

# HUB



# Webb County Health Plan Update

Presented to: Webb County Commissioners Court  
October 15, 2019



# Claims Trend Summary and Forecast

- 1** | Inflation Trends
- 2** | Claims & Enrollment Experience through August 2019
- 3** | Forecast
- 4** | Benefit and Rate Modeling

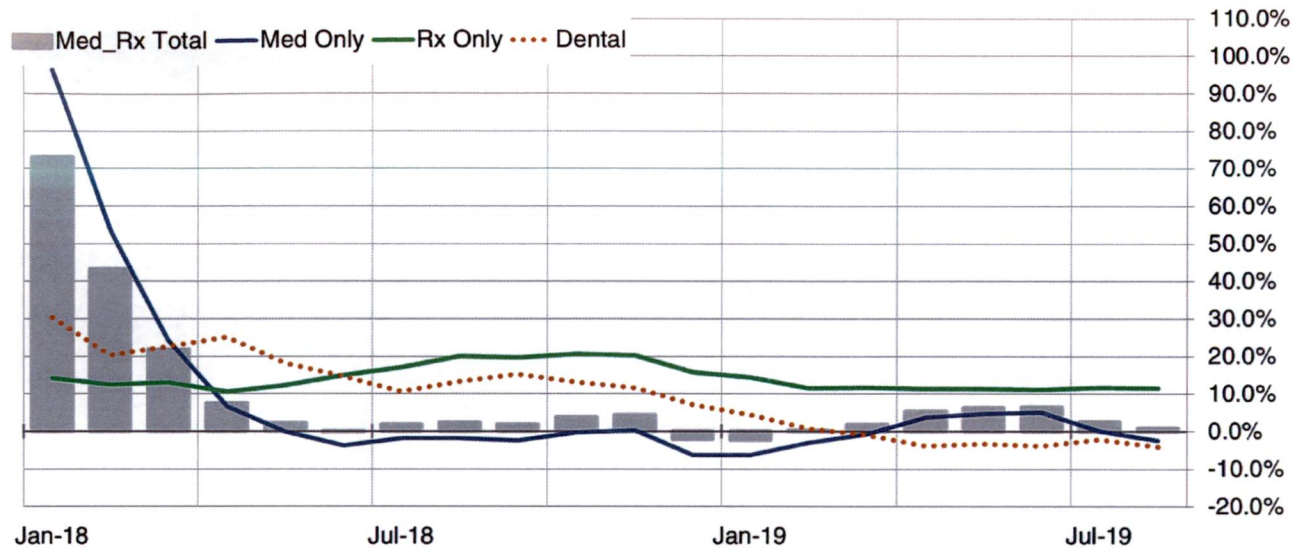


# 1. INFLATION TRENDS

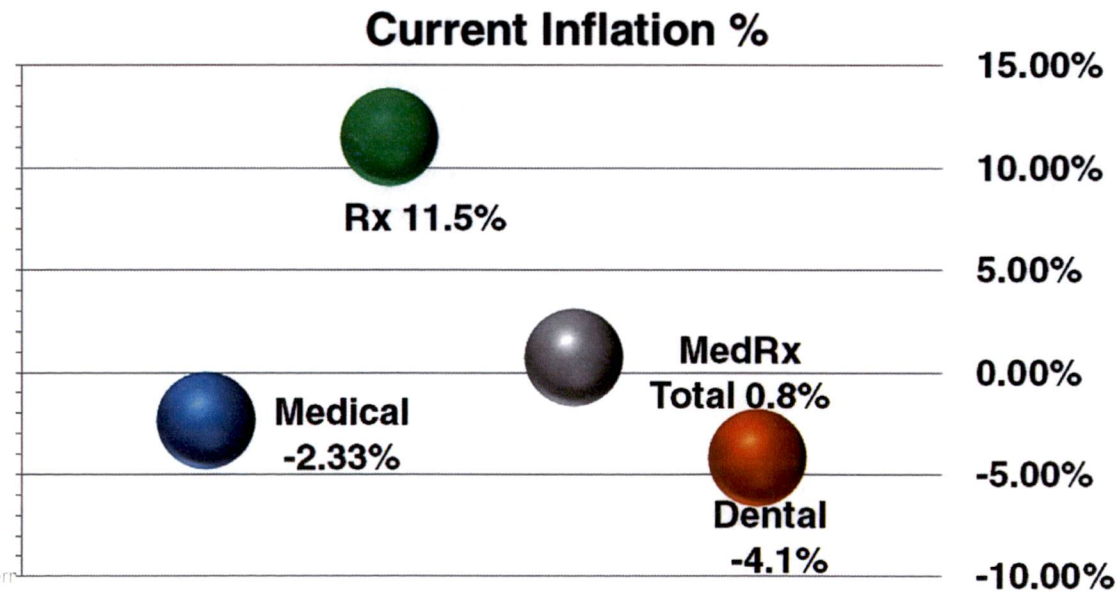
- ❖ The Medical Inflation rate for gross paid claims is currently -2.33%
- ❖ The Pharmacy Inflation Rate is currently +11.5%
- ❖ The combined Medical and Pharmacy Inflation Rate is +0.8%
- ❖ The Dental Inflation Rate is currently -4.1%



# Inflation Trends



Inflation trend for all products using 12 month moving average cost.





## 2. CLAIMS & ENROLLMENT EXPERIENCE

### Terminology

- ❖ PEPM – Per Employee Per Month, an annualized cost factor divided by the number of employees in the plan divided by 12
- ❖ PMPM - Per Member Per Month, an annualized cost factor divided by the number of members (employees, spouses and children) in the plan divided by 12
- ❖ 12 Month Moving Average – A point of reference reflecting 12 months of data. Each point on the graph reflect the prior twelve months in its value





## Annual Medical/Pharmacy, Dental Claims Comparison



Costs	*2019	2018	2017
Medical Claims	\$8,148,680	\$9,138,681	\$11,395,867
Pharmacy Claims	\$2,949,331	\$2,649,700	\$2,817,465
Total Gross Paid Claims	\$11,098,011	\$11,788,381	\$14,213,332
Estimated Stop Loss Recoveries/Adjustments	(\$115,194)	(\$481,383)	(\$47,425)
<b>Net Paid Claims</b>	<b>\$10,982,817</b>	<b>\$11,306,998</b>	<b>\$14,165,907</b>
Employee Census	1198	1225	1344
Member Census	2168	2238	2846
Net PEPY (Per Employee Per Year)	\$9,169	\$9,233	\$10,544
Net PMPY (Per Member Per Year)	\$5,066	\$5,052	\$4,977

Costs	*2019	2018	2017
Dental Claims	\$423,016	\$408,575	\$440,338
Employee Census	1271	1256	1342
Member Census	2324	2327	2759
PEPY (Per Employee Per Year)	\$333	\$325	\$328
PMPY (Per Member Per Year)	\$182	\$176	\$160

\*2019 Annualized = [Actual Claims + (Monthly Avg Cost \* Remaining Months)]





# Claims Experience Dashboard



August-19	TOTAL PAID			MONTHLY DOLLAR AVERAGES			AVERAGE MEMBER CENSUS			AVERAGE PMPM		
	2019 ytd	2018	2017	2019 ytd	2018	2017	2019 ytd	2018	2017	2019 ytd	2018	2017
<b>MEDICAL &amp; PHARMACY</b>												
Medical	\$ 5,307,077	\$ 9,138,681	\$ 11,395,867	\$ 663,385	\$ 761,557	\$ 949,656	2,168	2,238	2,846	\$ 306	\$ 340	\$ 334
Pharmacy	\$ 2,005,841	\$ 2,649,700	\$ 2,817,465	\$ 250,730	\$ 220,808	\$ 234,789	2,168	2,238	2,846	\$ 116	\$ 99	\$ 82
<b>Total</b>	<b>\$ 7,312,918</b>	<b>\$ 11,788,381</b>	<b>\$ 14,213,332</b>	<b>\$ 914,115</b>	<b>\$ 982,365</b>	<b>\$ 1,184,444</b>	<b>2,168</b>	<b>2,238</b>	<b>2,846</b>	<b>\$ 422</b>	<b>\$ 439</b>	<b>\$ 416</b>
<b>by Relation</b>												
Subscriber	\$ 5,102,376	\$ 8,337,687	\$ 9,120,816	\$ 637,797	\$ 694,807	\$ 760,068	1,198	1,225	1,344	\$ 532	\$ 567	\$ 566
Spouse	\$ 1,105,008	\$ 1,461,004	\$ 2,124,583	\$ 138,126	\$ 121,750	\$ 177,049	198	211	288	\$ 698	\$ 578	\$ 615
Child	\$ 1,105,534	\$ 1,989,690	\$ 2,967,933	\$ 138,192	\$ 165,808	\$ 247,328	772	803	1,215	\$ 179	\$ 206	\$ 204
<b>Relation Total</b>	<b>\$ 7,312,918</b>	<b>\$ 11,788,381</b>	<b>\$ 14,213,332</b>	<b>\$ 914,115</b>	<b>\$ 982,365</b>	<b>\$ 1,184,444</b>	<b>2,168</b>	<b>2,238</b>	<b>2,846</b>	<b>\$ 422</b>	<b>\$ 439</b>	<b>\$ 416</b>
<b>by Group</b>												
Base Plan	\$ 6,233,246	\$ 8,720,400	\$ 2,854,648	\$ 779,156	\$ 726,700	\$ 237,887	2,021	2,025	835	\$ 386	\$ 359	\$ 285
Buyup Plan	\$ 1,079,672	\$ 3,067,981	\$ 11,358,684	\$ 134,959	\$ 255,665	\$ 946,557	147	213	2,011	\$ 920	\$ 1,200	\$ 471
<b>Group Total</b>	<b>\$ 7,312,918</b>	<b>\$ 11,788,381</b>	<b>\$ 14,213,332</b>	<b>\$ 914,115</b>	<b>\$ 982,365</b>	<b>\$ 1,184,444</b>	<b>2,168</b>	<b>2,238</b>	<b>2,846</b>	<b>\$ 422</b>	<b>\$ 439</b>	<b>\$ 416</b>
<b>DENTAL</b>												
Base Plan	\$ 259,983	\$ 360,101	\$ 356,089	\$ 32,498	\$ 30,008	\$ 29,674	2,137	2,130	2,330	\$ 15	\$ 14	\$ 13
Buyup Plan	\$ 28,490	\$ 48,474	\$ 84,249	\$ 3,561	\$ 4,040	\$ 7,021	188	197	429	\$ 19	\$ 21	\$ 16
<b>Dental Total</b>	<b>\$ 288,473</b>	<b>\$ 408,575</b>	<b>\$ 440,338</b>	<b>\$ 36,059</b>	<b>\$ 34,048</b>	<b>\$ 36,695</b>	<b>2,324</b>	<b>2,327</b>	<b>2,759</b>	<b>\$ 16</b>	<b>\$ 15</b>	<b>\$ 13</b>
<b>Total Claims</b>	<b>\$ 7,601,391</b>	<b>\$ 12,196,956</b>	<b>\$ 14,653,670</b>	<b>\$ 950,174</b>	<b>\$ 1,016,413</b>	<b>\$ 1,221,139</b>				<b>\$ 437</b>	<b>\$ 454</b>	<b>\$ 429</b>

This report does not reflect administration costs, stop loss adjustments.

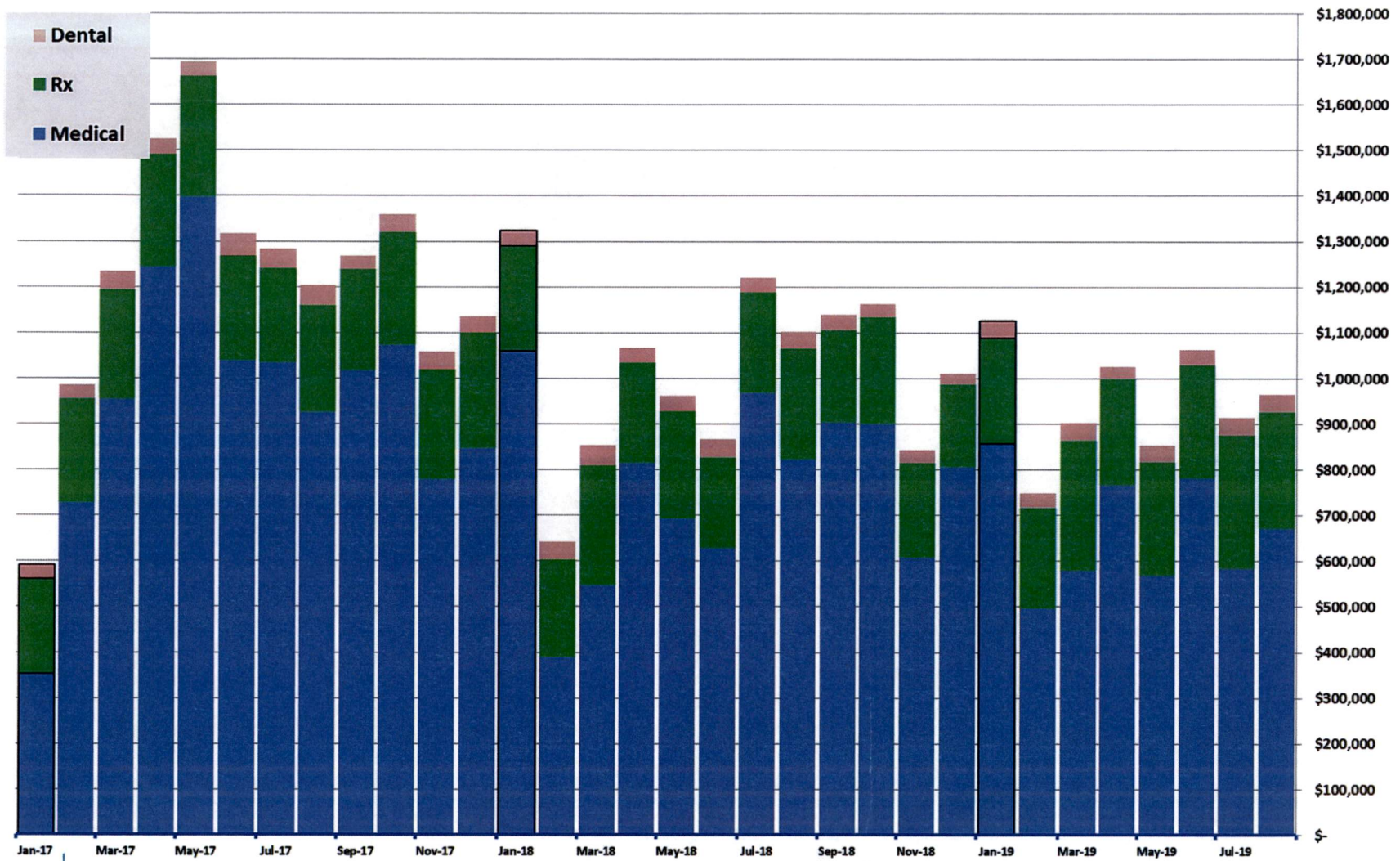




# Monthly Claims Experience



Monthly Gross Claims Cost







# High Cost Claimant Summary – ISL is Individual Stop Loss



High Cost Claimant Summary Table (Threshold \$100,000)

Report Period: 08-2019

Counter	2019 (YTD)				2018				2017			
	Medical Paid	Pharmacy Paid	Total Paid	ISL Position	Medical Paid	Pharmacy Paid	Total Paid	ISL Position	Medical Paid	Pharmacy Paid	Total Paid	ISL Position
1	\$282,686	\$12,285	\$294,971	131%	\$413,139	\$57,486	\$470,624	209%	\$270,747	\$2,007	\$272,754	121%
2	\$270,086	\$137	\$270,223	120%	\$400,753	\$1,350	\$402,103	179%	\$199,346	\$2,056	\$201,402	90%
3	\$186,811	\$24,023	\$210,834	94%	\$276,846	\$2,851	\$279,697	124%	\$195,188	\$2,878	\$198,067	88%
4	\$175,532	\$1,359	\$176,891	79%	\$192,052	\$1,770	\$193,822	86%	\$197,130	\$933	\$198,063	88%
5	\$160,925	\$195	\$161,119	72%	\$181,246	\$5,687	\$186,932	83%	\$170,430	\$6,029	\$176,459	78%
6	\$143,360	\$14,479	\$157,839	70%	\$183,545	\$1,726	\$185,271	82%	\$149,452	\$17,884	\$167,335	74%
7	\$141,137	\$9,725	\$150,861	67%	\$161,739	\$44	\$161,783	72%	\$144,864	\$10,596	\$155,461	69%
8	\$143,408	\$15	\$143,423	64%	\$137,563	\$19,775	\$157,338	70%	\$147,006	\$25	\$147,032	65%
9	\$127,646	\$185	\$127,831	57%	\$153,401	\$228	\$153,630	68%	\$141,627	\$4,373	\$146,001	65%
10	\$120,723	\$185	\$120,908	54%	\$140,312	\$303	\$140,615	62%	\$138,071	\$4,337	\$142,409	63%
11	\$115,364	\$504	\$115,868	51%	\$132,070	\$116	\$132,186	59%	\$138,419	\$2,805	\$141,224	63%
12	\$114,763	\$246	\$115,009	51%	\$129,373	\$477	\$129,850	58%	\$123,383	\$4,140	\$127,522	57%
13	\$111,737	\$0	\$111,737	50%	\$98,281	\$17,876	\$116,157	52%	\$104,394	\$17,970	\$122,364	54%
14	\$98,124	\$4,276	\$102,400	46%	\$105,031	\$817	\$105,848	47%	\$102,549	\$1,807	\$104,357	46%
15	\$100,742	\$624	\$101,366	45%	\$102,990	\$2,768	\$105,758	47%	\$102,199	\$72	\$102,271	45%
16					\$67,557	\$34,464	\$102,021	45%	\$102,051	\$175	\$102,226	45%
17									\$95,057	\$5,916	\$100,972	45%
Total	\$2,293,044	\$68,235	\$2,361,280		\$2,875,899	\$147,738	\$3,023,637		\$2,521,914	\$84,003	\$2,605,917	

No. of Claimants Met ISL		2		3		1
ISL Deductible Amount		\$225,000		\$225,000		\$225,000
Expected Adjustment		\$ 115,194		\$ 477,425		\$ 47,754



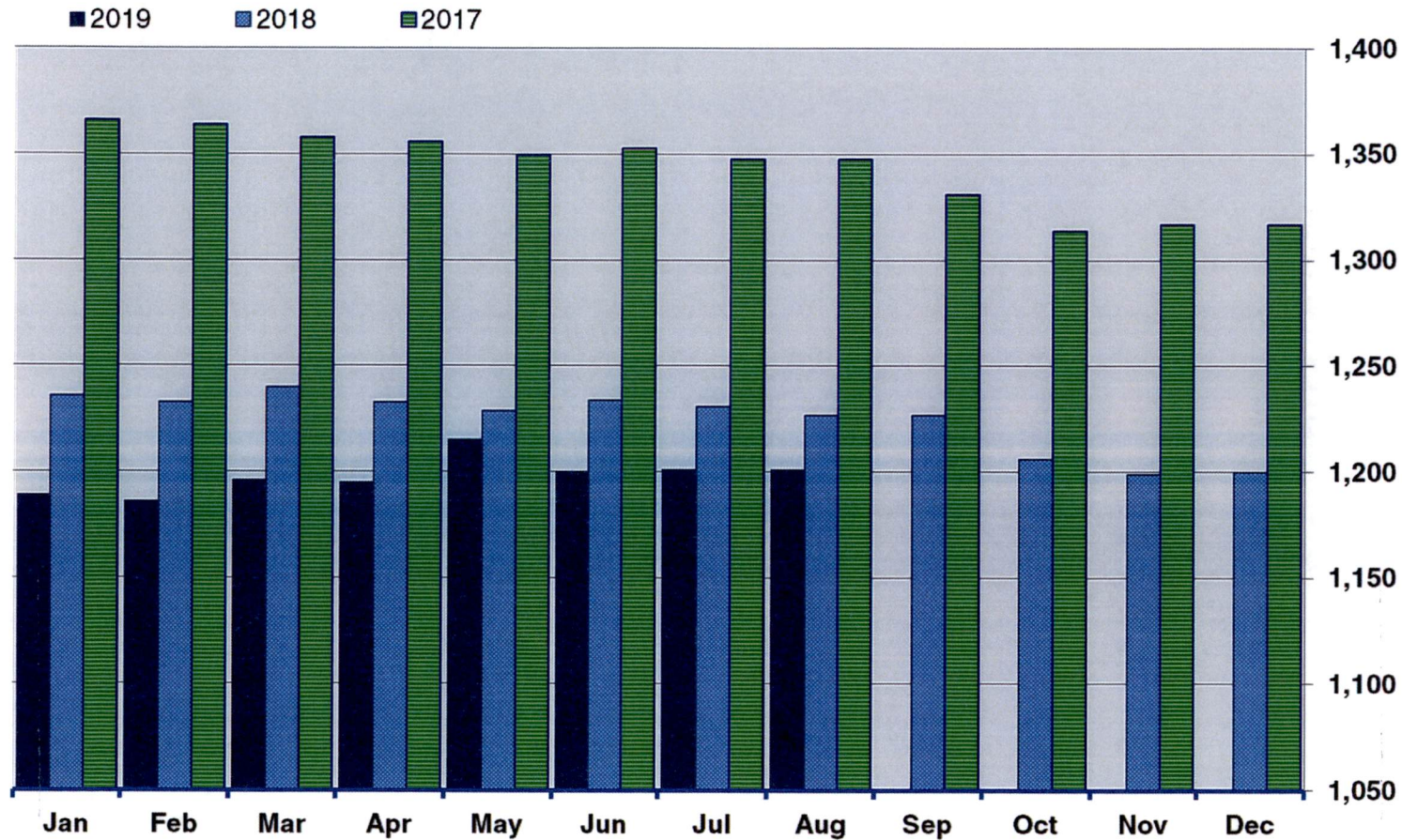


## Enrollment History



### WEBB COUNTY - HISTORICAL MEDICAL ENROLLMENT

#### Employees



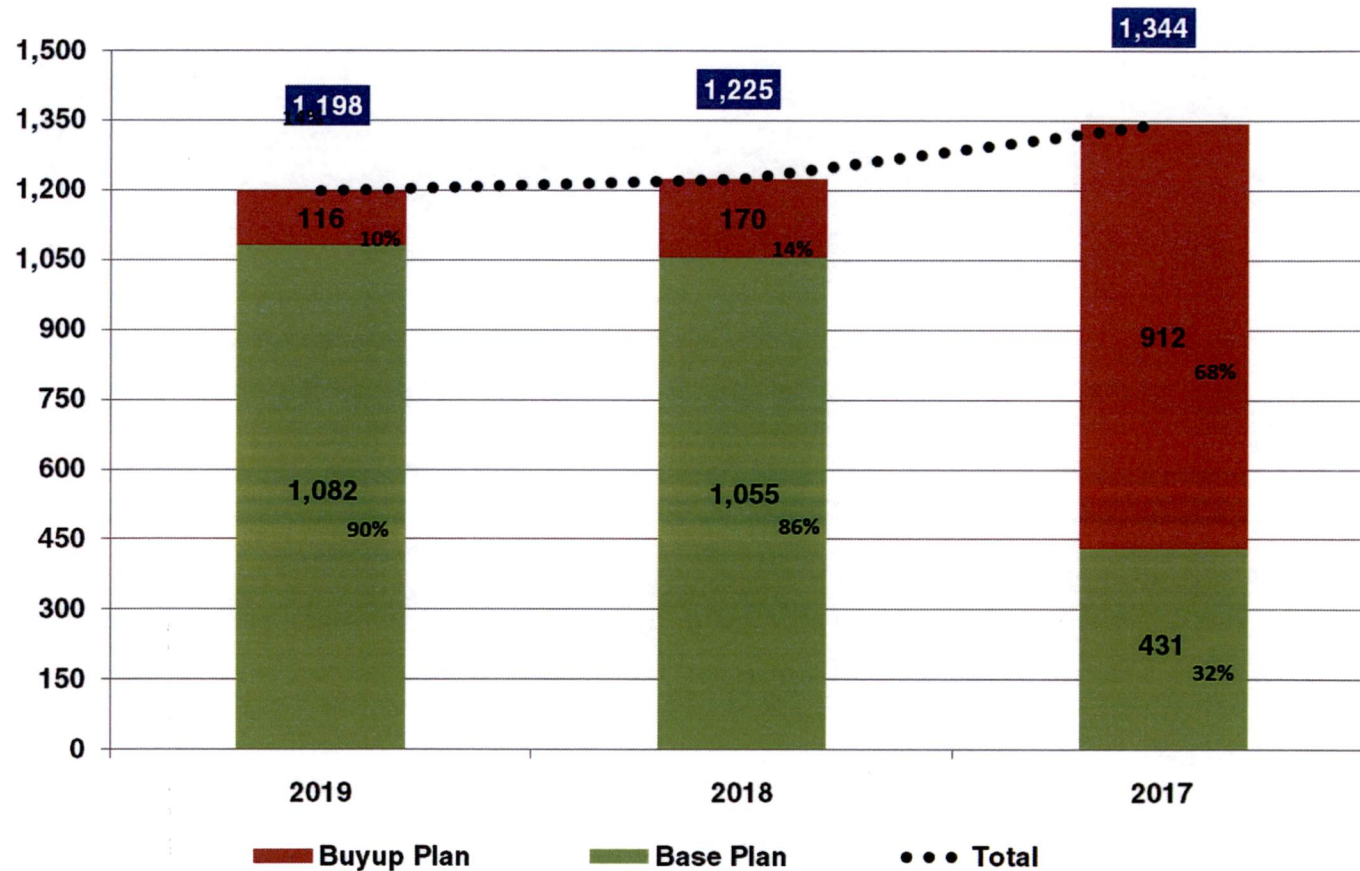




# Enrollment Experience



**WEBB COUNTY - Historical Average Medical Enrollment by Plan**  
**Employee**



This table reflects all subscribers on the County of Webb Health Plan. Employees & Retiree without Medicare.

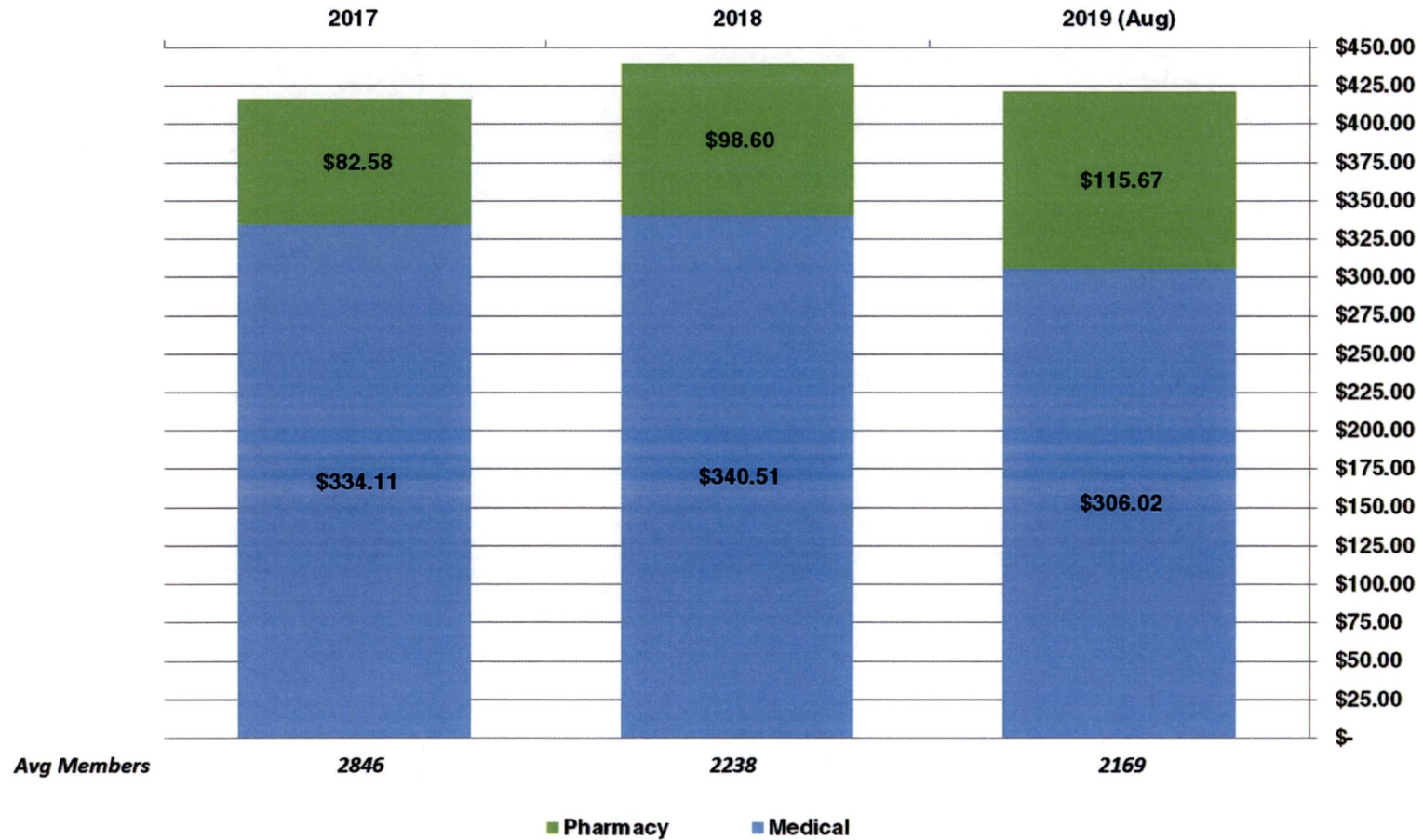




## Average Cost (PMPM)



Webb County  
Average PMPM Cost (Medical & Pharmacy) - Calendar Year



This table does not reflect stop loss reimbursements or administration costs.



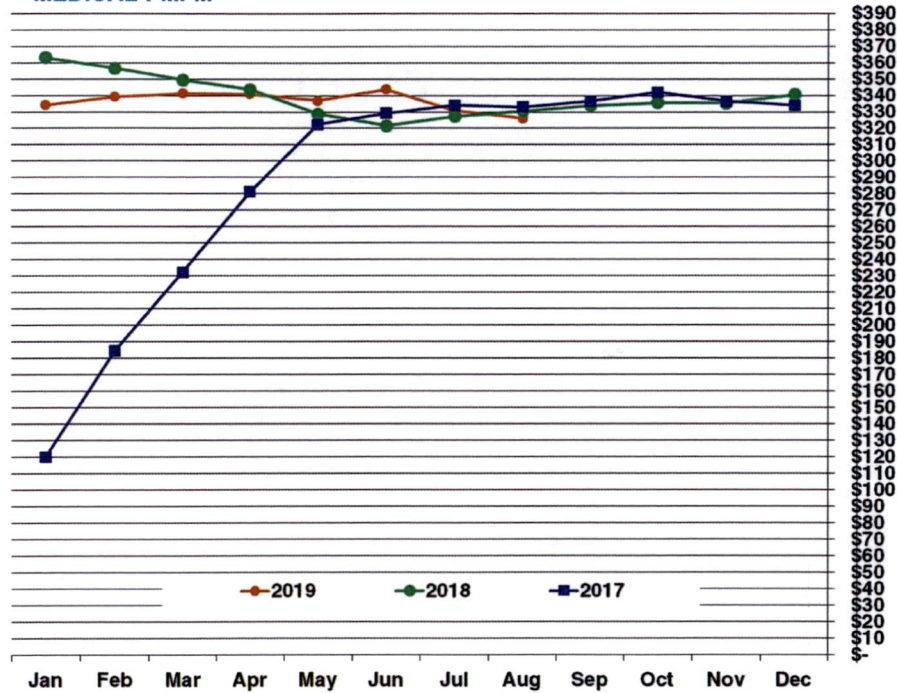


# Average Cost (PMPM)

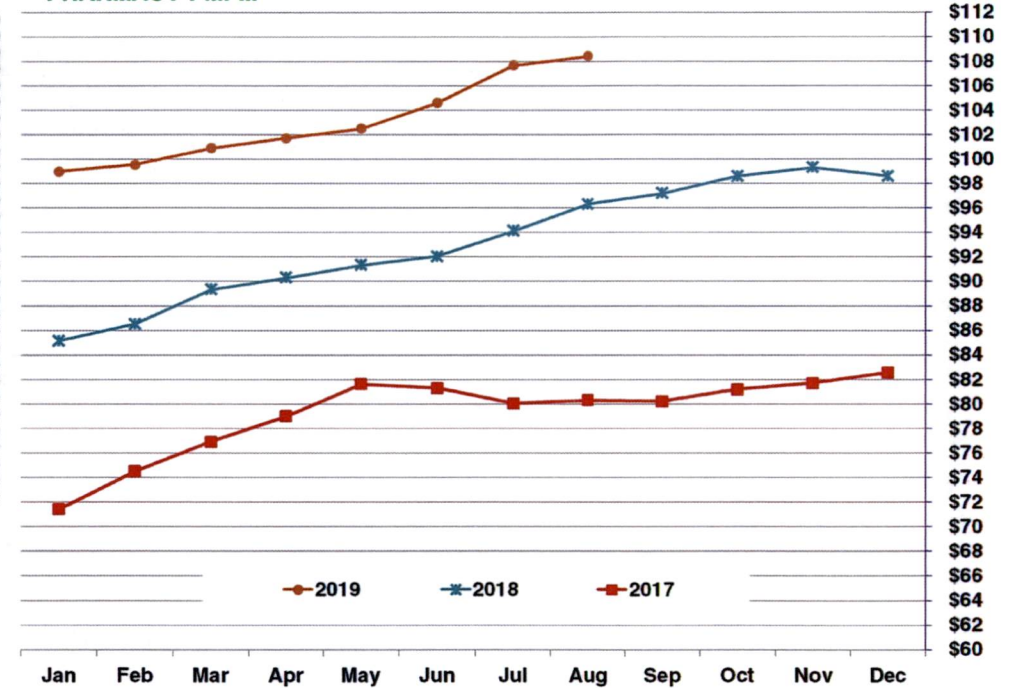


## 12 Month PMPM Moving Average Claims Cost – Calendar Year

MEDICAL PMPM



PHARMACY PMPM



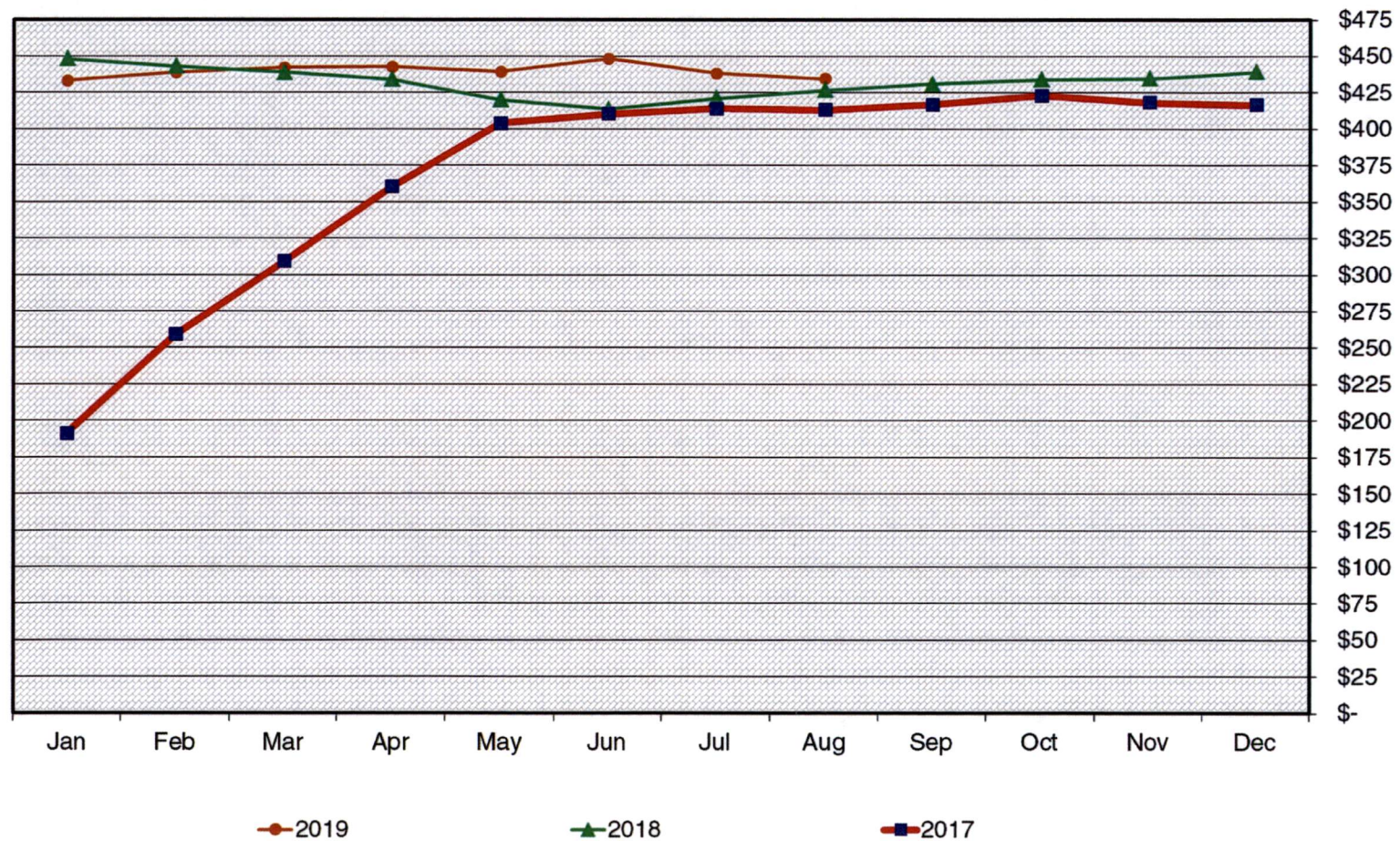




## Average Cost (PMPM)



Webb County  
12 Month PMPM Moving Average Claims Cost - Calendar Year  
Medical and Pharmacy Total





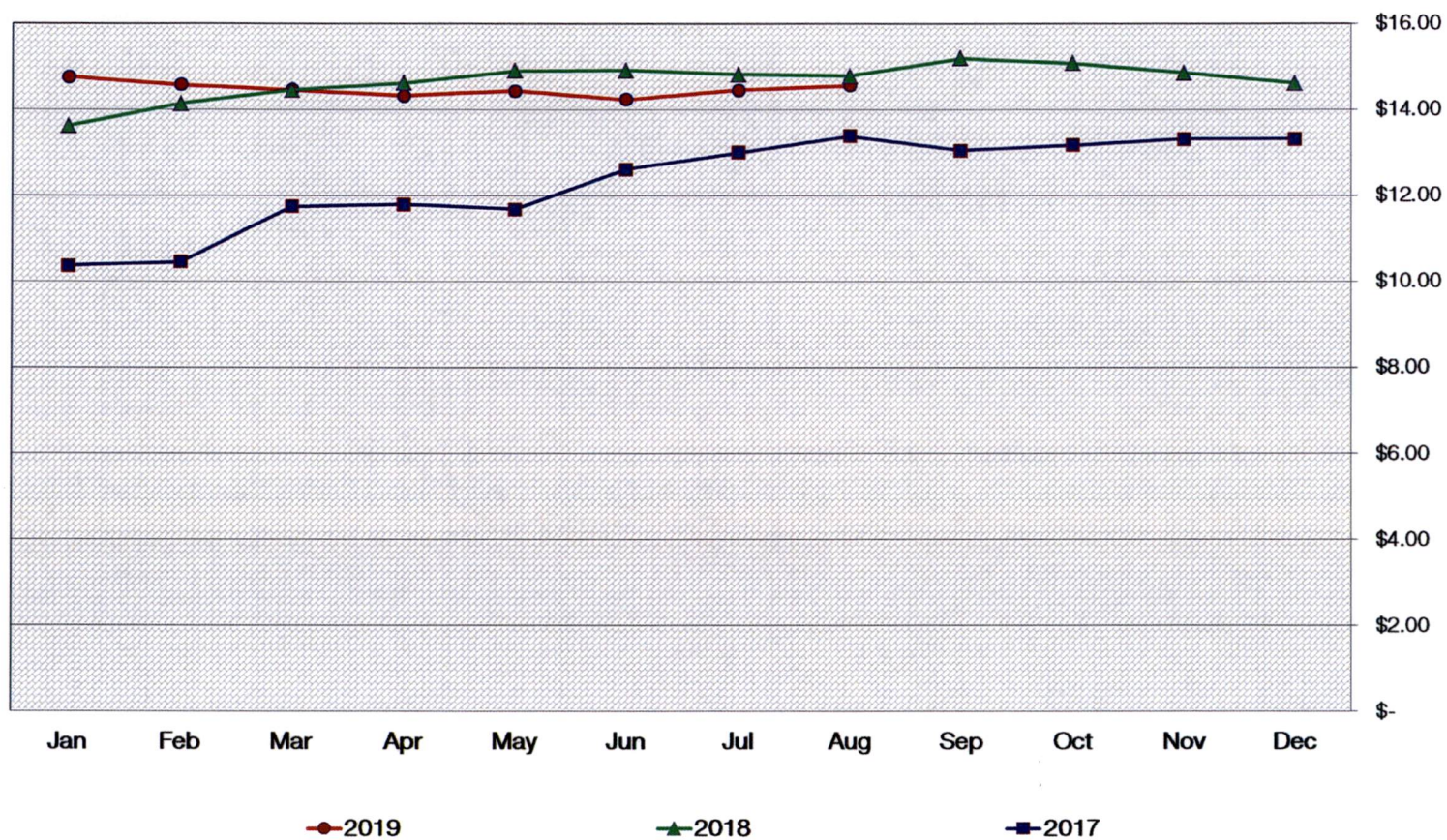


## Average Cost (PMPM)



### WEBB COUNTY - DENTAL

12 Month Moving PMPM Average - Calendar Year





The background of the slide is a photograph of a large stack of papers or documents, slightly out of focus, creating a sense of depth and volume. The papers are stacked in a way that shows the edges of many pages, with some light reflecting off the surfaces.

## 3. FORECAST REVIEW

- ❖ The forecast for Plan Year 2020 reflects renewal terms offered by Aetna





The Auditors Monthly report shows a positive fund balance of \$1.68 million after retiring the \$1.2 million deficit from the prior fiscal year.



**Webb County, Texas**  
Fund Equity Changes Report  
Summary Listing  
August 31, 2019

Fund	Fund Description	Beginning Balance	YTD Change	Current Balance	Prior Year Fund Equity Adjustment	YTD Revenues	YTD Expenses	YTD Encumbrances	Estimate Fund Balance
3701	TPWD-Splash Pads Proj 50-000509	.00	.00	.00	.00	.00	.00	.00	.00
3720	Cty Transp Infrass Fund	.00	.00	.00	.00	.00	.00	319,965.41	(319,965.41)
3721	CBI Hachar RD Extension	.00	.00	.00	.00	.00	.00	.00	.00
3861	Whitetail Wind Energy	38,071.79	.00	38,071.79	.00	.00	.00	38,071.79	.00
3862	Javelina Wind Energy	2,957.00	.00	2,957.00	.00	.00	.00	.00	2,957.00
3864	Judicial and Public Safety 2016	281,838.25	.00	281,838.25	.00	.00	.00	49,843.75	231,994.50
3865	Campus Chiller Series 2016	1,175,389.30	.00	1,175,389.30	.00	.00	1,033,163.60	138,320.00	3,905.70
3866	Interest Income Series 2016	276,269.28	.00	276,269.28	.00	139,336.61	.00	.00	415,605.89
3867	Former HEB Building Series 2019A	.00	.00	.00	.00	9,641,637.39	4,382,699.65	395,600.00	4,863,337.74
3868	Elevator Repairs Series 2019A	.00	.00	.00	.00	1,014,909.20	40,433.20	.00	974,476.00
3869	Utility Improvements Ser 2019A	.00	.00	.00	.00	1,014,909.20	14,909.20	85,000.00	915,000.00
3870	Building Const. Pct. 4 Ser 2019A	.00	.00	.00	.00	304,472.76	4,472.76	.00	300,000.00
3871	Building Med. Examiner Ser 2019A	.00	.00	.00	.00	253,727.30	3,727.30	.00	250,000.00
3872	TexMex Parking Lot Series 2019A	.00	.00	.00	.00	507,454.60	137,454.60	.00	370,000.00
3873	Capital Outlay Series 2019A	.00	.00	.00	.00	304,472.76	42,425.76	121,174.00	140,873.00
3874	Interest Income Series 2019A	.00	.00	.00	.00	88,009.02	.00	.00	88,009.02
3875	Las Lomas Drainage Series 2019A	.00	.00	.00	.00	706,709.14	353,596.83	243,062.15	110,050.16
3900	Fairgrounds Project Series 2019A	.00	.00	.00	.00	2,029,818.40	29,818.40	.00	2,000,000.00
<b>Fund Type Capital Project Funds Totals</b>		<b>\$8,950,446.12</b>	<b>\$0.00</b>	<b>\$8,950,446.12</b>	<b>\$0.00</b>	<b>\$16,383,988.05</b>	<b>\$8,997,747.12</b>	<b>\$3,095,148.83</b>	<b>\$13,241,538.22</b>
<b>Fund Category Governmental Funds Totals</b>		<b>\$57,612,199.50</b>	<b>\$109,431.52</b>	<b>\$57,721,631.02</b>	<b>\$2,257.50</b>	<b>\$182,115,645.56</b>	<b>\$152,804,361.77</b>	<b>\$5,411,088.79</b>	<b>\$81,624,083.52</b>
<b>Fund Category Proprietary Funds</b>									
<b>Fund Type Internal Service Funds</b>									
6100	Employee's Health Benefit	(1,202,433.39)	.00	(1,202,433.39)	.00	14,700,559.82	11,813,312.23	.00	1,684,814.20
6200	Worker's Comp Reserve	4,027,509.64	.00	4,027,509.64	.00	1,231,999.90	501,280.65	1,425.34	4,756,803.55
6300	Employees Retiree OPEB	378,742.16	.00	378,742.16	.00	45,527.82	49,931.61	.00	374,338.37
<b>Fund Type Internal Service Funds Totals</b>		<b>\$3,203,818.41</b>	<b>\$0.00</b>	<b>\$3,203,818.41</b>	<b>\$0.00</b>	<b>\$15,978,087.54</b>	<b>\$12,364,524.49</b>	<b>\$1,425.34</b>	<b>\$6,815,956.12</b>
<b>Fund Category Proprietary Funds Totals</b>		<b>\$3,203,818.41</b>	<b>\$0.00</b>	<b>\$3,203,818.41</b>	<b>\$0.00</b>	<b>\$15,978,087.54</b>	<b>\$12,364,524.49</b>	<b>\$1,425.34</b>	<b>\$6,815,956.12</b>
<b>Grand Totals</b>		<b>\$60,816,017.91</b>	<b>\$109,431.52</b>	<b>\$60,925,449.43</b>	<b>\$2,257.50</b>	<b>\$198,093,733.10</b>	<b>\$165,168,886.26</b>	<b>\$5,412,514.13</b>	<b>\$88,440,039.64</b>





## Financial Forecasts



updated 9/23/2019		
Data Time Frame	9/18-8/19	9/18-8/19
Forecast Period	Plan Year 2019	Plan Year 2020
Total Medical Claims	\$ 8,524,808	
Total Dental Claims	\$ 403,628	
Total Rx Claims	\$ 2,830,470	
<b>Total Claims</b>	<b>\$ 11,758,906</b>	
<b>Projected Annualized Contributions with Rx Rebates</b>	<b>\$ 16,036,974</b>	<b>\$ 16,295,974</b>
Annualized Claims	\$ 11,758,906	\$ 11,253,547
Stop Loss Adjustments (actual current and/or projected future)	\$ (275,655)	\$ (539,965)
Trend Assumption (Medical and Rx and Dental)	7.0%	7.0%
Trend Factor	1.02	1.07
Margin Assumption	1.00	1.00
Trended Projected Adjusted Weighted Claims Expense	\$ 11,753,547	\$ 11,488,068
Administrative Expenses TPA	\$ 514,754	\$ 669,166
<b>Onsite Clinic Expenses</b>		
<b>Other Internal Expenses</b>		
Annual Consulting Fees	\$ 20,000	\$ 48,000
Stop Loss Expense	\$ 1,043,410	\$ 1,199,922
<b>Target (Minimum Recommended) Fund Balance</b>	<b>\$ 2,350,709.35</b>	<b>\$ 2,297,614</b>
<b>Total Projected Plan Costs without Fund Balance Target</b>	<b>\$ 13,331,711</b>	<b>\$ 13,405,155</b>
Starting Fund Balance (1/1)	\$ (347,980)	\$ 2,357,284
<b>Estimated Fund Balance (12/31) Actual (Current) and Projected</b>	<b>\$ 2,357,284</b>	<b>\$ 5,248,103</b>
Surplus / Deficit Fund Balance over target (Includes Fund repayment)	\$ 6,574	\$ 2,950,489
Increase to reach target with reserve funding	0.0%	-15.8%
Increase to hold starting reserve constant (\$0)	-16.9%	-17.7%

On a budget neutral basis, the plan has excess resources available in PY20 that can be utilized to make improvements to the benefit offerings and deduction costs. Projections assume current enrollment and plan elections. If enrollment increases, costs will increase proportionately.



## Current Health Plan Funding



BASE PLAN					
		CURRENT - JANUARY 1, 2019			
Active	Current Enrollment	COUNTY	EMPLOYEE	TOTAL	
Emp Only	690	\$ 809.17	\$ 79.82	\$ 888.99	
Emp & Spouse	47	\$ 809.17	\$ 464.08	\$ 1,273.25	
Emp & Child(ren)	200	\$ 809.17	\$ 392.44	\$ 1,201.61	
Emp , Spouse & Children	143	\$ 809.17	\$ 511.88	\$ 1,321.05	
Annual Total		\$ 10,486,843.20	\$ 2,742,892.80	\$ 13,229,736.00	
BUY UP PLAN					
		CURRENT - JANUARY 1, 2019			
Active	Current Enrollment	COUNTY	EMPLOYEE	TOTAL	
EO	102	\$ 809.17	\$ 235.50	\$ 1,044.67	
ES	4	\$ 809.17	\$ 1,059.88	\$ 1,869.05	
EC	7	\$ 809.17	\$ 942.52	\$ 1,751.69	
EF	4	\$ 809.17	\$ 1,343.50	\$ 2,152.67	
Annual Total		\$ 1,136,074.68	\$ 482,785.92	\$ 1,618,860.60	
ENTIRE PLAN		\$ 11,622,917.88	\$ 3,225,678.72	\$ 14,848,596.60	

The County made changes to deductions in 2017, however the math does not follow “conventional wisdom”. Under the base plan it costs a Single Employee \$384 to add children. But an Employee with Spouse coverage only adds an additional \$48 to add children.





# Sample Illustrative Health Plan Funding



BASE PLAN									
Active	Current Enrollment	CURRENT - JANUARY 1, 2019			RECOMMENDED - JANUARY 1, 2020			Employer Contribution	Monthly Deduction Change
		COUNTY	EMPLOYEE	TOTAL	COUNTY	EMPLOYEE	TOTAL		
Emp Only	690	\$ 809.17	\$ 79.82	\$ 888.99	\$ 570.40	\$ 49.60	\$ 620.00	92%	-\$30.22
Emp & Spouse	47	\$ 809.17	\$ 464.08	\$ 1,273.25	\$ 850.02	\$ 451.98	\$ 1,302.00	41%	-\$12.10
Emp & Child(ren)	200	\$ 809.17	\$ 392.44	\$ 1,201.61	\$ 927.52	\$ 188.48	\$ 1,116.00	72%	-\$203.96
Emp, Spouse & Children	143	\$ 809.17	\$ 511.88	\$ 1,321.05	\$ 1,918.90	\$ 499.10	\$ 2,418.00	75%	-\$12.78
Annual Total		\$ 10,486,843.20	\$ 2,742,892.80	\$ 13,229,736.00	\$ 10,721,203.68	\$ 1,974,412.32	\$ 12,695,616.00		
BUY UP PLAN									
Active	Current Enrollment	CURRENT - JANUARY 1, 2019			RECOMMENDED - JANUARY 1, 2020				Monthly Deduction Change
		COUNTY	EMPLOYEE	TOTAL	COUNTY	EMPLOYEE	TOTAL		
EO	102	\$ 809.17	\$ 235.50	\$ 1,044.67	\$ 570.40	\$ 235.60	\$ 806.00		\$0.10
ES	4	\$ 809.17	\$ 1,059.88	\$ 1,869.05	\$ 850.02	\$ 842.58	\$ 1,692.60		-\$217.30
EC	7	\$ 809.17	\$ 942.52	\$ 1,751.69	\$ 927.52	\$ 523.28	\$ 1,450.80		-\$419.24
EF	4	\$ 809.17	\$ 1,343.50	\$ 2,152.67	\$ 1,918.90	\$ 1,224.50	\$ 3,143.40		-\$119.00
Annual Total		\$ 1,136,074.68	\$ 482,785.92	\$ 1,618,860.60	\$ 908,989.44	\$ 431,549.76	\$ 1,340,539.20		
ENTIRE PLAN		\$ 11,622,917.88	\$ 3,225,678.72	\$ 14,848,596.60	\$ 11,630,193.12	\$ 2,405,962.08	\$ 14,036,155.20		
CHANGE OVER CURRENT					\$ 7,275.24	\$ (819,716.64)	\$ (812,441.40)		
Targeted Total Annual Premium							\$ 14,048,596.60		

**Sample** Illustration of rebalancing deductions.  
The number of permutations of changes is almost infinite.



# Sample Illustrative Health Benefit Offering



PLAN SUMMARY	BASE	NEW BASE	BUY UP	NEW BUY UP
Individual Deductible	\$1,500	<b>\$1,000</b>	\$1,250	<b>\$750</b>
Family Deductible	\$3,000	<b>\$2,000</b>	\$2,500	<b>\$1,875</b>
Benefit Percentage	60%	<b>80%</b>	80%	80%
Individual OOP Max (includes Ded and Cost Share)	\$6,000	<b>\$5,000</b>	\$6,000	<b>\$4,500</b>
Family OOP Max (includes Ded and Cost Share)	\$12,000	<b>\$12,500</b>	\$12,000	<b>\$11,250</b>
Primary Care Physician Co-Pay	\$40	\$40	\$25	<b>\$30</b>
Specialty Physician Care Co-Pay	\$45	<b>\$50</b>	\$35	<b>\$40</b>
Urgent Care Co-Pay	\$45	<b>\$50</b>	\$35	<b>\$40</b>
Emergency Room Co-Pay	\$500	\$500	\$500	\$500
Retail Rx Co-Pay				
G - 30 / G 31-90 / PB - 30 / PB 31 - 90 / PBS / NPBS	\$10 / \$20 / \$30 / \$60 / \$50 / \$100 / \$40 / \$60	\$10 / \$20 / \$30 / \$60 / \$50 / \$100 / \$40 / \$60	\$10 / \$20 / \$30 / \$60 / \$50 / \$100 / \$40 / \$60	<b>\$5 / \$15 / \$25 / \$55 / \$45 / \$90 / \$35 / \$60</b>
Monthly Deductions	Plan Year 2019	Plan Year 2020	Plan Year 2019	Plan Year 2020
Emp Only	\$79.82	\$49.60	\$235.50	\$235.60
Emp & Spouse	\$464.08	\$451.98	\$1,059.88	\$842.58
Emp & Child(ren)	\$392.44	\$188.48	\$942.52	\$523.28
Emp , Spouse & Children	\$511.88	\$499.10	\$1,343.50	\$1,224.50
<b>Change over Current Offering</b>				
Emp Only		<b>(\$30.22)</b>		\$0.10
Emp & Spouse		<b>(\$12.10)</b>		<b>(\$217.30)</b>
Emp & Child(ren)		<b>(\$203.96)</b>		<b>(\$419.24)</b>
Emp , Spouse & Children		<b>(\$12.78)</b>		<b>(\$119.00)</b>





## On Site Clinic Concept



Some large Employers offer access to on site clinics to supplement their benefit plans, support their wellness initiatives, and provide no cost access to their members.

The Cost of full time clinic access based upon 40 hours per week would likely approach at least \$600,000 per year in operational cost.

Most clinics are based upon a primary care access model.

Your HUB consulting team has 5 governmental entity clients that offer On Site Clinic access.

Webb County could consider offering access to an after hours part time clinic, Monday, Wednesday and Friday, staffed by a Physician additional support personnel from 5:00 to 8:00 p.m. at an estimated annual operation cost of \$400,000. The cost of the clinic should eventually be "cost neutral" to the overall health plan expenses as it re-directs utilization in the health plan to the clinic.



# Thank you.