



# **The School District of Osceola County Employee Benefits Committee Meeting**

## **Agenda**

**November 19, 2024**

- I. Welcome (2 minutes)**
  - a. Speaking order volunteer
  - b. Timekeeper volunteer
- II. Monthly Reports (15 mins)**
- III. Member concerns, tracking, and brainstorming solutions (58 minutes)**
- IV. Other concerns and updates (15 minutes)**

The next meeting will be held on **December 18, 2024** at **4:30 pm** in the **Multipurpose Room** located at The Center for Employee Health 831 Simpson Road, in Kissimmee.



## **Employee Benefits Committee Meeting**

### **2023-2024 Membership**

#### **OCEA**

Judi Crowell – St Cloud HS (v)  
Ann Glover – OSVS (v)  
Janet Moody -- OCEA/ESP Pres (v)  
Vacant (v)  
Kim Castro-Stevens – Hickory Tree ES (v)  
Dylan Reinsel – St Cloud HS (Alternate)

#### **Teamsters**

Vacant (v)  
Carlos Martinez – Teamsters (v)

#### **Provider Representatives**

Kelly Johnson – Lincoln Financial Group  
Mark Tafuri- VSP  
Candice Knaps – Humana (Dental)  
Tom Remus - MetLife Life Ins.  
Cindy McCormick -- EBMS  
Jessica Rivera -- EBMS  
Jay Weingart – Trustmark  
Mike Vasquez – Opioid Clinic Management

#### **Risk & Benefits Management/SDOC**

LaToyia Edwards – Benefits Education Specialist  
Lauren M. Haddox – Director  
LaTasha Aponte – Employee Benefits Supervisor  
Megan Austin – Wellness Specialist  
Iris Hernandez - Secretary  
Sarah Graber – Chief Business & Finance Officer  
John Boyd – Chief Negotiator  
Scott Knoebel – Chief Negotiator

#### **Prof. Support Council**

Daina Gooden (v)

#### **ESP**

LaShanna Ward – Denn John MS (v)  
Susan Compton – Custodial Servs. (v)

#### **Retirees**

Ray Lackey – Retired Teacher

#### **Benefits Consultant**

Ashley Bacot - RosenSure  
Carolyn Grant - RosenSure  
Barry Murphy – RosenSure  
Mystery Slimick -- RosenSure

#### **Center for Employee Health**

Kenneth Aldridge -- RosenCare  
Nicole Cius -- PeopleOne  
Sherry Edwards -- PeopleOne  
Dean Hatcher -- PeopleOne  
Jordan Tardash -- PeopleOne  
Lisa Torres -- PeopleOne



Health Plan Analysis 11/01/2024 (24-25)  
Summary

ENROLLMENT			
Plan	TALLIES	Total	%
Healthy Advantage Plus	508	7990	6.36%
Healthy Advantage Plus Wellness	837	7990	10.48%
Health Center	312	7990	3.90%
Health Center Wellness	1039	7990	13.00%
Healthy Essentials	1500	7990	18.77%
Healthy Essentials Wellness	2680	7990	33.54%
Opt Out Credit Plan	1112	7990	13.92%

PROJECTED REVENUE BASED ON CURRENT ENROLLMENT MINUS ADMIN FEES

Board Paid	\$59,294,184.00
Employee Premium	\$6,227,280.00
Retiree Premium	\$874,142.28
SubTotal	\$66,395,606.28
Administration Fees	(5,699,228.16)
Total	60,696,378.12

DESCRIPTION	OPTION	TALLIES	Board Share			Employee Premium			Retiree Premium	
				Per Pay	Per Year		Per Pay	Per Year	Per Month	Per Year
Healthy Advantage Plus	1	435	374.9	163,081.50	3,261,630.00	75.00	32,625.00	652,500.00		
Healthy Advantage Plus	2	5	374.9	1,874.50	37,490.00	500.00	2,500.00	50,000.00		
Healthy Advantage Plus	3	36	374.9	13,496.40	269,928.00	325.00	11,700.00	234,000.00		
Healthy Advantage Plus	4	14	374.9	5,248.60	104,972.00	625.00	8,750.00	175,000.00		
Healthy Advantage Plus	5	9	374.9	3,374.10	67,482.00	350.00	3,150.00	63,000.00		
Healthy Advantage Plus	6	9	374.9	3,374.10	67,482.00	0.00	0.00	0.00		
Healthy Advantage Plus Wellness	1	662	374.9	248,183.80	4,963,676.00	50.00	33,100.00	662,000.00		
Healthy Advantage Plus Wellness	2	17	374.9	6,373.30	127,466.00	450.00	7,650.00	153,000.00		
Healthy Advantage Plus Wellness	3	68	374.9	25,493.20	509,864.00	275.00	18,700.00	374,000.00		
Healthy Advantage Plus Wellness	4	20	374.9	7,498.00	149,960.00	575.00	11,500.00	230,000.00		
Healthy Advantage Plus Wellness	5	13	374.9	4,873.70	97,474.00	300.00	3,900.00	78,000.00		
Healthy Advantage Plus Wellness	6	13	374.9	4,873.70	97,474.00	0.00	0.00	0.00		
Healthy Advantage Plus Wellness	7	1	374.9	374.90	7,498.00	450.00	450.00	9,000.00		
Healthy Advantage Plus Wellness	8	0	374.9	0.00	0.00	575.00	0.00	0.00		
Healthy Advantage Plus Wellness (JS)	1	0	187.45	0.00	0.00	237.45	0.00	0.00		
Healthy Advantage Plus Wellness Retiree	1	36							821.47	29,572.92
Healthy Advantage Plus Wellness Retiree	2	7							1,725.22	12,076.54
Healthy Advantage Plus Wellness Retiree	3	0							1,273.27	0.00
Healthy Advantage Plus Wellness Retiree	4	0							2,218.14	0.00
Health Center Wellness	1	471	374.9	176,577.90	3,531,558.00	0.00	0.00	0.00		
Health Center Wellness	2	50	374.9	18,745.00	374,900.00	175.00	8,750.00	175,000.00		
Health Center Wellness	3	296	374.9	110,970.40	2,219,408.00	25.00	7,400.00	148,000.00		
Health Center Wellness	4	111	374.9	41,613.90	832,278.00	200.00	22,200.00	444,000.00		
Health Center Wellness	5	44	374.9	16,495.60	329,912.00	0.00	0.00	0.00		
Health Center Wellness	6	44	374.9	16,495.60	329,912.00	0.00	0.00	0.00		
Health Center Wellness	7	5	374.9	1,874.50	37,490.00	175.00	875.00	17,500.00		
Health Center Wellness	8	2	374.9	749.80	14,996.00	200.00	400.00	8,000.00		
Health Center	1	189	374.9	70,856.10	1,417,122.00	25.00	4,725.00	94,500.00		
Health Center	2	13	374.9	4,873.70	97,474.00	225.00	2,925.00	58,500.00		
Health Center	3	86	374.9	32,241.40	644,828.00	75.00	6,450.00	129,000.00		
Health Center	4	18	374.9	6,748.20	134,964.00	250.00	4,500.00	90,000.00		
Health Center	5	2	374.9	749.80	14,996.00	50.00	100.00	2,000.00		
Health Center	6	2	374.9	749.80	14,996.00	0.00	0.00	0.00		
Health Center	7	1	374.9	374.90	7,498.00	225.00	225.00	4,500.00		
Health Center	8	1	374.9	374.90	7,498.00	250.00	250.00	5,000.00		
Health Center Wellness Retiree	1	15							568.54	8,528.10
Health Center Wellness Retiree	2	3							1,193.95	3,581.85
Health Center Wellness Retiree	3	0							881.23	0.00
Healthy Essentials Wellness	1	2194	374.9	822,530.60	16,450,612.00	0.00	0.00	0.00		
Healthy Essentials Wellness	2	31	374.9	11,621.90	232,438.00	325.00	10,075.00	201,500.00		
Healthy Essentials Wellness	3	179	374.9	67,107.10	1,342,142.00	152.00	27,208.00	544,160.00		
Healthy Essentials Wellness	4	31	374.9	11,621.90	232,438.00	452.00	14,012.00	280,240.00		
Healthy Essentials Wellness	5	112	374.9	41,988.80	839,776.00	20.00	2,240.00	44,800.00		
Healthy Essentials Wellness	6	112	374.9	41,988.80	839,776.00	0.00	0.00	0.00		
Healthy Essentials Wellness	7	0	374.9	0.00	0.00	325.00	0.00	0.00		
Healthy Essentials	1	1329	374.9	498,242.10	9,964,842.00	25.00	33,225.00	664,500.00		
Healthy Essentials	2	15	374.9	5,623.50	112,470.00	375.00	5,625.00	112,500.00		
Healthy Essentials	3	88	374.9	32,991.20	659,824.00	202.00	17,776.00	355,520.00		
Healthy Essentials	4	14	374.9	5,248.60	104,972.00	502.00	7,028.00	140,560.00		
Healthy Essentials	5	27	374.9	10,122.30	202,446.00	50.00	1,350.00	27,000.00		
Healthy Essentials	6	27	374.9	10,122.30	202,446.00	0.00	0.00	0.00		
Healthy Essentials Wellness Retiree	1	15							705.80	10,587.00
Healthy Essentials Wellness Retiree	2	5							1,482.18	7,410.90
Healthy Essentials Wellness Retiree	3	1							1,087.88	1,087.88
Opt Out Credit Plan	1	1112	374.9	416,888.80	8,337,776.00	0.00	0.00	0.00		
Job Share Declined Benefits (IS PT)	0	0	187.45	0.00	0.00					
FSA Extra \$250	1	1248	250.00		312,000.00					
Total Employees and Retirees		7990		2,964,709.20	59,294,184.00		311,364.00	6,227,280.00	72,845.19	874,142.28

Option Legend	
Single	1
Spouse	2
Child(ren)	3
Family	4
Half Family Primary	5
Half Family Secondary	6
Domestic Partner	7
Child(ren) +DP	8
DP +DP Child(ren)	9
Child(ren) + DP + DP Child(ren)	10

Revenue Totals Per Year	
Board Paid	\$59,294,184.00
Employee Premium	\$6,227,280.00
Retiree Premium	\$874,142.28
Total	\$66,395,606.28





# **Center for Employee Health & Advisor Monthly Health Service Plan Benefits Committee Meeting NOVEMBER 2024**

Presentation to the  
School District of Osceola County Leadership Team  
NOVEMBER 13, 2024



*"People Helping People"*







# ADVISOR FINANCIAL UPDATE





# Medical Plan PAID Expenses vs Budget/Revenue – Plan Year to Date

Historical Health Plan Costs / Plan Year School District of Osceola County							Oct 24 - Oct 24 (1 Month)
DATE RANGE	10/1/18 to 9/30/19	10/1/19 to 9/30/20	10/1/20 to 9/30/21	10/1/21 to 9/30/22	10/1/22 to 9/30/23	10/1/23 to 9/30/24	10/1/24 to 10/31/25
COST COMPONENT	2018/19 Plan Year	2019/20 Plan Year	2020/21 Plan Year	2021/22 Plan Year	2022/23 Plan Year	2023/24 Plan Year	2024/25 Plan Year
Medical Claims	\$45,967,272	\$41,566,112	\$33,140,969	\$41,500,297	\$44,902,814	\$44,997,845	\$4,467,074
Rx Claims	\$12,307,935	\$11,049,021	\$9,844,133	\$8,966,174	\$8,593,164	\$10,560,692	\$1,123,622
Health Center	\$3,000,000	\$4,835,823	\$4,916,176	\$5,507,701	\$5,895,433	\$6,925,071	\$620,701
Fixed Costs	\$2,906,857	\$2,860,047	\$5,347,984	\$4,321,131	\$4,839,058	\$4,256,153	\$352,079
Claims over Specific Stop Loss	(\$328,850)	(\$1,418,812)	(\$212)	(\$62,006)	\$0	\$0	\$0
TOTAL EXPENSES	\$63,853,214	\$58,992,191	\$53,249,050	\$60,233,297	\$64,230,469	\$66,739,761	\$6,563,476
TOTAL REVENUE/ FUNDING	\$56,092,962	\$60,116,719	\$58,205,032	\$58,041,431	\$60,163,606	\$66,940,185	\$5,532,966
\$ Difference Revenue/Expenses	-\$7,760,252	\$1,124,528	\$4,955,982	-\$2,191,866	-\$4,066,863	\$200,424	-\$1,030,510
Ratio - Expenses to Revenue	113.83%	98.13%	91.49%	103.78%	106.76%	99.70%	118.62%
Additional Funded - COVID Relief	N/A	N/A	\$2,765,331	\$2,497,405	N/A	N/A	N/A
Additional Funding Needed	\$10,000,000	\$0	\$0	\$3,000,000	\$0	\$0	\$0
Average Medical Enrollment	6,563	6,464	6,330	6,182	6,328	6,562	6,539
PEPM TOTAL EXPENSES	\$811	\$761	\$665	\$778	\$846	\$848	\$1,004
PEPM Claims vs Previous Year	105%	94%	87%	117%	109%	0.2%	18%
Medical Claims PEPM	\$584	\$536	\$436	\$559	\$591	\$571	\$683
Rx Claims PEPM	\$156	\$142	\$130	\$121	\$113	\$134	\$172
Health Center PEPM	\$38	\$62	\$65	\$74	\$78	\$88	\$95
Fixed Costs PEPM	\$37	\$37	\$70	\$58	\$64	\$54	\$54
							3



# Medical Plan PAID Expenses vs Budget/Revenue – 10/1/24 to 10/31/24



School District of Osceola County												
Medical Plan - Expenses to Revenue												
2024-2025 Plan Year to Date												
Month	Enrolled Employees and Retirees	Medical Claims	Rx Claims	Health Center	Paid Claims	Fixed Costs	Total Costs / Expenses	Monthly Revenue to the Plan	Board Contribution	Opt out Subsidy	Employee and Retiree Contribution	Budget Ratio
Oct-24	6,539	\$4,467,074	\$1,123,622	\$620,701	\$6,211,397	\$352,079	\$6,563,476	\$5,532,966	\$4,246,367	\$694,814	\$591,785	119%
Nov-24												
Dec-24												
Jan-25												
Feb-25												
Mar-25												
Apr-25												
May-25												
Jun-25												
Jul-24												
Aug-25												
Sep-25												
YTD	6,539	\$4,467,074	\$1,123,622	\$620,701	\$6,211,397	\$352,079	\$6,563,476	\$5,532,966	\$4,246,367	\$694,814	\$591,785	119%
AVERAGE	6,539	\$4,467,074	\$1,123,622	\$620,701	\$6,211,397	\$352,079	\$6,563,476	\$5,532,966	\$4,246,367	\$694,814	\$591,785	119%



# Rolling 12 months: Expenses vs Revenue

## Plan Years: 10/1/2023 – 9/30/2024 and 10/1/2024 – 10/31/2024

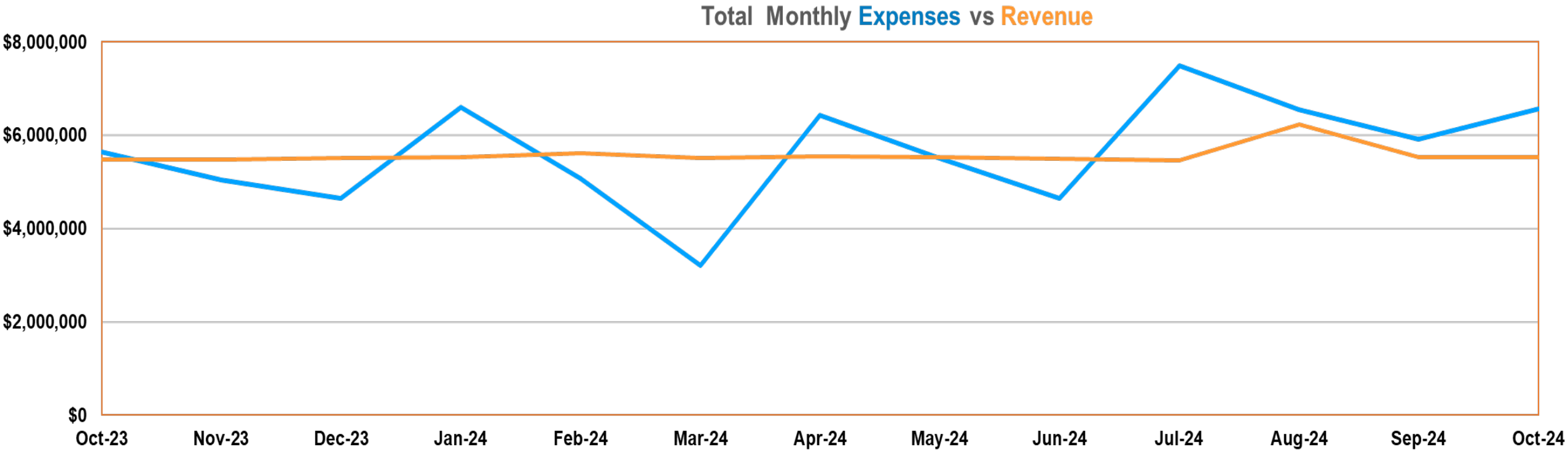
	School District of Osceola County												
	Health Plan - Expenses to Revenue Rolling 12 Months												
	Month	Enrolled Employees and Retirees	Medical Claims	Rx Claims	Health Center	Paid Claims	Fixed Costs	Total Expenses	Monthly Revenue to the Plan (G: Sum H-J)	Board Contribution (H)	Opt out Subsidy (I)	Employee and Retiree Contribution (J)	Budget Ratio F / G
23-'24 Plan Year	Oct-23	6483	\$3,892,796	\$859,356	\$515,992	\$5,268,144	\$364,698	\$5,632,842	\$5,482,635	\$4,144,207	\$691,066	\$647,362	103%
	Nov-23	6486	\$3,377,278	\$857,902	\$461,919	\$4,697,099	\$345,765	\$5,042,864	\$5,486,050	\$4,147,109	\$690,441	\$648,500	92%
	Dec-23	6544	\$2,928,159	\$857,565	\$499,992	\$4,285,716	\$354,853	\$4,640,569	\$5,518,065	\$4,177,012	\$700,438	\$640,615	84%
	Jan-24	6551	\$4,792,560	\$955,427	\$499,553	\$6,247,540	\$360,161	\$6,607,701	\$5,526,597	\$4,177,011	\$704,802	\$644,784	120%
	Feb-24	6649	\$3,258,802	\$868,655	\$579,420	\$4,706,877	\$365,549	\$5,072,426	\$5,612,597	\$4,213,251	\$703,562	\$695,784	90%
	Mar-24	6552	\$1,569,654	\$723,694	\$557,796	\$2,851,144	\$360,216	\$3,211,360	\$5,511,871	\$4,186,383	\$701,688	\$623,800	58%
	Apr-24	6593	\$4,732,364	\$773,971	\$567,705	\$6,074,040	\$350,479	\$6,424,519	\$5,539,579	\$4,198,880	\$704,187	\$636,512	116%
	May-24	6593	\$3,602,505	\$947,107	\$606,484	\$5,156,096	\$350,995	\$5,507,091	\$5,528,975	\$4,193,881	\$704,187	\$630,907	100%
	Jun-24	6598	\$2,863,812	\$780,586	\$650,418	\$4,294,816	\$347,921	\$4,642,737	\$5,502,842	\$4,180,780	\$696,064	\$625,998	84%
	Jul-24	6406	\$5,414,354	\$1,082,830	\$650,091	\$7,147,275	\$342,112	\$7,489,387	\$5,460,890	\$4,110,778	\$667,302	\$682,810	137%
	Aug-24	6643	\$4,784,652	\$756,622	\$668,964	\$6,210,238	\$341,612	\$6,551,850	\$6,233,074	\$4,924,312	\$696,064	\$612,698	105%
	Sep-24	6643	\$3,780,909	\$1,096,977	\$666,737	\$5,544,623	\$371,792	\$5,916,415	\$5,537,010	\$4,228,247	\$696,064	\$612,699	107%
Current Plan Year	Oct-24	6,539	\$4,467,074	\$1,123,622	\$620,701	\$6,211,397	\$352,079	\$6,563,476	\$5,532,966	\$4,246,367	\$694,814	\$591,785	119%
	YTD	78,797	\$45,572,123	\$10,824,958	\$7,029,780	\$63,426,861	\$4,243,534	\$67,670,395	\$66,990,516	\$50,984,011	\$8,359,613	\$7,646,892	101.01%
	AVERAGE	6,566	\$3,797,677	\$902,080	\$585,815	\$5,285,572	\$353,628	\$5,639,200	\$5,582,543	\$4,248,668	\$696,634	\$637,241	

- October 2024 Medical Claims are 19% (\$717k) higher than the prior 12 Month Rolling Average of \$3.75 Million; The Average Monthly Claims for 23-24 Plan Year are 1% higher than prior 12 Month Rolling Average (\$48k) this is largely due to increase in number of claims under \$200,000.
- October 2024 Rx Claim Cost/ Utilization is 28% (\$244k) higher than than prior 12 Month Average of \$880,058.



# Rolling 12 months: Expenses vs Revenue Trendline

## Plan Years: 10/1/2023 – 9/30/2024 and 10/1/2024 – 10/31/2024



- Specialty Medications and GLP-1 increased utilization continue to significantly impact Rx Claim Trend.



# Large Claims \$200,000 – 10/1/2024 thru 10/31/2024

## Plan Year: 2024-2025

School District of Osceola County					
Plan Year 10/1/2024 to 9/30/2025					
Large Claimants Plan Year to Date					
Specific Deductible \$1,500,000 + \$135,000 aggregating deductible			Medical / Rx Claims > \$200,000		
#	Relationship	Diagnosis	Medical Claims Paid	Rx Claims Paid	Total Paid
	THERE WERE NO PAID CLAIMS ABOVE \$200,000 THIS MONTH				
					\$0
New to List					\$0

*\*Large claimant's Individual Specific Deductible resets at \$0 each new plan year.*

New Claims monitored, and case management actively involved



# SDOC – Ventegra Rx Paid Rebates

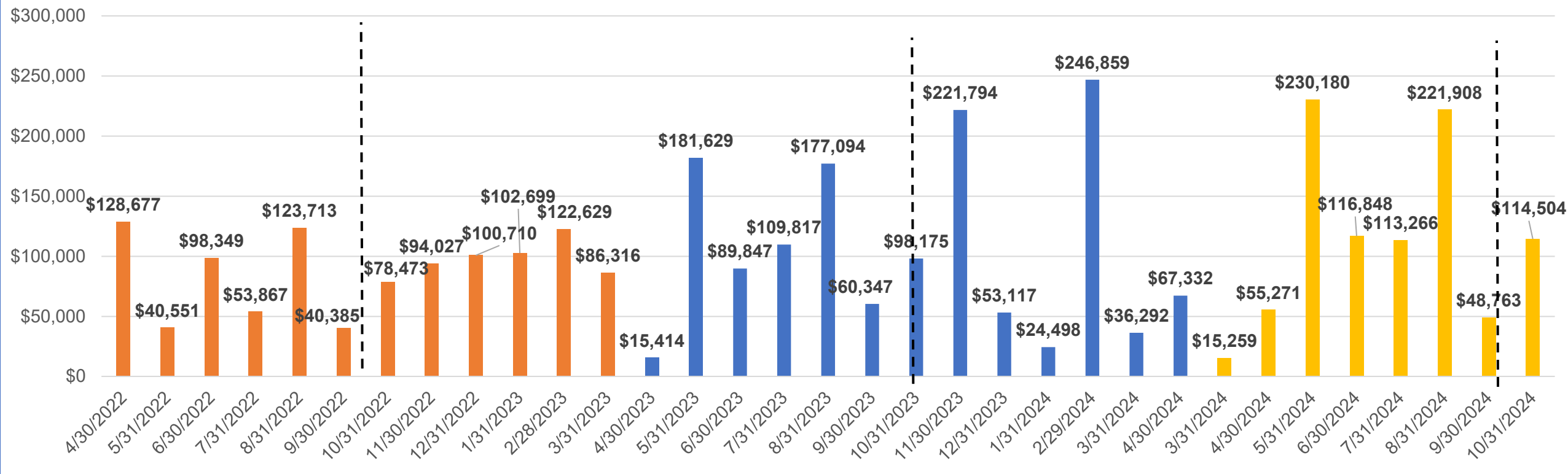
## Calendar Years: 2022, 2023 and 2024 (thru 10/31/24)

*Rx Rebates are paid monthly, at approximately 3 to 6-month lag from date of service*

2021-22 Plan Year  
Rx Paid Rebates  
**Estimated \$1,070,396**

2022-23 Plan Year  
Rx Paid Rebates  
**Estimated \$1,382,216**

2023-24 Plan Year to Date  
Rx Paid Rebates  
**Estimated \$991,958**



-- Dashed line identifies start and end of health plan year.

\*\*Graph bars are color coded by when health plan year Rx dates of service were actually paid to SDOC..

\*SDOC receives 100% of Rx Rebates under the Ventegra contract.



# SDOC – Ventegra Rx Rebate Analysis **By Therapy Class**

## **Paid Calendar Years: 2022, 2023 and 2024 (thru 6/28/24)**

*Rx Rebates are paid monthly, at approximately 3 to 6-month lag from date of service*

Therapy Class	2022 Average Rebate Total	2022 Average Rebate	2023 Average Rebate Total	2023 Average Rebate	2024 Average Rebate Total by 6/28/24	2024 Average Rebate by 6/28/24
Diabetes, Diabetic Supplies, Devices/Supplies	\$15,755	\$231.69	\$25,056	\$263.75	\$26,785	\$279.01
GLP-1's	\$2,444	\$204	\$3,894	\$300	\$-	\$-
Pain/ Inflammation	\$6,920	\$1,730	\$23,428	\$2,603	\$-	\$-
Psoriasis	\$6,109	\$3,054	\$18,797	\$3,133	\$-	\$-
Asthma/ COPD	\$3,084	\$206	\$4,483	\$264	\$-	\$-
Growth Hormone	\$10,683	\$5,341	\$3,557	\$1,778	\$-	\$-

\*SDOC receives 100% of Rx Rebates under the Ventegra contract.



# SDOC – Ventegra Rx Rebate Analysis **By Month - Year** Paid Calendar Years: **2022, 2023 and 2024 (thru 6/28/24)**

*Rx Rebates are paid monthly, at approximately 3 to 6-month lag from date of service*

Disbursements Paid During  
2022-23 Plan Year Total:  
**\$1,218,971**

Disbursements Paid During  
2023-24 Plan Year Total:  
**\$1,549,562**

Disbursement Date	Average of Sum of Received Rebate Amount	Sum of Received Rebate Amount
Oct-22	\$168.40	\$78,473
Nov-22	\$356.16	\$94,027
Dec-22	\$201.02	\$100,710
Jan-23	\$230.27	\$102,699
Feb-23	\$379.66	\$122,629
Mar-23	\$324.49	\$86,316
Apr-23	\$155.38	\$15,383
May-23	\$366.93	\$181,629
Jun-23	\$261.94	\$89,847
Jul-23	\$231.68	\$109,817
Aug-23	\$606.49	\$177,094
Sep-23	\$234.81	\$60,347
Oct-23	\$192.88	\$98,175
Nov-23	\$296.91	\$221,794
Dec-23	\$338.33	\$53,117
Jan-24	\$139.19	\$24,498
Feb-24	\$333.59	\$246,859
Mar-24	\$781.08	\$51,551
Apr-24	\$213.97	\$122,603
May-24	\$381.73	\$230,180
Jun-24	\$345.70	\$116,848
Jul-24	\$216.98	\$113,266
Aug-24	\$485.58	\$221,908
Sep-24	\$826.49	\$48,763

\*SDOC receives 100% of Rx Rebates under the Ventegra contract.



# ElectRx – International Sourcing Activity Report Plan Year: 2024-2025

Cost Avoidance Amounts are based on the difference of ElectRx Price + Shipping Cost and the Sum of 20.00% Discounted AWP Cost.

SDOC Calendar Year 2023			SDOC Calendar Year 2024			SDOC PLAN YEAR 2023- 2024			SDOC PLAN YEAR 2024- 2025		
Month	Shipped Script Count	Cost Avoidance Amount	Month	Shipped Script Count	Cost Avoidance Amount	Month	Shipped Script Count	Cost Avoidance Amount	Month	Shipped Script Count	Cost Avoidance Amount
January	122	\$167,172	January	87	\$131,417	October	70	\$78,145	October	67	\$106,336
February	99	\$126,088	February	62	\$91,562	November	66	\$88,957	November		
March	97	\$134,191	March	54	\$84,234	December	45	\$57,908	December		
April	103	\$111,416	April	72	\$95,863	January	87	\$131,417	January		
May	95	\$128,315	May	46	\$69,868	February	62	\$91,562	February		
June	102	\$125,019	June	65	\$97,721	March	54	\$84,234	March		
July	89	\$125,174	July	54	\$79,495	April	72	\$95,863	April		
August	109	\$140,045	August	63	\$99,280	May	46	\$69,868	May		
September	82	\$96,052	September	51	\$65,334	June	65	\$97,721	June		
October	70	\$78,145	October	67	\$106,336	July	54	\$79,495	July		
November	66	\$88,957	November			August	63	\$99,280	August		
December	45	\$57,908	December			September	51	\$65,334	September		
Total	1,079	\$1,378,482	Total	621	\$921,109	Total	735	\$1,039,784	Total	67	\$106,336

Calendar Year Comparison

Current Plan Year





# ACTUARIAL INFORMATION SCHOOL DISTRICT OF OSCEOLA COUNTY HEALTH PLAN

Jay C. Miniati, FSA, MAAA, MBA



**JAY MINIATI Actuarial Services**  
You Can Count On Us





# Actuarial Analysis

## **Monitor:**

- SDOC financials, monthly
- Large claim incidence

## **Measure:**

- Claim run rate
- Trend

## **Evaluate:**

- Compared to prior years, other districts

## **Forecast:**

- Cashflow modeling through fiscal year 2027-28

## **Next:**

- RosenSure team working with SDOC Finance and HR teams
- Plan designs
- Steerage to Health Center



# Large Claim Profile Over \$100,000

## 3 Year Average Comparison

Number of Claims Above Threshold									
Threshold	Oct 17-Sep 18	Oct 18-Sep 19	Oct 19-Sep 20	3 Year Average	Oct 20-Sep 21	Oct 21-Sep 22	Oct 22-Sep 23	3 Year Average	Oct 23-Sep 24
\$100,000	79	97	90	89	50	62	62	58	75
\$300,000	14	11	12	12	9	15	14	13	9
\$500,000	4	5	3	4	2	7	5	5	5
\$700,000	1	1	1	1	2	6	2	3	2
\$900,000	1	1	1	1	0	1	1	1	1
\$1,000,000	1	1	1	1	0	0	1	0	1
Enrollment	6,379	6,565	6,401	6,448	6,513	6,447	6,555	6,505	6,739

35% decrease in 3 Year Average #  
Claims Above \$100k Threshold

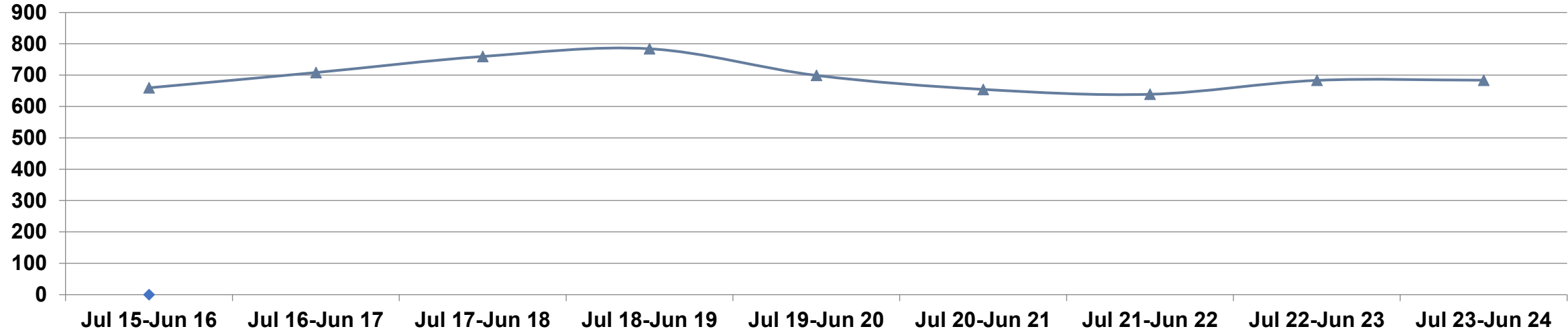
Increase in 23-24 plan  
year claims, resulting in 7  
Year Average of 74 Claims  
above \$100k and 6%  
growth in enrollment.



# SDOC Medical + Rx Claim Trend, Fiscal Year

Fiscal Year	PEPM	Annual Trend	2 Year Trend	3 Year Trend	4 Year Trend	5 Year Trend
Jul 15-Jun 16	\$660					
Jul 16-Jun 17	\$708	7%				
Jul 17-Jun 18	\$759	7%	7%			
Jul 18-Jun 19	\$784	3%	5%	6%		
Jul 19-Jun 20	\$699	-11%	-4%	0%	1%	
Jul 20-Jun 21	\$655	-6%	-9%	-5%	-2%	0%
Jul 21-Jun 22	\$639	-2%	-4%	-7%	-4%	-2%
Jul 22-Jun 23	\$683	7%	2%	-1%	-3%	-2%
Jul 23-Jun 24	\$684	0%	3%	1%	-1%	-3%

Fiscal Year Net Incurred Claims PEPM, Excluding Rx Rebates

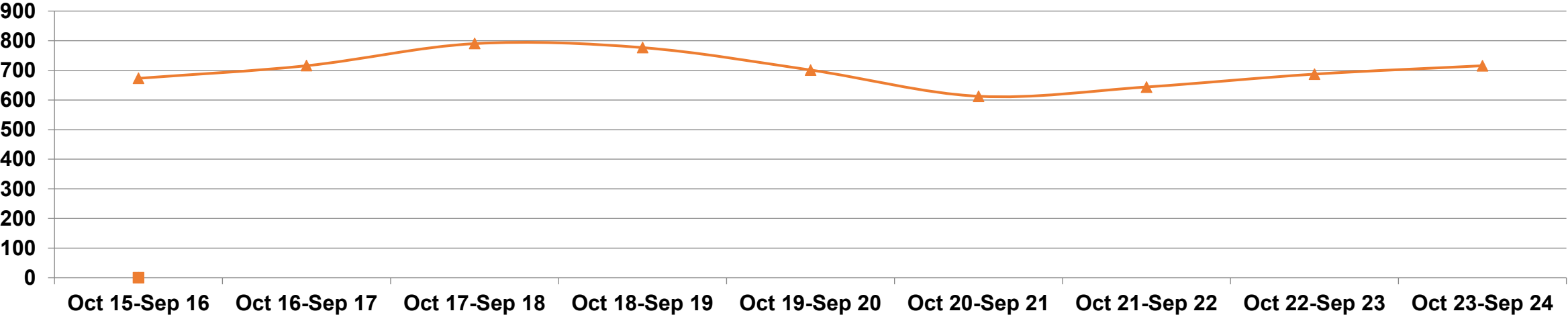




# SDOC Medical + Rx Claim Trend, Plan Year

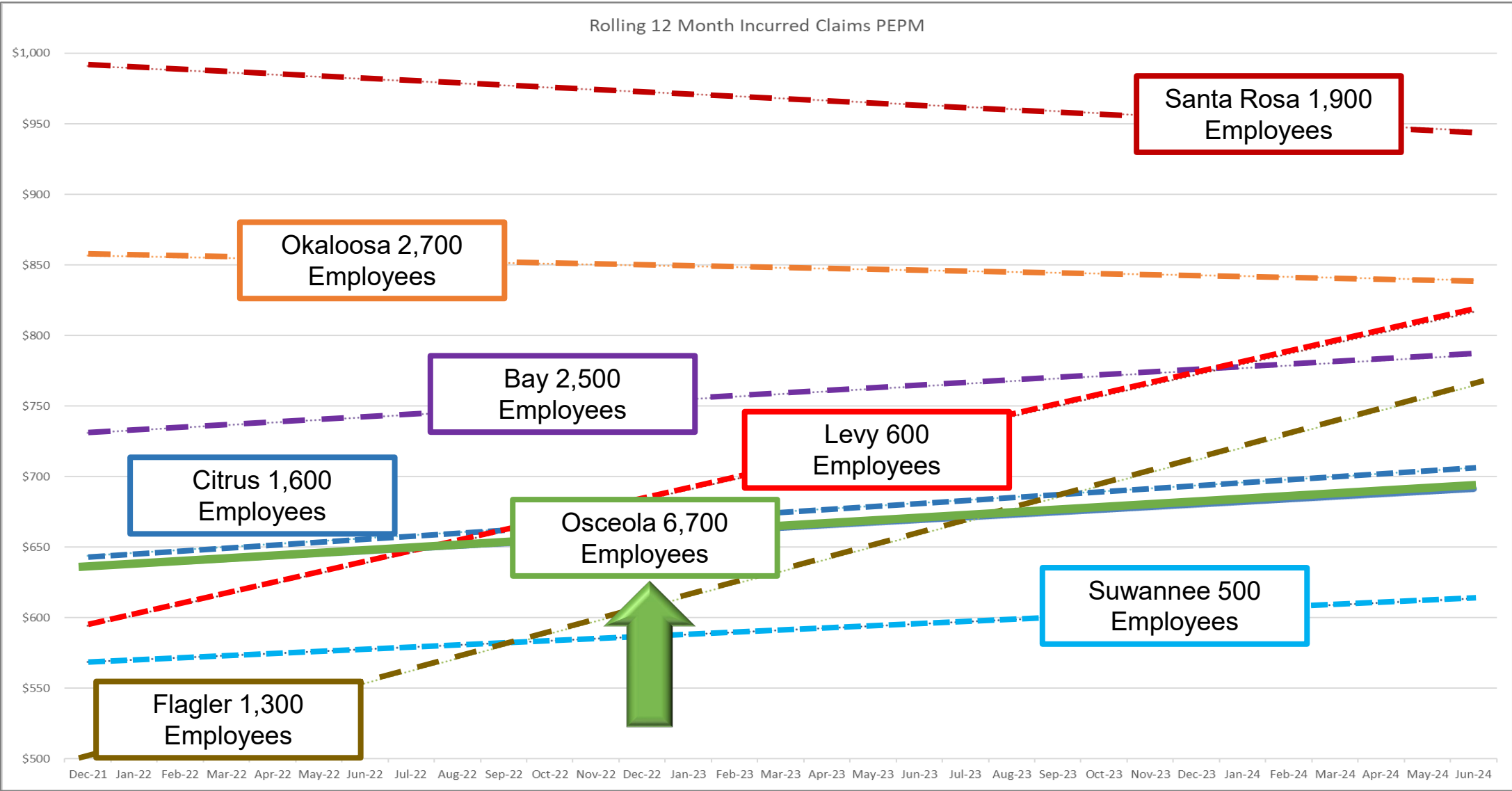
Plan Year	PEPM	Annual Trend	2 Year Trend	3 Year Trend	4 Year Trend	5 Year Trend
Oct 15-Sep 16	\$673					
Oct 16-Sep 17	\$716	6%				
Oct 17-Sep 18	\$790	10%	8%			
Oct 18-Sep 19	\$777	-2%	4%	5%		
Oct 19-Sep 20	\$701	-10%	-6%	-1%	1%	
Oct 20-Sep 21	\$612	-13%	-11%	-8%	-4%	-2%
Oct 21-Sep 22	\$644	5%	-4%	-6%	-5%	-2%
Oct 22-Sep 23	\$687	7%	6%	-1%	-3%	-3%
Oct 23-Sep 24	\$715	4%	5%	5%	1%	-2%

Plan Year Net Incurred Claims PEPM, Excluding Rx Rebates





# Comparison to Other Actuary Client Districts





# SDOC Paid Claims, 2022-2024

	TOTAL NET PAID CLAIMS Through September 2024	ENROLLMENT Subscribers
Average since Jul 2022	\$4,787,000	6,617
Average since Oct 2022	\$4,748,000	6,647
Average since Jul 2023	\$5,099,000	6,682
Average since Oct 2023	\$4,960,000	6,739

As reported in SDOC's monthly financial reports



# SDOC Fiscal Year Actuarial Cost Projections

July to June	2024-25	2025-26	2026-27	2027-28
Claims, Traditional	\$62,109,000	\$63,000,000	\$63,500,000	\$64,000,000
Health Center	\$7,177,000	\$7,800,000	\$8,500,000	\$9,500,000
All Other Expenses	<u>\$5,576,000</u>	<u>\$5,800,000</u>	<u>\$6,000,000</u>	<u>\$6,200,000</u>
Total	\$74,862,000	\$76,600,000	\$78,000,000	\$79,700,000
 Total, Per Month	 \$6,239,000	 \$6,383,000	 \$6,500,000	 \$6,642,000



# SDOC Metallic Value of 2024-25 Plan Years' Health Plans

There are four ACA metal tiers: bronze, silver, gold, and platinum. ACA law sorts the plans into different metal tiers according to their actuarial value (AV), or the percentage a health insurance plan will pay out of total costs for a specific benefit.

The lower the metal tier, the lower the monthly health insurance premiums and the higher the out-of-pocket costs. The higher the metal tier, the higher the premiums and the lower the out-of-pocket costs.

Catastrophic	Bronze	Silver	Gold	Platinum
actuarial value	actuarial value	actuarial value	actuarial value	actuarial value
60%	60%	70%	80%	90%

2024 ACTUARIAL VALUE CALCULATOR						
2024-2025 Plan Year	Average Enrolled EE's	Actuarial Value	Deductible	Coinsurance	Out-of-Pocket Maximum	ACA Metal Value
Health Center Plan Tiers 1 & 2	1,059	89.1%	\$500	80%	\$4,000	Gold
Buy-up Advantage Plan Tier 1	1,617	86.5%	\$600	75%	\$4,000	Gold
Buy-up Advantage Plan Tier 2		81.1%	\$950	75%	\$6,700	Gold
Buy-up Advantage Plan Tier 3		80.5%	\$950	75%	\$6,700	Gold
Base Essentials Tier 1	3,868	83.6%	\$900	70%	\$5,000	Gold
Base Essentials Tier 2		77.4%	\$1,250	70%	\$6,300	Silver
Base Essentials Tier 3		77%	\$1,250	70%	\$6,300	Silver

Better Actuarial Value with Evolutions Network Across All Plans

Almost Platinum

Almost Gold

\*2023-2024 Plan Year Average Employee Enrollment for all plans: 6,544



# **SDOC 2025-26 Plan Design ACA Metallic Value**

If either of the below changes were made to the Health Center Plan, it would push it into the platinum metallic value:

To get the HC plan to platinum, SDOC could either:

1. Lower the OOP to \$2500, making the AV .901
2. Lower the deductible to \$150, also making the AV .901

Deductible Waiver Incentive already in place eliminates additional financial impact to SDOC for lower deductible. Assuming no additional migration into the HC plan and looking just at fee-for-service claim volume, the expected additional annual cost in claims of the enriched 0.901 actuarial value HC plan would be \$91,000.

The \$0 deductible HC plan would have an actuarial value of 0.912 and cost the plan an additional \$191,000 annually.



# SDOC 2025-26 Target Board Shares

## Total premium (SDOC+EE+REE) (\$mm)

Current	Target	Target	Target	Target	Target
\$66.4	\$75.00	\$76.00	\$77.00	\$78.00	\$80.00

Source: Health Plan Analysis 24 1101

## Assuming no change in contributions:

Board Share per pay

Current

\$374.90

Increase over Current

\$429.30	\$435.63	\$441.95	\$448.27	\$460.92
15%	16%	18%	20%	23%

## Assuming \$25 per pay change in Advantage contributions:

Board Share per pay

Current

\$374.90

Increase over Current

\$425.26	\$431.58	\$437.90	\$444.22	\$456.87
13%	15%	17%	18%	22%

## Assuming \$50 per pay change in Advantage contributions:

Board Share per pay

Current

\$374.90

Increase over Current

\$421.21	\$427.53	\$433.86	\$440.18	\$452.82
12%	14%	16%	17%	21%

Advantage plan rate  
increase suggested to align  
with Actuarial projections.





# HEALTH CENTER UPDATE



*"People Helping People"*



# Medical, Chiropractic, Physical Therapy Care Services

Appointments					
Metric	Category	2023 Full Year	2023 Year-to-Date	2024 Year-Date	Variance
New Patient Visits	Medical	1,653	1,214	1,443	229
	Chiropractic	296	238	117	-121
	Physical Therapy	729	615	436	-179
Established Patient Visits	Medical	10,409	8,625	12,365	3,740
	Chiropractic	2,946	2,527	2,858	331
	Physical Therapy	5,918	5,121	6,067	946
Total Number Visits	Medical	12,062	9,839	13,808	3,969
	Chiropractic	3,242	2,765	2,975	210
	Physical Therapy	6,647	5,736	6,503	767

Unique Patients					
Metric	Category	2023 Full Year	2023 Year-Date	2024 Year-Date	Variance
New Patient Visits	Medical	931	694	877	183
	Chiropractic	109	82	58	-24
	Physical Therapy	109	94	67	-27
Established Patient Visits	Medical	3,361	3,073	4,194	1,121
	Chiropractic	501	447	525	78
	Physical Therapy	657	574	653	79
Total Number Visits	Medical	4,091	3,623	4,770	1,147
	Chiropractic	590	515	552	37
	Physical Therapy	748	655	690	35

*Monthly Report: Data thru October 31, 2024*



# Medical, Chiropractic, Physical Therapy Care Services



# Days to New Patient Appointment
0
# Days to Annual Physical Appointment
0
# Days to Established Patient Appointment
0

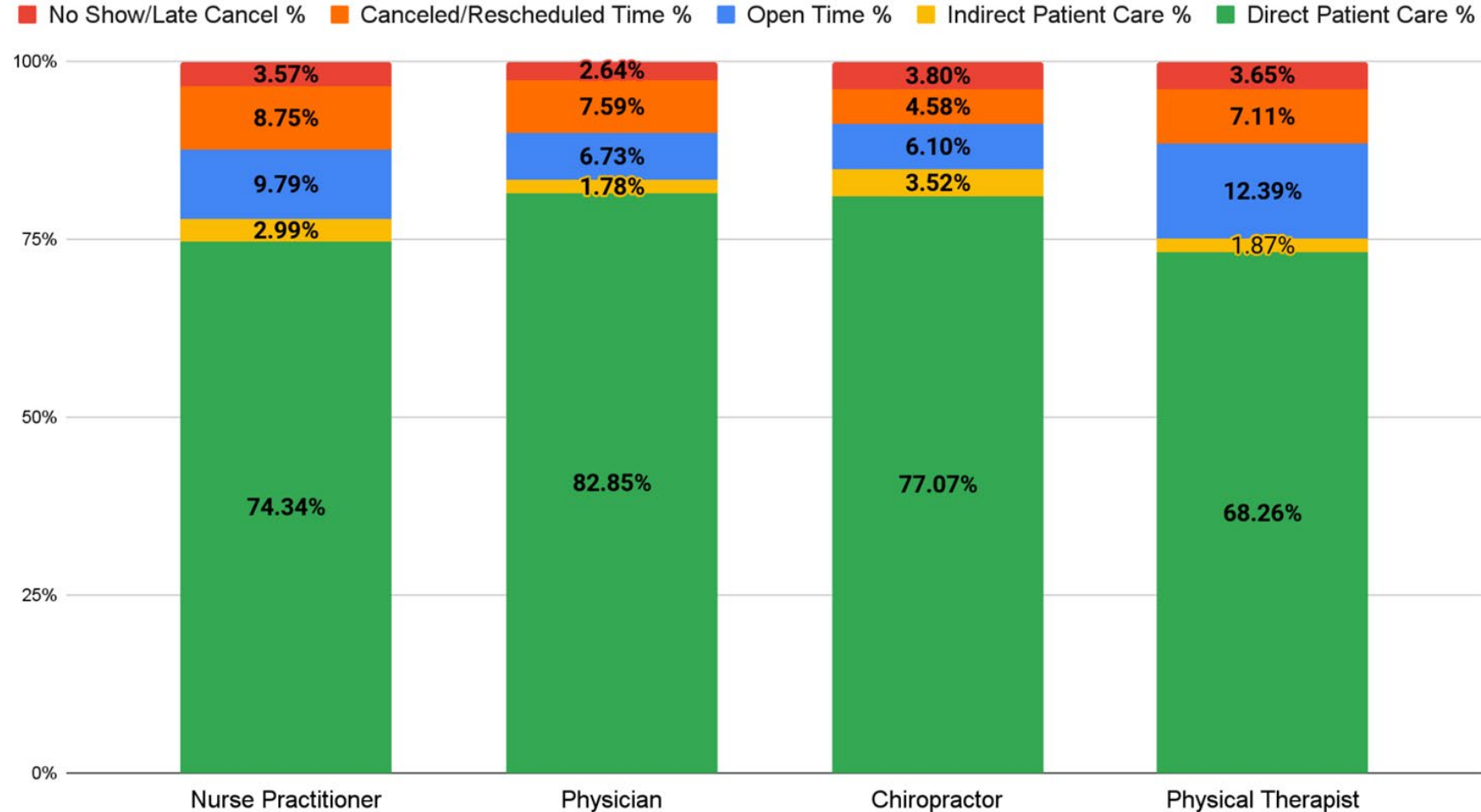
Percent of No shows, Rescheduled, and Canceled Appointments				
Visit Type	2023 Full Year	2023 Year-to-Date	2024 Year-to-Date	Variance
Canceled	14.09%	14.00%	14.24%	0.24%
No-Show	3.70%	3.52%	4.08%	0.56%
Rescheduled	5.48%	5.07%	6.94%	1.87%

\*\*excludes W/C and Urgent/Acute appointments  
\*\* Data as of 10/31/24



# Medical, Chiropractic, Physical Therapy Care Services

## Provider Schedule Rate - Average Percentage by Specialty



Monthly Report: Data thru October 31, 2024



# Ancillary Services



Metric	Category	2023 Full Year	2023 Year-to-Date	2024 Year-to-Date	Variance
New Patient Visits	Mental Health	243	183	116	-67
	Nurse Visit Lab	2,454	1,926	2,106	180
	Registered Dietician	193	160	105	-55
	Workers Compensation	2,688	2,390	1,903	-487
	Workers Compensation Chiropractic	9	7	1	-6
	Workers Compensation Chiropractic Physical Therapy	8	5	5	0
	Workers Compensation Physical Therapy	495	409	211	-198
	Workers Compensation X-Ray	12	12	4	-8
	X-Ray	349	276	225	-51
Established Patient Visits	Mental Health	1,467	1,245	1,392	147
	Nurse Visit Lab	21,033	17,786	25,362	7,576
	Registered Dietician	2,027	1,725	1,628	-97
	Workers Compensation	1,416	1,183	1,548	365
	Workers Compensation Chiropractic	3	1	0	-1
	Workers Compensation Chiropractic Physical Therapy	4	1	2	1
	Workers Compensation Physical Therapy	1,219	1,002	1,300	298
	Workers Compensation X-Ray	12	10	4	-6
	X-Ray	1,566	1,326	1,432	106

Monthly Report: Data thru October 31, 2024



# Ancillary Services

Metric	Category	2023 Full Year	2023 Year-to-Date	2024 Year-to-Date	Variance
Total Number Visits	Mental Health	1,710	1,428	1,508	80
	Nurse Visit Lab	23,487	19,712	27,468	7,756
	Registered Dietician	2,220	1,885	1,733	-152
	Workers Compensation	4,104	3,573	3,451	-122
	Workers Compensation Chiropractic	12	8	1	-7
	Workers Compensation Chiropractic Physical Therapy	12	6	7	1
	Workers Compensation Physical Therapy	1,714	1,411	1,511	100
	Workers Compensation X-Ray	24	22	8	-14
	X-Ray	1,915	1,602	1,657	55

*Monthly Report: Data thru October 31, 2024*



# Ancillary Services



Referrals				
	2023 Full Year	2023 Year-to-Date	2024 Year-to-Date	Variance
<b>Behavioral Health</b>	<b>329</b>	<b>273</b>	<b>235</b>	<b>-38</b>
Breast Specialist	47	39	40	1
Cardiology	337	278	364	86
Dermatology	165	132	276	144
Endocrinology	252	209	211	2
Ear, nose and throat surgeon	145	121	123	2
Gastroenterology	642	555	799	244
Gynecology	150	126	191	65
<b>Mobile Dermatology</b>	<b>425</b>	<b>383</b>	<b>477</b>	<b>94</b>
Neurology	233	188	195	7
<b>Nutrition</b>	<b>639</b>	<b>539</b>	<b>546</b>	<b>7</b>
Obstetrics & Gynecology	118	81	174	93
Ophthalmology	241	202	248	46
Orthopedic Surgery	316	241	427	186
Pain Medicine	17	13	33	20
Pediatrics	25	22	74	52
<b>Physical Therapy</b>	<b>698</b>	<b>613</b>	<b>631</b>	<b>18</b>
Pulmonary	156	132	142	10
Sleep Medicine	198	161	211	50

Monthly Report: Data thru October 31, 2024



# Operations and Quality

Category	Measurement	2023 Full Year		2024 Year-to-Date	
		National*	Percent Compliant	National*	Performance
Cancer	Breast Cancer Screening	73.10%	90.00%	76%	46.72%
Cancer	Cervical Cancer Screening	74%	80.76%	76%	47.46%
Cancer	Colorectal Cancer Screening	62.50%	66.36%	64%	29.52%
Musculoskeletal	Use of Imaging Studies for Low Back Pain (Inverse Measure)	76.20%	96.30%	75%	78.87%
Circulatory	Cholesterol Management for Cardiac Patients: Screening	85.53%	100.00%	88%	83.54%
Circulatory	Cholesterol Management for Cardiac Patients: Control	56.65%	60.47%	62%	43.04%
Mental Health	Depression Screening and Follow-up documented	92.90%	88.85%	81%	62.58%
Diabetes	MY2024 Comprehensive Diabetes Care: BP Control (less than 140/90) - Adjusted, Certified, Unaudited HEDIS Rate	68.90%	77.38%	74%	61.65%
Diabetes	Diabetes: A1c Screening	92.10%	98.08%	93%	89.47%
Diabetes	HEDIS MY2024 Glycemic Status Assessment: A1c Control (less than 8.0) - Adjusted, Certified, Unaudited HEDIS Rate	64.20%	79.17%	68%	71.29%
Diabetes	HEDIS MY 2020 Statin Therapy for Patients With Diabetes - Adjusted, Certified, Unaudited HEDIS Rate	66.60%	68.18%	67%	63.90%
Diabetes	Diabetes: Foot Exam	99.99%	46.53%	99%	23.67%
Diabetes	Diabetes: LDL Control	48.17%	48.72%	48.17%	45.79%
Diabetes	HEDIS MY2024 Kidney Health Evaluation for Patient with Diabetes: Adjusted, Certified, Unaudited HEDIS Rate	46.70%	59.76%	52%	60.47%
Asthma	Use of Appropriate Medications for People with Asthma	90.90%	100.00%	92%	95.71%
Tobacco Cessation	Tobacco Status: Cessation Intervention	75.70%	43.90%	78%	32.86%

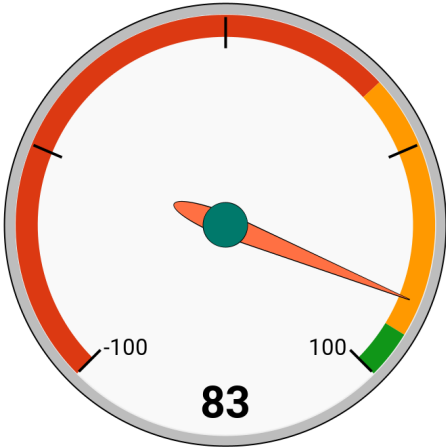
\*Current HEDIS, legacy HEDIS, AND MIPS when current year did not have the measure. 2024 uses 2023 numbers if 2024 numbers aren't available yet.

Monthly Report: Data thru October 31, 2024



Net Promoter Score  
Rolling 12 Months

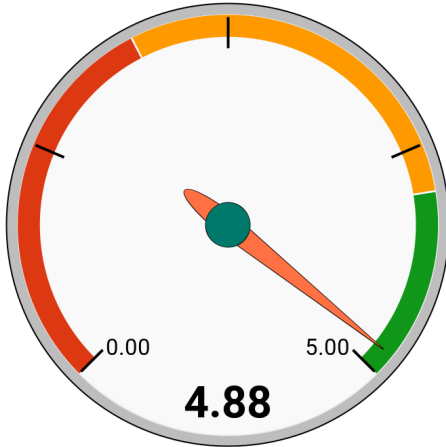
	Oct 2023	Oct 2024	Variance
NPS	81	83	2.61%
Responses	1,184	2,037	52.96%



A Net Promoter Score is a whole number that ranges from -100 to 100, and it indicates customer happiness. The healthcare industry is at 35. NPS is cumulative, this shows the most recent NPS compared to the NPS from the same month a year prior.

NexHealth

	Previous YTD Oct 2023	Current YTD Oct 2024	Variance
Average Score	4.86	4.88	0.34%
Responses	12,503	10,379	-18.56%



NexHealth collects patient satisfaction with a scale of 0 to 5. This compares the current year-to-date to the same time period last year.

Monthly Report: Data thru October 31, 2024



# Employee Turnover

Careteam				
Voluntary			Involuntary	
Nov 2023 - Oct 2024				
9	2.54%		2	0.60%

Providers				
Voluntary			Involuntary	
Nov 2023 - Oct 2024				
4	2.57%		0	0.00%

*Monthly Report: Data thru October 31, 2024*



# Replaced Visit Savings

## Replaced Visit Savings

April 2024 to June 2024

### Replaced Visit Savings



**\$7,557**

Saved this period by  
replacing specialist visits  
with eConsults

Replaced visit savings based on average of 2.8 cascaded in-person office visits saved per eConsult.

**6**

Relative Value Units earned by  
replacing specialist visits with  
eConsults



**\$44,989**

Saved in the past 12  
months

**36**

Relative Value Units earned in  
the past 12 months



Sources: Harvard Health Review; Colorado University School of Medicine; Consumer Health Ratings

Provider savings based on average cost savings per specialty type across the country plus average gas costs in dollars (based on average national miles spent driving to a specialist) plus average cost of labs and testing multiplied by number of finalized eConsults where replaced visit equals true and multiplied by number of cascaded visits.



# Patient Savings

## Patient Savings

April 2024 to June 2024

### Patient Savings



**120**

Miles saved this period by patients not driving to additional office visits



**780**

Miles saved in the past 12 months



Patients will receive care **67** days sooner on average by using eConsults rather than waiting for available specialty appointments.



**17**

Hours saved this period by reduced office visits



**108**

Hours saved in the past 12 months

Sources: Harvard Health Review; Colorado University School of Medicine; Consumer Health Ratings.

Merrit Hawkins. 2017 Survey of Physician Appointment Wait Times and Medicare and Medicaid Acceptance Rates.

Miles savings is number of finalized eConsults where replaced visit equals true multiplied by number of cascaded visits multiplied by average of 15 miles per visit. Hours savings is number of finalized eConsults where replaced visit equals true multiplied by number of cascaded visits multiplied by average of 125 minutes per visit. Days waiting for appointment is number of finalized eConsults where replaced visit equals true divided by number of patients with econsults that replaced visit multiplied by number of cascaded visits multiplied by average wait of 24.1 days.

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**QUESTIONS?**  
**COMMENTS?**  
**DISCUSSION.**

