

# Request for Legislative Action

Res. # 21062  
Sponsor: Crystal Williams  
Date: October 3, 2022

Completed by County Counselor's Office			
Action Requested:	Resolution	Res.Ord No.:	21062
Sponsor(s):	Crystal J. Williams	Legislature Meeting Date:	10/3/2022

Introduction
<b>Action Items:</b> ['Award']
<b>Project/Title:</b>
Requesting to award a twelve-month Term and Supply contract with one twelve-month option to extend for furnishing employee group health insurance to Blue Cross Blue Shield of Kansas City, pursuant to the recommendation of the County's Employee Benefits Consultant, CBIZ Benefits of Kansas City, Missouri.

Request Summary
<p>On July 18, 2022, pursuant to their contract, CBIZ distributed Requests for Proposal for employee group health insurance to the major medical carriers serving the Kansas City area – Blue Cross Blue Shield (BCBS), United Healthcare (UHC), Cigna, Aetna, and Humana. Bids were received from BCBS and UHC; the other three declined to quote.</p> <p>The BCBS contract will continue to provide five types of health plans (1-HMO, 1-PPO, 1-QHDHP, 1-EPO, and 1-QHDHP w/Spira). The contracted renewal rate cap from BCBS was a 5.6% total increase over 2022 rates to maintain a Cost Plus arrangement, which the County has elected to absorb, keeping rates the same for associates in 2023. There is a federally mandated increase in the deductible for the QHDHP plans to \$3,000 individual/\$6,000 family and all other deductibles remain the same. There are no other major plan changes except for a change to the Premium Formulary for a Rx Carve-In Credit. The total premium costs for 2023 by plan types and rate options are as follows (Associate Only/Associate +1/Family):</p> <ul style="list-style-type: none"><li>· Blue Care HMO: \$890.83 / \$2,002.90 / \$2,464.42</li><li>· Preferred Care Blue PPO: \$873.35 / \$1,969.10 / \$2,412.54</li><li>· Preferred Care Blue QHDHP: \$822.38 / \$1,868.75 / \$2,263.52</li><li>· Blue Select Plus EPO: \$795.10 / \$1,787.14 / \$2,196.78</li><li>· Blue Select Plus QHDHP w/Spira: \$710.16 / \$1,612.56 / \$1,951.27</li></ul> <p>There are no rate or plan changes to the Blue Medicare Advantage plan, which is available to retirees and their spouses.</p> <p>Pursuant to Section 1054.6 of the Jackson County Code, Human Resources recommends awarding a twelve-month Term and Supply contract with one twelve-month option to extend for furnishing employee group health insurance to Blue Cross Blue Shield of Kansas City, pursuant to the recommendation of CBIZ.</p>

## Request for Legislative Action

Contact Information			
<b>Department:</b>	Human Resources	<b>Submitted Date:</b>	9/20/2022
<b>Name:</b>	Michelle K. Chrisman	<b>Email:</b>	MChrisman@jacksongov.org
<b>Title:</b>	Director of Human Resources	<b>Phone:</b>	816-881-1204

Budget Information			
Amount authorized by this legislation this fiscal year:			\$ 0
Amount previously authorized this fiscal year:			\$ 0
Total amount authorized after this legislative action:			\$
Is it transferring fund?			No
Single Source Funding:			
Fund:	Department:	Line Item Account:	Amount:
			<b>!Unexpected End of Formula</b>

Prior Legislation	
Prior Ordinances	
Ordinance:	Ordinance date:
Prior Resolution	
Resolution:	Resolution date:
20271	September 30, 2019
20000	October 8, 2018
19615	October 16, 2017
20998	June 21, 2022

Purchasing	
Does this RLA include the purchase or lease of supplies, materials, equipment or services?	Yes
Chapter 10 Justification:	Formal Bid
Core 4 Tax Clearance Completed:	Not Applicable
Certificate of Foreign Corporation Received:	Not Applicable
Have all required attachments been included in this RLA?	Yes

Compliance
Certificate of Compliance
In Compliance

## Request for Legislative Action

<b>Minority, Women and Veteran Owned Business Program</b>	
Goals are waived - insufficient MBE or WBE firms available	
MBE:	.00%
WBE:	.00%
VBE:	.00%
<b>Prevailing Wage</b>	
Not Applicable	

<b>Fiscal Information</b>
<ul style="list-style-type: none"><li>•</li></ul>

## Request for Legislative Action

Submitted by Human Resources requestor: Michelle K. Chrisman on 9/20/2022. Comments:

Approved by Department Approver Gina M. Campbell on 9/20/2022 12:05:08 PM. Comments:

Returned for more information by Purchasing Office Approver Barbara J. Casamento on 9/20/2022 12:21:17 PM. Comments: Reference to Chapter 10 needs to be included

Submitted by Requestor Michelle K. Chrisman on 9/27/2022 4:28:30 PM. Comments: Made reference to Ch. 10.

Approved by Department Approver Gina M. Campbell on 9/28/2022 10:47:54 AM. Comments:

Approved by Purchasing Office Approver Barbara J. Casamento on 9/28/2022 11:09:25 AM. Comments:

Approved by Compliance Office Approver Katie M. Bartle on 9/28/2022 2:10:10 PM. Comments:

Returned for more information by Budget Office Approver David B. Moyer on 9/29/2022 8:45:23 AM. Comments: Returned per Michelle's request.

Submitted by Requestor Michelle K. Chrisman on 9/29/2022 9:43:18 AM. Comments: Updated summary and 2023 Health Rate Comparison to reflect no increase to associate premiums.

Approved by Department Approver Gina M. Campbell on 9/29/2022 11:08:48 AM. Comments:

Approved by Purchasing Office Approver Barbara J. Casamento on 9/29/2022 11:17:11 AM. Comments:

Approved by Compliance Office Approver Katie M. Bartle on 9/29/2022 11:32:28 AM. Comments:

Approved by Budget Office Approver David B. Moyer on 9/29/2022 11:45:56 AM. Comments:

Approved by Executive Office Approver Sylvania Stevenson on 9/29/2022 4:04:48 PM. Comments:

Approved by Counselor's Office Approver Elizabeth Freeland on 9/30/2022 2:56:56 PM. Comments:



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# 2023 EMPLOYEE BENEFITS RENEWAL

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## MEDICAL/RX

### Blue Cross Blue Shield of Kansas City

In preparation for the delivery of the 1/1/2023 medical renewal, CBIZ distributed a Request for Proposal to the major medical carriers serving the Kansas City area – Aetna, Blue Cross, Cigna, Humana, and United Healthcare. The goal of the RFP process was to evaluate funding options, network and pricing to ensure the best option for Jackson County, and to provide either a) new carrier options for the program or b) garnering leverage to negotiate the renewal from BCBS. Aetna, Cigna, and Humana declined to quote the plan, but we received a competitive option from United Healthcare. The contracted renewal rate cap from BlueKC was a 6% total increase over 2022 rates to maintain the Cost Plus arrangement. As part of their renewal offering, we also received a fully-insured quote from BlueKC, and a self-funded option. From United Healthcare, we received a fully-insured proposal and a self-funded proposal, as the Cost Plus funding arrangement is unique to BlueKC. While the financials of the United Healthcare offer were competitive, and offered potential savings on a standalone basis as a self-funded program, the current plan designs and network would have to be completely overhauled, as members in the HMO, EPO, and Spira plans would have to change the way they purchase and receive health care. Further, the terminal liability costs that would have to be paid to BlueKC upon switching made the aggregate cost to move to UHC very unattractive. As such, our recommendation is to accept the renewal with BlueKC on a Cost Plus basis for 2023, and revisit the self-funded strategy in 2023 for a potential 2024 implementation.

## SUMMARY

CBIZ is proud to have established a strong emerging relationship with Jackson County over the past 2 months, and feel the partnership will be very successful for years to come. We are glad to be able to deliver these RFP results and market offerings for 2023 for associates and the County. Further, we are looking forward to strategic discussion in the coming year about program enhancements and best-in-class practices to optimize the program Jackson County offers to associates and their families.



<p>Papa Pal, Caregiver</p> <p>Personal Emergency Response (PERS) Device</p>	<p>40 hours per Year</p> <p>A service of non-clinical individuals who provide assistance with light housekeeping, errand running, or assistance with accessing care (setup for telemedicine appointments, downloading phone apps - like Uber or Lyft)</p> <p>One PERS Device</p> <p>GPS enabled wearable device that provides security for individuals who are prone to isolation or are subject to falling. The device is connected to a 24/7 call center to provide support in emergencies or help with general information needs/requests.</p>	<p>40 hours per Year</p> <p>A service of non-clinical individuals who provide assistance with light housekeeping, errand running, or assistance with accessing care (setup for telemedicine appointments, downloading phone apps - like Uber or Lyft)</p> <p>One PERS Device</p> <p>GPS enabled wearable device that provides security for individuals who are prone to isolation or are subject to falling. The device is connected to a 24/7 call center to provide support in emergencies or help with general information needs/requests.</p>
<p>Blue Benefit Bucks</p>	<p>\$1000 per Year to spend on extra benefits, like non-covered dental services, extra prescription sunglasses, or non-Medical transportation (Uber or Lyft) to any health related location.</p>	<p>\$1000 per Year to spend on extra benefits, like non-covered dental services, extra prescription sunglasses, or non-Medical transportation (Uber or Lyft) to any health related location.</p>
<p>Meals</p>	<p>2 meals per day, for up to 4 weeks (56 meals total)</p> <p>nutritional shakes for up to 4 weeks (24 shakes)</p>	<p>2 meals per day, for up to 4 weeks (56 meals total)</p> <p>nutritional shakes for up to 4 weeks (24 shakes)</p>
<p>Belle Care - Podiatry Services</p>	<p>\$0 Copay</p> <p>12 Routine in Home Podiatry visits for identified individuals with certain chronic conditions to help support the identification of underlying conditions.</p>	<p>\$0 Copay</p> <p>12 Routine in Home Podiatry visits for identified individuals with certain chronic conditions to help support the identification of underlying conditions.</p>
<p><b>Included Supplemental services:</b></p>		
<p>Nutritional Counseling</p>		
<p>Counseling (Grief, Family, Change of Life)</p>		
<p>Smoking Cessation</p>		
<p>Annual physical exam</p>		
<p>Silver Sneakers</p>		
<p>Livongo Diabetes Care Management</p>		

**JACKSON COUNTY, MISSOURI  
2023 HEALTH RATES**

BLUE CROSS BLUE SHIELD HEALTH PLANS	2022 Rates				2023 Rates			
	Total Monthly Premium	County Monthly Contribution (Total ER)	Associate Monthly Premium	Associate Cost PPP (24)	Total Monthly Premium	County Monthly Contribution (Total ER)	Associate Monthly Premium	Associate Cost PPP (24)
<b>HMO</b>								
Associate Only	<b>\$837.20</b>	\$722.52	\$114.68	\$57.34	<b>\$890.83</b>	\$776.15	\$114.68	\$57.34
Associate +1	<b>\$1,905.48</b>	\$1,585.25	\$320.23	\$160.12	<b>\$2,002.90</b>	\$1,682.67	\$320.23	\$160.12
Family	<b>\$2,349.58</b>	\$1,861.06	\$488.52	\$244.26	<b>\$2,464.42</b>	\$1,975.90	\$488.52	\$244.26
<b>PPO</b>								
Associate Only	<b>\$820.30</b>	\$718.82	\$101.48	\$50.74	<b>\$873.35</b>	\$771.87	\$101.48	\$50.74
Associate +1	<b>\$1,872.82</b>	\$1,570.76	\$302.06	\$151.03	<b>\$1,969.10</b>	\$1,667.04	\$302.06	\$151.03
Family	<b>\$2,299.48</b>	\$1,837.29	\$462.19	\$231.10	<b>\$2,412.54</b>	\$1,950.35	\$462.19	\$231.10
<b>QHDHP PPO HSA</b>								
Associate Only	<b>\$771.08</b>	\$693.97	\$77.11	\$38.55	<b>\$822.38</b>	\$745.27	\$77.11	\$38.55
Associate +1	<b>\$1,775.92</b>	\$1,509.53	\$266.39	\$133.19	<b>\$1,868.75</b>	\$1,602.36	\$266.39	\$133.19
Family	<b>\$2,155.54</b>	\$1,724.43	\$431.11	\$215.55	<b>\$2,263.52</b>	\$1,832.41	\$431.11	\$215.55
<b>EPO</b>								
Associate Only	<b>\$744.72</b>	\$670.25	\$74.47	\$37.24	<b>\$795.10</b>	\$720.63	\$74.47	\$37.24
Associate +1	<b>\$1,697.08</b>	\$1,442.52	\$254.56	\$127.28	<b>\$1,787.14</b>	\$1,532.58	\$254.56	\$127.28
Family	<b>\$2,091.08</b>	\$1,672.86	\$418.22	\$209.11	<b>\$2,196.78</b>	\$1,778.56	\$418.22	\$209.11
<b>QHDHP Spira HSA</b>								
Associate Only	<b>\$662.70</b>	\$596.43	\$66.27	\$33.14	<b>\$710.16</b>	\$643.89	\$66.27	\$33.14
Associate +1	<b>\$1,528.48</b>	\$1,299.21	\$229.27	\$114.64	<b>\$1,612.56</b>	\$1,383.29	\$229.27	\$114.64
Family	<b>\$1,853.98</b>	\$1,483.18	\$370.80	\$185.40	<b>\$1,951.27</b>	\$1,580.47	\$370.80	\$185.40

<b>2023 Health Savings Account (HSA) Contributions</b>				
HSA Employer Contributions	Annual	Quarterly	IRS Maximums	Employer contributions will be distributed quarterly in January, April, July and October. Associate must be on active status and have active benefits in order to receive the contribution. IRS Maximum includes the Employer Contribution. <i>Age 55+ may add \$1,000.</i> <b><u>HSA IS NOT ALLOWED WITH MEDICAL FSA!</u></b>
Individual	\$1,300	\$325	\$3,850	
Associate + 1	\$1,800	\$450	\$7,750	
Family	\$2,300	\$575	\$7,750	
<b>2023 Flexible Spending Account (FSA)</b>				
FSA IRS Maximums	Annual	Associate may roll forward up to \$570 to the following calendar year. <i>2022 claims deadline is March 31st.</i>		
Medical	\$2,850	<b><u>MUST RE-ENROLL IN FSA EACH YEAR!</u></b>		
Dependent Care	\$5,000			

# 2023 BlueKC Renewal

	Plan 1	Plan 2	Plan 3*	Plan 4	Plan 5 *
Network	Blue Care	Preferred Care Blue	Preferred Care Blue	Blue Select Plus	Blue Select Plus
Product Type	HMO	PPO	PPO	EPO	EPO
Plan Name	HMO	PPO	HSA	EPO	Spira
Deductible	n/a	\$1,000/\$2,000	\$3,000/\$6,000	\$0/\$0	\$3,000/\$6,000
In-network (indiv/family)	n/a	\$2,500/\$4,500	\$3,000/\$6,000	n/a	n/a
Out-of-network (indiv/family)	n/a	80%/60%	100%/80%	100%	100%
Coinsurance (INN/OWN)					
Medical Out-of-Pocket	\$3,500/\$8,750	\$4,500/\$9,000	\$3,000/\$6,000	\$3,500/\$8,750	\$3,000/\$6,000
In-network (indiv/family)	n/a	\$8,500/\$16,500	\$6,000/\$11,200	n/a	n/a
Out-of-network (indiv/family)	\$400 x 5	Ded./Coins	Deductible, then 100%	\$400 x 5	Deductible, then 100%
Hospital Copay	250	Ded./Coins	Deductible, then 100%	250	Deductible, then 100%
MRI, MRA, CT & Pet Scans	\$30/\$60	\$30/\$60	Deductible, then 100%	\$30/\$60	Deductible, then 100%
Office Visit/Specialist Copay	\$60	\$60	Deductible, then 100%	\$60	Deductible, then 100%
Urgent Care Copay	\$300	\$250	Deductible, then 100%	\$300	Deductible, then 100%
ER Copay					

**Drugs**

Retail: Tier 1/Tier 2/Tier 3      \$12/20% to \$100/50% to \$250      \$12/20% to \$100/50% to \$250      Deductible, then 100%      \$12/20% to \$100/50% to \$250      Deductible, then 100%  
 Mail: Tier 1/Tier 2/Tier 3      \$24/20% to \$200/50% to \$500      \$24/20% to \$200/50% to \$500      Deductible, then 100%      \$24/20% to \$200/50% to \$500      Deductible, then 100%

	ENROLLMENT
Employee Only	183
Employee + 1	69
Employee + Family	56
<b>Total</b>	<b>308</b>

**PREMIUM RATES - RENEWAL COST PLUS (Max Factors with Rx Carve-In Credit)**

Employee Only	\$890.83	\$873.35	\$822.38	\$795.10	\$710.16
Employee + 1	\$2,002.90	\$1,969.10	\$1,868.75	\$1,787.14	\$1,612.56
Employee + Family	\$2,464.42	\$2,412.54	\$2,263.52	\$2,196.78	\$1,951.27
Total Monthly	\$439,229	\$356,849	\$291,777	\$379,661	\$281,011
<b>Total Annual</b>	<b>\$5,270,754</b>	<b>\$4,282,191</b>	<b>\$3,501,329</b>	<b>\$4,555,929</b>	<b>\$3,372,133</b>
<b>Grand Total</b>					
<b>Change From Current (\$)</b>					
<b>Change From Current (%)</b>					



	H6502-802 Blue Medicare Advantage (PPO) for Jackson County MO.	H6502-802 Blue Medicare Advantage (PPO) for Jackson County MO.
<b>PRODUCT</b>	PPO	PPO
<b>PREMIUM</b>	\$208	\$208
<b>BENEFIT PERIOD</b>	2022	2023
	<b>In Network Benefits</b>	<b>Out of Network Benefits</b>
Maximum Out-of-Pocket (MOOP)	\$2000	\$10000
Deductible	\$0	\$0
Hospital Copay - Acute	\$165/day Days 1-5	\$165/day, Days1-5
Inpatient Services for Mental Health/Substance Abuse	\$165/day Days 1-5	\$165/day, Days1-5
Skilled Nursing Facility	\$0/day Days 1-20 \$125/day Days 21-100	\$0/day Days 1-20 \$125/day Days 21-100
Emergency Services (within the US)	\$50	\$50
Urgent Care (within the US)	\$10	\$10
PCP Vist	\$5	\$5
Specialist visit	\$30	\$30
Telehealth Services	\$0	N/A
Diagnostic procedures and tests	\$0	\$0
Diagnostic lab tests	\$0	\$0
Diagnostic radiology	\$100	\$100
X-rays	\$0	\$0
Outpatient Hospital Surgery	\$100-20%	\$100-20%
Hospital Observation Stay	\$100	\$100
ASC	\$100	\$100
Ambulance (Ground and Air)	\$100	\$100
Acupuncture	N/A	N/A
OTC	\$500/Year	\$500/Year
Dental Care (preventive)	BBB - \$1,000	BBB - \$1,000
Dental - Comprehensive	BBB - \$1,000	BBB - \$1,000
Eyewear	BBB - \$1,000	BBB - \$1,000
Hearing Aid	BBB - \$1,000	BBB - \$1,000
Rx Deductible	\$0	\$0
30 day supply	\$5/\$10/\$25/\$50/33%/NA/NA NA/NA/NA/NA/NA/NA/NA	\$5/\$10/\$25/\$50/33%/NA/NA NA/NA/NA/NA/NA/NA/NA
90 day supply	\$10/\$20/\$50/\$100/NA/NA/NA NA/NA/NA/NA/NA/NA/NA	\$10/\$20/\$50/\$100/NA/NA/NA NA/NA/NA/NA/NA/NA/NA
Gap Coverage	T1 - \$5 copay	T1 - \$5 copay
<b>Supplemental Benefit Options</b>		