



Jackson County Missouri

Jackson County Courthouse
415 E. 12th Street, 2nd floor
Kansas City, Missouri
64106
(816)881-3242

Request for Legislative Action

File #: 24-272, Version: 0

REQUESTED MEETING DATE: 9/16/2024

Resolution No.: 21730

Sponsor: Megan L. Marshall

SPONSORS: Megan L. Marshall

Date: September 26, 2024

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To be confirmed by County Counselor's Office:

STAFF CONTACT: Michelle Chrisman **PHONE:** 816-881-1204

EMAIL: mchrisman@jacksongov.org

DEPARTMENT: Human Resources

TITLE: 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 (BCBS) of Kansas City, pursuant to the Self-Funded options provided to the County by the County's Employee Benefits Consultant, CBIZ Benefits of Kansas City, Missouri.

SUMMARY: On July 2, 2024, 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)/Local, Blue Cross Blue Shield/National Alliance, United Healthcare (UHC), Cigna, Aetna, and Centivo. Bids were received from all, except from Cigna, who declined to quote. For 2025, the County has elected to go to Self-Funding for our Healthcare for all associates and has selected to go to Blue Cross Blue Shield Local Administrative Services Only (ASO) plus Stop Loss. The County will pay out of pocket for associate health claims and use BCBS Local to provide administrative services, i.e. customer services or claims processing. The BCBS contract will continue to provide five types of health plans (1-Health Maintenance Organization (HMO), 1-Preferred

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Provider Organization (PPO), 1-Qualified High DE deductible health Plan (QHDHP), 1-EPO, and 1-QHDHP w/Spira). The contracted rate for Self-Funded ASO is on average 28%. There is a federally mandated increase in the Qualified High Deductible Health Plans (QHDHP) minimum deductibles. To maintain our embedded deductible, the County will need to increase the individual deductible for the QHDHP plans from \$3,200 to \$3,300. Health Savings Account (HSA) Contributions limits for 2025 are \$4,300 for individual and \$8,550 for family QHDHP coverage. 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.

FINANCIAL IMPACT:**NO**

Amount	Fund	Department	Line-Item Detail

YES **ACTION NEEDED:** AWARD A CONTRACT**ATTACHMENTS:**

Jackson County 2025 Medical Summary