



LAMAR COUNTY BOARD OF COMMISSIONERS

Special Called Meeting

Administration Building

November 12, 2024, 11:30 AM

Agenda

1. Call to Order
2. Insurance Renewal
 - i. Insurance Renewal
3. Public Comment
4. Round Table
5. Executive Session
 - i. Real Estate
 - ii. Litigation
 - iii. Personnel
6. Adjournment

Lamar County Board of Commissioners

Medical Renewal and Marketing Analysis

January 1, 2025

| | Allstate Current | Allstate Renewal | Allstate Alternate |
|--|---------------------|---------------------|-----------------------|
| Administrator | Allied Benefits | Allied Benefits | Allied Benefits |
| Network | RBP + PHCS wrap | RBP + PHCS wrap | Allstate Cigna OAP |
| PBM Vendor | Cigna | Cigna | Cigna |
| Stop Loss Carrier | Allstate | Allstate | Allstate |
| STOP LOSS CONTRACT | | | |
| Specific Deductible | \$100,000 | \$100,000 | \$100,000 |
| Lasers | None | None | None |
| Aggregating Specific | \$150,000 | None | None |
| Specific Contract Basis | 12/12 | 24/12 | 24/12 |
| Requires Claims Data Through | FIRM | FIRM | FIRM |
| FIXED COSTS | | | |
| Fixed Administrative Costs | | | |
| Medical Administration | | | |
| Medical Administration | \$27.48 | \$29.86 | \$20.43 |
| Network Access Fee | Included | Included | Included |
| PBM Coordination | Included | Included | Included |
| Stop Loss Coordination | Included | Included | Included |
| Service Fee | \$51.00 | \$51.00 | \$51.00 |
| Total Monthly | \$78.48 | \$80.86 | \$71.43 |
| Total Monthly Cost | \$9,653 | \$9,946 | \$8,786 |
| Total Annual Cost | \$115,836 | \$119,349 | \$105,431 |
| Stop Loss Premium | | | |
| Total Monthly Cost | \$15,765 | \$19,558 | \$25,980 |
| Total Annual Cost | \$189,179 | \$234,699 | \$311,761 |
| Percentage Change from Current | | 24.1% | 64.8% |
| Total Expected Costs | | | |
| Medical Administration | \$115,836 | \$119,349 | \$105,431 |
| Stop Loss Premium | \$189,179 | \$234,699 | \$311,761 |
| Expected Claims Liability | \$830,781 | \$790,162 | \$1,036,543 |
| Total Annual Costs with Expected Claims | \$1,135,797 | \$1,144,210 | \$1,453,734 |
| Percentage Change from Current | | 0.7% | 28.0% |
| Annual Change from Current | | \$8,413 | \$317,937 |
| Total Maximum Costs | | | |
| Medical Administration | \$115,836 | \$119,349 | \$105,431 |
| Stop Loss Premium | \$189,179 | \$234,699 | \$311,761 |
| Maximum Claims Liability | \$1,038,484 | \$987,695 | \$1,295,678 |
| Total Annual Costs with Maximum Claims | \$1,493,499 | \$1,341,743 | \$1,712,870 |
| Percentage Change from Current | | -10.2% | 14.7% |
| Annual Change from Current | | -\$151,756 | \$219,370 |

This comparison is intended to illustrate the carrier's proposed services and rates and should not be relied upon to fully determine benefits and rates. Refer to carrier's renewal/proposal for a complete representation of coverage terms and conditions.

PCORI Fees would be in addition to costs above.

See quotes for assumptions and exclusions. Final quotes from all carriers contingent upon updated claims data.