by Walsh 2nd by Pottinger that the Blue Cross Blue Shield of Illinois Report for March 2023 be accepted and placed on file. All ayes. No nays. Motion carried.

Motion by Bright 2nd by Walsh to adjourn the Insurance meeting at 9:56 a.m. All ayes. No nays. Motion carried.

Present: Don Jensen, Joe Oscepinski, Beth Ishmael and Julie Ziel.

The next meeting is scheduled for May 25, 2023 at 9:30 a.m.

Reports And Handouts



The Horton Group's

Aggregate Report

Prepared for: County of LaSalle

March 2023

Presented By:

Michael E. Wojcik

mike.wojcik@thehortongroup.com

Phone: 708-845-3126 / Cell: 708-650-1557

Insurance / Risk Advisory / Employee Benefits
HORTON

County of LaSalle
 Aggregate Report for BCBS ASO Program
 January 2023 - December 2023

Aggregate Contract: None
 Expected Aggregate Claim Factor:
 PPO: \$1,410.96
 Specific Contract: 24/12
 \$135,000 Individual Stop Loss Specific Level
 Rx included in Aggregate and Specific

Month	BCBS Enrollment				Cumulative Expected Aggregate Claims	Medical Claims	Value Based Care	Plan Access Fee	RX Claims	Over Specific	Net Monthly Total Claims	Net Cumulative Claims	% of Expected Aggregate
	Total Subs	PPO Single	PPO Family	Total Members									
01/2023	450	222	228	883	\$634,932	\$481,811	\$126	\$10,063	\$86,347	\$0	\$578,346	\$578,346	91.09%
02/2023	453	225	228	883	\$1,274,097	\$590,017	\$112	\$15,483	\$82,099	(\$70,337)	\$617,375	\$1,195,721	93.85%
03/2023	451	223	228	882	\$1,910,440	\$593,049	\$3,525	\$12,871	\$112,064	(\$6,790)	\$714,718	\$1,910,439	100.00%
04/2023													
05/2023													
06/2023													
07/2023													
08/2023													
09/2023													
10/2023													
11/2023													
12/2023													
Total	1,354	670	684	2,648	\$1,910,440	\$1,664,877	\$3,763	\$38,417	\$280,510	(\$77,127)	\$1,910,439	\$1,910,439	100.00%

This exhibit is only an estimate; the final accounting will determine the maximum liability

County of LaSalle
 Program Cost Summary - Combined Results of BCBS ASO and BENISTAR Programs
 January 2023 - December 2023

Month	BCBS Health Contracts	ISL Fee	Miscellaneous Adjustments	Administrative Fee	Rx Credit	Med Rx Credit	Monthly Total Fixed Expense	From Aggregate Report - Net Monthly Total Claims	Total BCBS Cost	Benistar Retiree Carveout			Total Program Cost - BCBS & Benistar
										Retirees	Retirees & Spouses	Benistar Premium	
01/2023	448	\$100,567	(\$49,061)	\$25,370	(\$35,392)	(\$1,120)	\$40,364	\$578,346	\$618,710	228	315	\$86,592	\$705,301
02/2023	448	\$100,567	(\$1,275)	\$25,370	(\$35,392)	(\$1,120)	\$88,150	\$617,375	\$705,525	227	316	\$86,867	\$792,391
03/2023	450	\$101,016	\$473	\$25,484	(\$35,550)	(\$1,125)	\$90,297	\$714,718	\$805,016	227	316	\$86,317	\$891,332
04/2023													
05/2023													
06/2023													
07/2023													
08/2023													
09/2023													
10/2023													
11/2023													
12/2023													
Total	1,346	\$302,150	(\$49,864)	\$76,224	(\$106,334)	(\$3,365)	\$218,811	\$1,910,439	\$2,129,250	682	947	\$259,775	\$2,389,025

01/2023 Miscellaneous Adjustments includes 2023 One Time Wellness Credit of \$50,000.

This exhibit is only an estimate; the final accounting will determine the maximum liability

Report Description: This report provides an overview of the prescription expenses as well as providing percent change in these expenses between the current month, current period, prior period and percent change.

Key Indicators Summary

Key Indicators Summary	Mar 2023	Jan 2022 - Mar 2022	Jan 2023 - Mar 2023	% Change
Unique Pharmacy Members	882	879	891	1.4%
Average Age (Years)	40.6	40.5	40.5	-0.1%
Proportion of Males	45.0%	45.8%	45.0%	-1.6%
Proportion of Females	55.0%	54.2%	55.0%	1.4%
Member Months	882	2,603	2,648	1.7%
Claimants	439	587	577	-1.7%
Prescriptions	1,168	2,664	2,892	8.6%
Prescriptions PMPM	1.32	1.02	1.09	6.7%
Paid	\$112,064	\$254,737	\$280,510	10.1%
Paid PMPM	\$127.06	\$97.86	\$105.93	8.2%
Allowed	\$143,140	\$332,552	\$382,104	14.9%
Allowed PMPM	\$162.29	\$127.76	\$144.30	12.9%
Avg. Ingredient Cost/Prescription	\$122.10	\$124.33	\$131.66	5.9%
Generic Dispensing Rate	89.0%	85.5%	88.8%	3.8%
Formulary Compliance Rate	99.7%	99.6%	99.8%	0.2%
Generic Substitution Rate	99.0%	98.8%	99.4%	0.6%
Out of Pocket Percent of Allowed	21.8%	24.5%	26.7%	8.9%
Retail as a Percent of Prescriptions	99.5%	98.9%	99.2%	0.3%
Mail Order as a Percent of Prescriptions	0.5%	1.1%	0.8%	-24.4%
Specialty Percent of Total Prescriptions	0.8%	0.7%	0.7%	7.4%
Specialty Percent of Total Paid	34.0%	41.3%	37.7%	-8.6%
Specialty Average Ingredient Cost/Prescription	\$4,420.22	\$6,445.64	\$5,783.56	-10.3%

Cost Sharing Distribution

Cost Sharing Distribution	Mar 2023		Jan 2022 - Mar 2022		Jan 2023 - Mar 2023		% Change	
	Retail	Mail	Retail	Mail	Retail	Mail	Retail	Mail
Member Out of Pocket	21.8%	19.3%	24.2%	32.2%	26.6%	31.4%	10.1%	-2.3%
Plan Paid	78.2%	80.8%	75.8%	67.8%	73.4%	68.6%	-3.2%	1.1%

Savings Summary

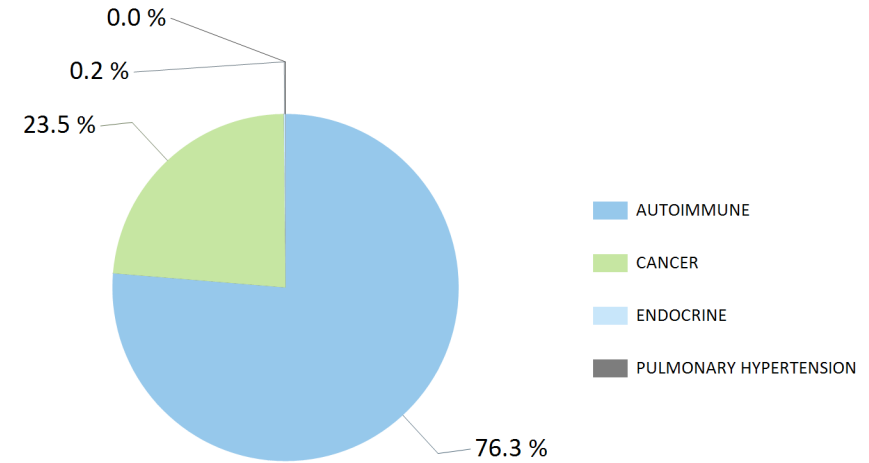
Savings Summary	Mar 2023			Jan 2022 - Mar 2022			Jan 2023 - Mar 2023			% Change		
	Retail	Mail	Summary	Retail	Mail	Summary	Retail	Mail	Summary	Retail	Mail	Summary
Discount	\$187,267	\$1,477	\$188,743	\$375,194	\$7,508	\$382,702	\$455,414	\$6,068	\$461,482	21.4%	-19.2%	20.6%
% Discount	56.9%	59.3%	56.9%	53.2%	72.6%	53.5%	54.6%	64.7%	54.7%	2.6%	-10.9%	2.2%

Report Description: Specialty drugs generally have unique uses, require special dosing or administration, are typically prescribed by a specialist provider and are significantly more expensive than alternative drugs or therapies. This report provides specialty drug analysis for the current month, current period, prior period and percent change.

Specialty Drug Key Indicators

	Mar 2023	Jan 2022 - Mar 2022	Jan 2023 - Mar 2023	% Change
Unique Pharmacy Members	882	879	891	1.4%
Member Months	882	2,603	2,648	1.7%
Claimants	8	8	10	25.0%
Percent of Utilizing Members	0.9%	0.9%	1.1%	23.3%
Prescriptions	9	18	21	16.7%
Specialty Percent of Total Paid	34.0%	41.3%	37.7%	-8.6%
Percent of Total Prescriptions Paid	0.8%	0.7%	0.7%	7.5%
Paid	\$38,063	\$105,186	\$105,862	0.6%
Paid PMPM	\$43.16	\$40.41	\$39.98	-1.1%
Average Ingredient Cost/Prescription	\$4,420	\$6,446	\$5,784	-10.3%
Out of Pocket	\$1,721	\$10,836	\$15,596	43.9%
Out of Pocket PMPM	\$1.95	\$4.16	\$5.89	41.5%
Out of Pocket Percent of Allowed	4.3%	9.3%	12.8%	37.5%

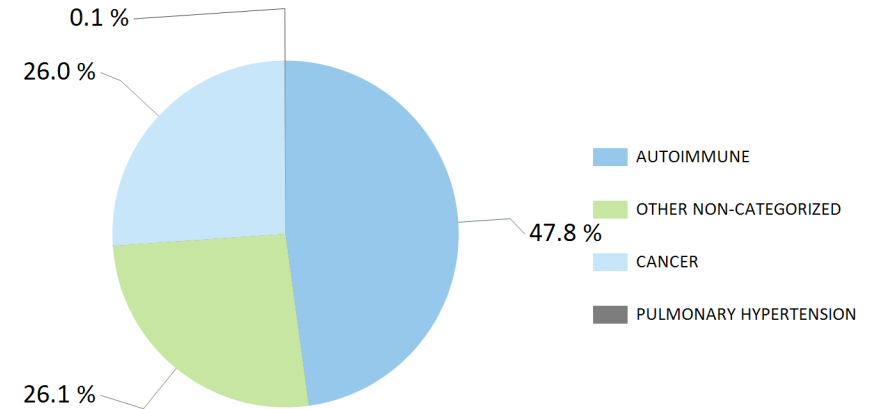
Top Specialty Classes by Ingredient Cost for the Current Period



Top 15 Specialty Drugs by Ingredient Cost for the Current Period

Brand Name	Specialty Class	Ingredient Cost	Prescriptions	Avg. Ingredient Cost/ Prescription	Specialty Claimants
HUMIRA PEN INJ 40MG/0.8	AUTOIMMUNE	\$28,922	4	\$7,230.54	1
GLEEVEC TAB 400MG	CANCER	\$28,557	3	\$9,519.14	1
COSENTYX PEN INJ 300DOSE	AUTOIMMUNE	\$22,123	3	\$7,374.33	1
ENBREL SRCLK INJ 50MG/ML	AUTOIMMUNE	\$15,022	2	\$7,510.94	1
STELARA INJ 45MG/0.5	AUTOIMMUNE	\$13,294	1	\$13,294.03	1
OTEZLA TAB 30MG	AUTOIMMUNE	\$9,525	3	\$3,175.00	1
DUPIXENT INJ 300/2ML	AUTOIMMUNE	\$3,789	1	\$3,788.84	1
CINACALCET TAB 30MG	ENDOCRINE	\$207	2	\$103.38	1
SILDENAFIL TAB 20MG	PULMONARY HYPERTENSI	\$16	2	\$7.86	1
Summary		\$121,455	21	\$5,783.56	10

Top Specialty Classes by Ingredient Cost for the Prior Period



JCODE Paid Claims by POS

Metrics: (Medical Paid, Pharmacy Paid, Claimants, Claims)

Rows: (Place of Service, CPT Procedure Code)

Columns: (Metrics)

Database: (COUNTY OF LASALLE: ASO NON-HMO)

Paid Month: (Jan 2023 - Mar 2023)

Place of Service	CPT Procedure Code	Medical Paid Greater than \$2,000	Pharmacy Paid	Claimants	Claims
11 - OFFICE	J2323 - Tysabri	\$24,638.67		1	3
11 - OFFICE	J9228 - Yervoy	\$3,262.08		1	1
11 - OFFICE	J9271 - Keytruda	\$44,598.66		1	4
11 - OFFICE	J9299 - Opdivo	\$2,127.38		1	1
12 - HOME	J0129 - Orencia	\$8,710.61		1	3
22 - OUTPATIENT HOSPITAL	J7030 - Sodium Chloride	\$2,380.88		22	24
Total: All		\$109,585.23		91	186