

**INSURANCE COMMITTEE AGENDA**  
**LaSalle County Board Office**  
**May 25, 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](mailto: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 June 22, 2023, 9:30am Room 250**

## Insurance Committee

A meeting of the insurance committee was held on Thursday, May 25, 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 Doug Stockley. Absent: Matt Slager

**Motion by Bright 2<sup>nd</sup> by Stockley to approve the minutes of the April 27, 2023 meeting as presented. All ayes. No nays. Motion carried.**

**Motion by Findley-Smith 2<sup>nd</sup> Walsh that the bills in the amount of \$3,916.80 (001-045), \$903.81 (016-00) and \$85,209.60 (098-000) be approved for payment and that the prepaid bills in the amount of \$866,236.71 (098-000) and \$236,200.70 (004-000) be approved for payment. All ayes. No nays. Motion carried.**

Comments: Mr. Mike Wojcik, The Horton Group, provided the health insurance report for April 2023. Medical claims for the month were \$468,631. Rx claims for the month were \$96,374. Net monthly total claims were \$566,087. YTD medical claims are \$2,133,508. YTD Rx claims are \$376,883. The County has four large claimants accounting for claims in the amount of \$521,604. The stop loss threshold is \$135,000 thus the County's portion of large claims is \$435,464 and the BCBS portion is \$86,140. For the same time period in 2022, the County had six large claimants accounting for claims in the amount of \$705,806. With a \$135,000 stop loss threshold the County's portion of the large claim was \$613,057 and the BCBS portion was \$92,749.

Comments: Mr. Wojcik provided the key pharmacy indicators for April 2023. Specialty Rx accounted for 21.7% of total Rx paid for April 2023. The overall Rx generic dispensing rate is 87.4%. The generic substitution rate is 99.4% and the formulary compliance rate is 99.4%. The County has experienced 239 JCODE claims for January thru April 2023 totaling \$143,950.40.

**Motion by Pottinger 2<sup>nd</sup> by Findley-Smith that the Blue Cross Blue Shield of Illinois Report for April 2023 be accepted and placed on file. All ayes. No nays. Motion carried.**

**Motion by Findley-Smith 2<sup>nd</sup> by Pottinger to adjourn the Insurance meeting at 10:16 a.m. All ayes. No nays. Motion carried.**

Present: Don Jensen, Mike Wojcik, Beth Ishmael, Melissa Pilch and Julie Ziel.

The next meeting is scheduled for June 22, 2023 at 9:30 a.m.

# **Reports And Handouts**

The Horton Group's

# Aggregate Report

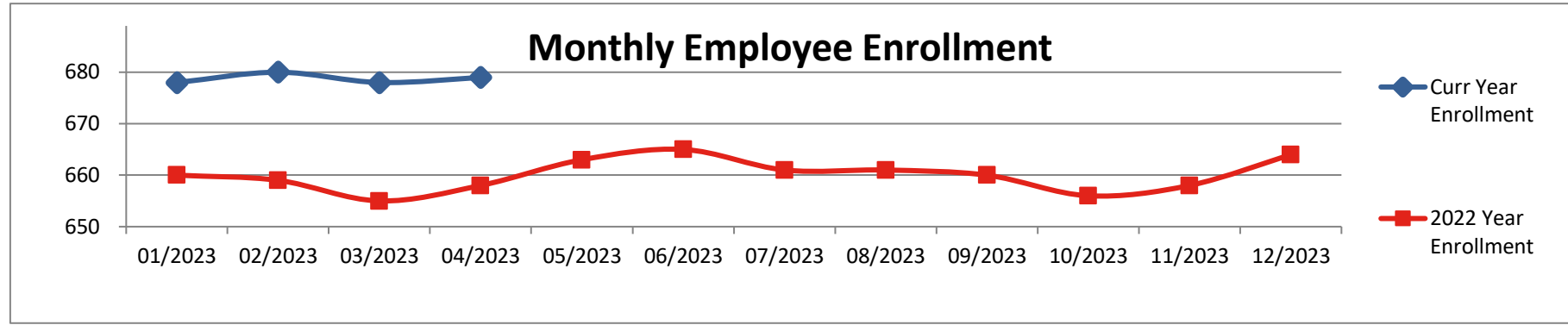
Prepared for: County of LaSalle

April 2023

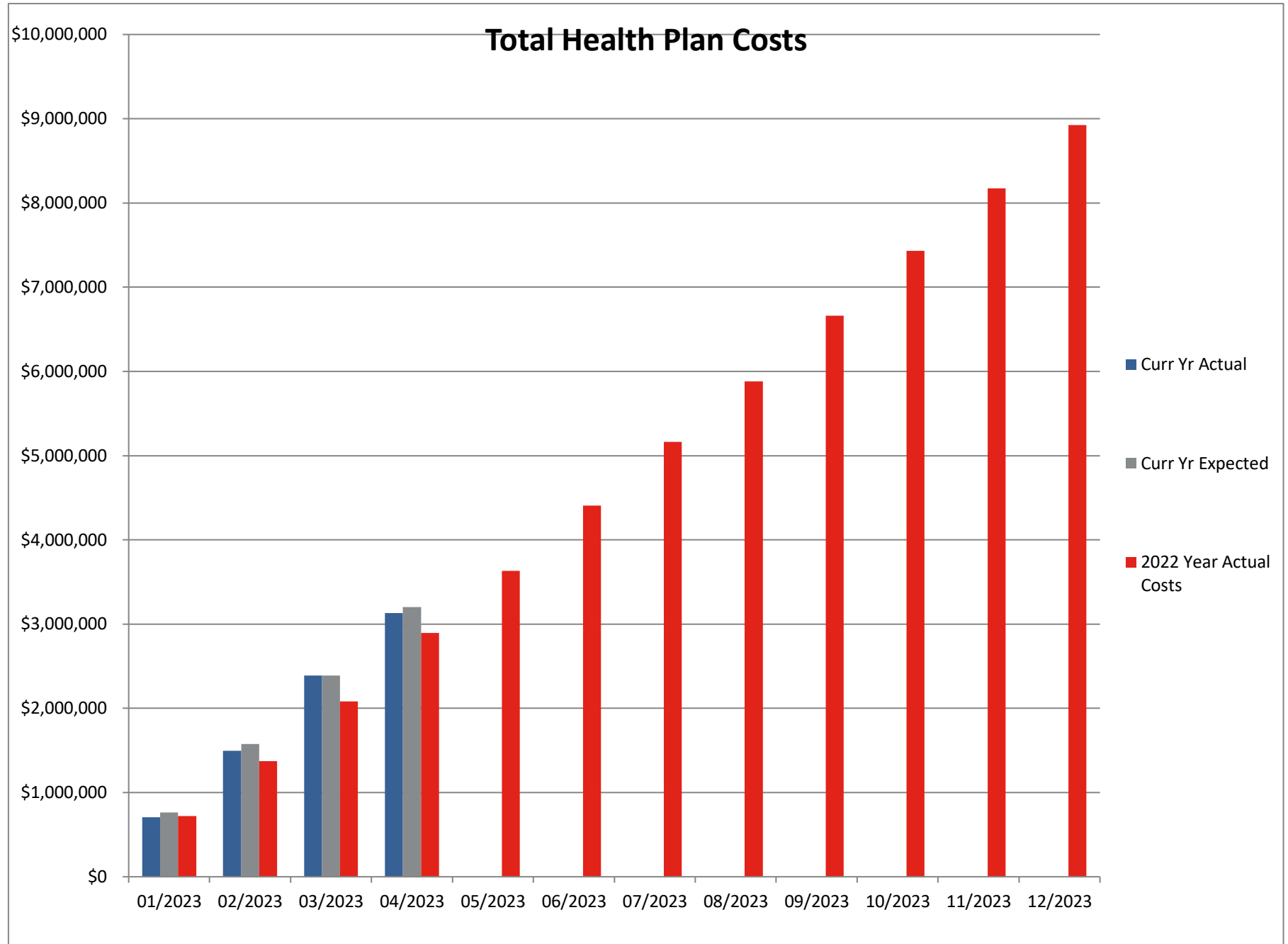
Presented By:  
Michael E. Wojcik  
mike.wojcik@thehortongroup.com  
Phone: 708-845-3126 / Cell: 708-650-1557

**County of LaSalle**  
**COST SUMMARY: January 2023 - April 2023**  
**COMBINED RESULTS OF BCBS ASO and BENISTAR PROGRAMS**

Average Enrollment			
YTD 2023	YTD 2022	% Change	Final 2022
<b>Employees</b>			
679	658	3.2%	660
<b>Members</b>			
1,199	1,170	2.5%	1,169

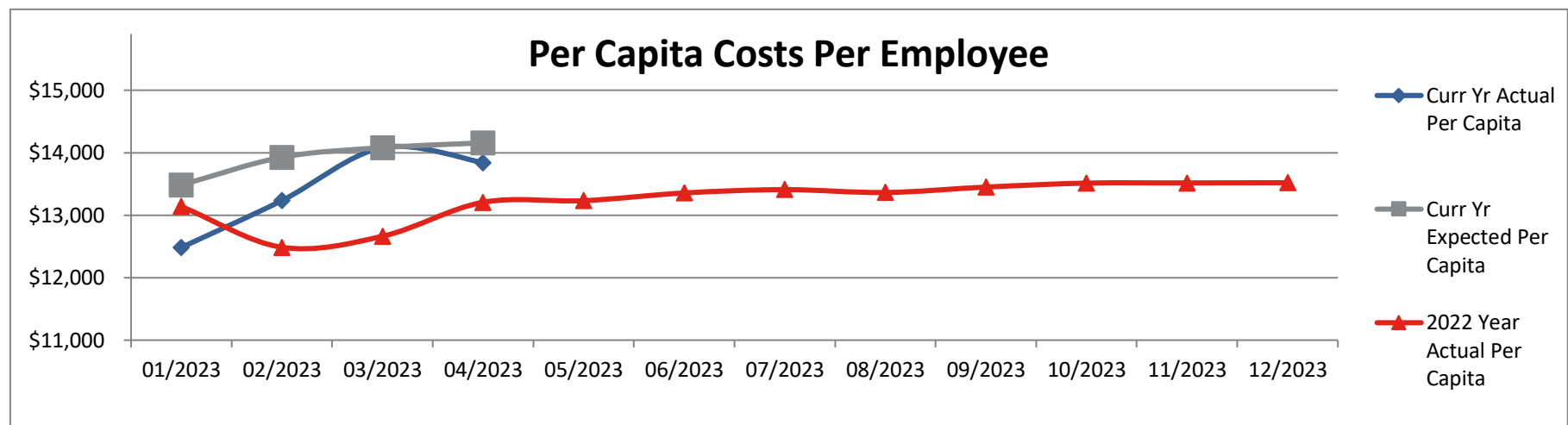


Total Health Plan Costs			
YTD 2023	YTD 2022	% Change	Final 2022
\$3,131,479	\$2,896,579	8.1%	\$8,922,838
Costs are Net of Large Claimants over Specific			



Large Claimants > \$75,000 - BCBS ASO Program Only					
Specific Deductible: \$135,000					
Claimant Status YTD 2023	YTD 2023	YTD 2022	% Change	Final 2022	Claimant Status Final 2022
U65 Retiree	\$220,440	\$227,749		\$893,569	Active
Active	\$111,094	\$100,336		\$381,435	U65 Retiree
Active	\$98,650	\$99,881		\$311,771	Active
Active	\$91,420	\$97,209		\$210,480	U65 Retiree
		\$96,991		\$200,348	Active
		\$83,640		\$170,378	Active
				\$146,677	U65 Retiree
				\$137,024	U65 Retiree
				\$123,151	U65 Retiree
				\$118,367	Active
				\$114,661	U65 Retiree
				\$113,510	Active
				\$111,430	U65 Retiree
				\$89,474	U65 Retiree
				\$89,412	U65 Retiree
				\$86,708	Active
				\$83,945	Active
				\$81,522	U65 Retiree
				\$79,617	Active
Total Large Claims	\$521,604	\$705,806	-26.1%	\$3,543,477	
ER Responsibility	\$435,464	\$613,057	-29.0%	\$2,171,731	
Carrier Responsibility	\$86,140	\$92,749	-7.1%	\$1,371,746	
# of Large Claims	4	6	-33.3%	19	
YTD 2023: 54 Claimants \$10K - \$75k; Total \$1,144,490.					
YTD 2022: 45 Claimants \$10K - \$75k; Total \$1,035,366.					
Large claim reimbursement may lag from when claim is paid.					

2023 Expected YTD	% of Expected Cost	2023 Actual YTD	2022 Actual YTD	% Change	2022 Actual Final
<b>Per Capita Costs Per Employee</b>					
\$14,158	97.8%	\$13,841	\$13,206	4.8%	\$13,519
<b>Per Capita Costs Per Member</b>					
\$8,016	97.8%	\$7,837	\$7,456	5.1%	\$7,633
Per Capita shown are Net of Large Claimants over Specific					



Benchmark Per Capita Costs	Per EE	Per Mmbr
Kaiser 2023 - State/Local Government (Estimated)	\$15,216	\$8,616
Kaiser 2023 - All Industries (Estimated)	\$15,870	\$8,986
Mercer 2023 - Government (Estimated)	\$17,127	\$9,698

Employee Enrollment, Total Health Plan Costs, and Per Capita Costs shown above include combined results of BCBS and Benistar programs.

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	452	224	228	884	\$2,548,194	\$468,631	\$1,371	\$8,724	\$96,374	(\$9,013)	\$566,087	\$2,476,526	97.19%
05/2023													
06/2023													
07/2023													
08/2023													
09/2023													
10/2023													
11/2023													
12/2023													
Total	1,806	894	912	3,532	\$2,548,194	\$2,133,508	\$5,134	\$47,141	\$376,883	(\$86,140)	\$2,476,526	\$2,476,526	97.19%

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	450	\$101,016	\$213	\$25,484	(\$35,550)	(\$1,125)	\$90,037	\$566,087	\$656,124	227	316	\$86,330	\$742,454
05/2023													
06/2023													
07/2023													
08/2023													
09/2023													
10/2023													
11/2023													
12/2023													
<b>Total</b>	<b>1,796</b>	<b>\$403,166</b>	<b>(\$49,651)</b>	<b>\$101,707</b>	<b>(\$141,884)</b>	<b>(\$4,490)</b>	<b>\$308,848</b>	<b>\$2,476,526</b>	<b>\$2,785,374</b>	<b>909</b>	<b>1,263</b>	<b>\$346,105</b>	<b>\$3,131,479</b>

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	Apr 2023	Jan 2022 - Apr 2022	Jan 2023 - Apr 2023	% Change
Unique Pharmacy Members	884	892	894	0.2%
Average Age (Years)	40.6	40.6	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	884	3,472	3,532	1.7%
Claimants	369	625	597	-4.5%
Prescriptions	898	3,759	3,742	-0.5%
Prescriptions PMPM	1.02	1.08	1.06	-2.1%
Paid	\$96,374	\$416,912	\$376,883	-9.6%
Paid PMPM	\$109.02	\$120.08	\$106.71	-11.1%
Allowed	\$112,687	\$516,716	\$494,791	-4.2%
Allowed PMPM	\$127.47	\$148.82	\$140.09	-5.9%
Avg. Ingredient Cost/Prescription	\$125.03	\$136.96	\$131.76	-3.8%
Generic Dispensing Rate	87.4%	86.2%	88.5%	2.7%
Formulary Compliance Rate	99.4%	99.5%	99.7%	0.2%
Generic Substitution Rate	99.4%	99.0%	99.4%	0.4%
Out of Pocket Percent of Allowed	14.5%	20.2%	23.9%	18.6%
Retail as a Percent of Prescriptions	99.1%	99.0%	99.2%	0.2%
Mail Order as a Percent of Prescriptions	0.9%	1.0%	0.8%	-18.1%
Specialty Percent of Total Prescriptions	0.4%	0.8%	0.7%	-16.3%
Specialty Percent of Total Paid	21.7%	44.3%	33.6%	-24.1%
Specialty Average Ingredient Cost/Prescription	\$5,462.93	\$6,603.74	\$5,732.26	-13.2%

### Cost Sharing Distribution

Cost Sharing Distribution	Apr 2023		Jan 2022 - Apr 2022		Jan 2023 - Apr 2023		% Change	
	Retail	Mail	Retail	Mail	Retail	Mail	Retail	Mail
Member Out of Pocket	14.4%	38.8%	19.9%	27.5%	23.8%	31.9%	19.5%	16.0%
Plan Paid	85.6%	61.2%	80.1%	72.5%	76.2%	68.1%	-4.9%	-6.1%

### Savings Summary

Savings Summary	Apr 2023			Jan 2022 - Apr 2022			Jan 2023 - Apr 2023			% Change		
	Retail	Mail	Summary	Retail	Mail	Summary	Retail	Mail	Summary	Retail	Mail	Summary
Discount	\$128,425	\$1,976	\$130,401	\$549,772	\$10,176	\$559,949	\$583,839	\$8,044	\$591,882	6.2%	-21.0%	5.7%
% Discount	53.3%	89.4%	53.6%	51.7%	74.0%	52.0%	54.3%	69.4%	54.5%	5.0%	-6.3%	4.7%

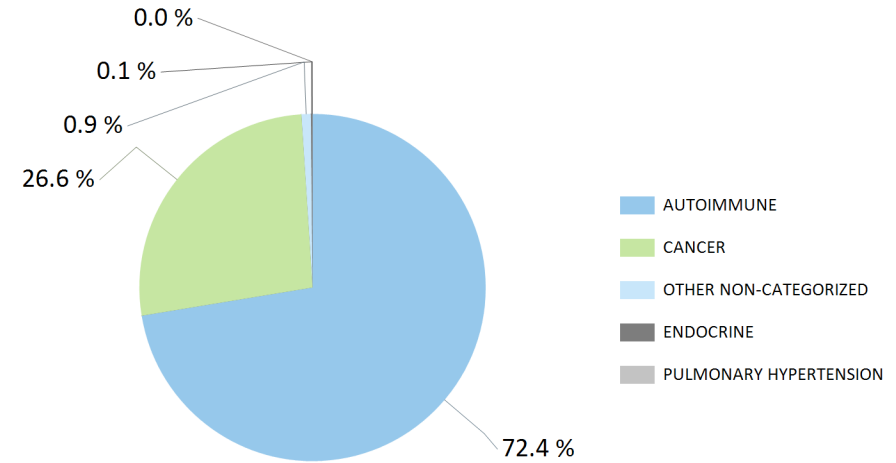


**Report Description:** Specialty drugs generally have unique uses, require special dosing or administration, are typically prescribed by a specialist provider and are significantly more expensive than alternative drugs or therapies. This report provides specialty drug analysis for the current month,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

### Specialty Drug Key Indicators

	Apr 2023	Jan 2022 - Apr 2022	Jan 2023 - Apr 2023	% Change
Unique Pharmacy Members	884	892	894	0.2%
Member Months	884	3,472	3,532	1.7%
Claimants	5	11	11	0.0%
Percent of Utilizing Members	0.6%	1.2%	1.2%	-0.2%
Prescriptions	4	30	25	-16.7%
Specialty Percent of Total Paid	21.7%	44.3%	33.6%	-24.1%
Percent of Total Prescriptions Paid	0.5%	0.8%	0.7%	-16.3%
Paid	\$20,938	\$184,792	\$126,800	-31.4%
Paid PMPM	\$23.69	\$53.22	\$35.90	-32.6%
Average Ingredient Cost/Prescription	\$5,463	\$6,604	\$5,732	-13.2%
Out of Pocket	\$914	\$13,322	\$16,511	23.9%
Out of Pocket PMPM	\$1.03	\$3.84	\$4.67	21.8%
Out of Pocket Percent of Allowed	4.2%	6.7%	11.5%	71.3%

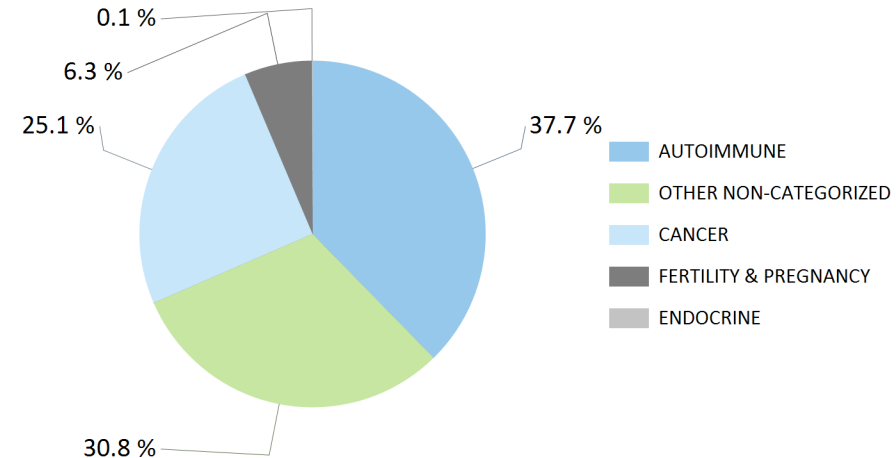
### Top Specialty Classes by Ingredient Cost for the Current Period



### Top 15 Specialty Drugs by Ingredient Cost for the Current Period

Brand Name	Specialty Class	Ingredient Cost	Prescriptions	Avg. Ingredient Cost/ Prescription	Specialty Claimants
GLEEVEC TAB 400MG	CANCER	\$38,075	4	\$9,518.63	1
COSENTYX PEN INJ 300DOSE	AUTOIMMUNE	\$29,414	4	\$7,353.56	1
HUMIRA PEN INJ 40MG/0.8	AUTOIMMUNE	\$28,922	4	\$7,230.54	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	\$7,578	2	\$3,788.84	1
LEUPROLIDE INJ 1MG/0.2	OTHER NON-CATEGORIZE	\$1,255	1	\$1,254.53	1
CINACALCET TAB 30MG	ENDOCRINE	\$207	2	\$103.38	1
SILDENAFIL TAB 20MG	PULMONARY HYPERTENSI	\$16	2	\$7.86	1
<b>Summary</b>		<b>\$143,306</b>	<b>25</b>	<b>\$5,732.26</b>	<b>11</b>

### 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 - Apr 2023)

Place of Service	CPT Procedure Code	Medical Paid Greater than \$2,000	Pharmacy Paid	Claimants	Claims
11 - OFFICE	J0178 - Eylea	\$3,649.60		1	2
11 - OFFICE	J2323 - Tysabri	\$33,094.30		1	4
11 - OFFICE	J9228 - Yervoy	\$3,262.08		1	1
11 - OFFICE	J9271 - Keytruda	\$55,650.54		1	5
11 - OFFICE	J9299 - Opdivo	\$2,127.38		1	1
12 - HOME	J0129 - Orencia	\$12,149.51		1	4
22 - OUTPATIENT HOSPITAL	J0585 - Botox	\$3,470.34		1	1
22 - OUTPATIENT HOSPITAL	J7030 - Sodium Chloride	\$2,731.28		28	32
<b>Total: All</b>		<b>\$143,950.40</b>		<b>107</b>	<b>239</b>