



Arthur J. Gallagher & Co.
BUSINESS WITHOUT BARRIERS™

Miami-Dade County

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Select Network Goals

- Promote lower cost facilities
- Promote use of most efficient settings
- Promote generic drug utilization
- Offer more affordable dependent premiums

Select Network

Plan Design	Current High HMO	Illustrative Select Network
Inpatient Hospital Copay	\$0	\$0
Emergency Room Copay	\$25	\$200
Urgent Care Copay	\$25	\$25
Outpatient Surgery Hospital Copay	\$0	\$200
Outpatient Surgery Freestanding Facility Copay	\$0	\$0
X-Ray Imaging - Hospital Copay	\$0	\$200
X-Ray Imaging - Freestanding Facility Copay	\$0	\$0
Physician Copays (Primary Care/Specialist)	\$15/\$30	\$15/\$30
Retail Pharmacy Copays (Generic/Preferred Brand/Non-Preferred Brand)	\$15/\$25/\$35	\$15/\$40/\$55
Mail Order Pharmacy Copays (Generic/Preferred Brand/Non-Preferred Brand)	\$30/\$50/\$70	\$30/\$80/\$110
Specialty Pharmacy Copay	\$20	\$100
Out of Pocket Maximum (Individual/Family)	\$1,500/\$3,000	\$2,500/\$5,000

In 2015, pharmacy copays will count towards the Out of Pocket Maximum

HMO/POS Plan Goals

- Promote use of Jackson Health System
- Promote use of most efficient settings
- Promote generic drug utilization
- Contribution structure that encourages Select Network enrollment

Benefit Summary

Plan Design	Current	Current POS		Illustrative	Illustrative POS	
	High HMO	In Network	Out of Network	High HMO	In Network	Out of Network
Deductible (Individual/Family)	\$0	\$0	\$200/\$500	\$500/\$1,000	\$500/\$1,000	\$500/\$1,000
Coinsurance	100%	100%	70%	100%	100%	70%
Inpatient Hospital Copay	\$0	\$0	Coinsurance	\$500 per Admit*	\$500 per Admit*	Coinsurance
Emergency Room Copay	\$25	\$25	\$25	\$200	\$200	\$200
Urgent Care Copay	\$25	\$25	Coinsurance	\$25	\$25	Coinsurance
Outpatient Hospital Copay	\$0	\$0	Coinsurance	\$200*	\$200*	Coinsurance
Freestanding Diagnostic Center Copay	\$0	\$0	Coinsurance	\$0	\$0	Coinsurance
Ambulatory Surgical Center Copay	\$0	\$0	Coinsurance	\$0	\$0	Coinsurance
Physician Copays (Primary Care/Specialist)	\$15/\$30	\$15/\$30	Coinsurance	\$20/\$40	\$20/\$40	Coinsurance
Retail Pharmacy Copays (Generic/Preferred Brand/Non-Preferred Brand)	\$15/\$25/\$35	\$15/\$25/\$35	\$15/\$25/\$35	\$15/\$40/\$55	\$15/\$40/\$55	\$15/\$40/\$55
Mail Order Pharmacy Copays (Generic/Preferred Brand/Non-Preferred Brand)	\$30/\$50/\$70	\$30/\$50/\$70	\$30/\$50/\$70	\$30/\$80/\$110	\$30/\$80/\$110	\$30/\$80/\$110
Specialty Pharmacy Copay	\$20	\$20	\$20	\$100	\$100	\$100
Out of Pocket Maximum (Individual/Family)	\$1,500/\$3,000	\$1,500/\$3,000	\$1,500/\$3,000	\$3,000/\$6,000	\$3,000/\$6,000	\$3,000/\$6,000

* Waived at Jackson Health System

Deductible applies to all services

In 2015, pharmacy copays will count towards the Out of Pocket Maximum

Employee Contribution Summary

Current Bi-Weekly Rates			
Tier	High HMO	POS	Select Network
Employee Only	\$0.00	\$14.90	\$0.00
Employee + Spouse	\$208.35	\$344.54	\$165.99
Employee + Child(ren)	\$180.17	\$285.86	\$140.93
Family	\$287.77	\$595.59	\$236.11

Illustrative Bi-Weekly Rates				
Tier	High HMO	POS	Select Network	Public Exchange
Employee Only	\$75.00	\$100.00	\$0.00	\$277.62
Employee + Spouse	\$230.00	\$376.00	\$166.00	\$555.23
Employee + Child(ren)	\$197.00	\$324.00	\$141.00	\$475.02
Family	\$325.00	\$596.00	\$236.00	\$752.64

*Current Select Network available for JHS only

Public Exchange rates are from healthcare.gov for a 50 year old non-smoker assuming 2 children. Smokers pay 20% surcharge. This rate is for a platinum plan offered by Florida Blue.

Other Assumed Savings

AvMed Pharmacy RFP:	\$2,500,000
Disease Management:	\$8,000,000

Assumed Disease Management savings are net of estimated fee

Assumptions

- Select Network enrollment: 25%
- Percent of HMO/POS Hospital services shifting to JHS: 10%
- Percent of “questionable” ER visits shifted to Urgent care: 60%
- Percent of Outpatient hospital surgery & diagnostic services shifted to freestanding facilities: 60%

Illustrative Cost Reduction

Cost Reduction Type	Description	Amount
Plan Design Changes	2015 Plan Design	\$43,300,000
Efficiencies	Assumed Shift to JHS	\$6,000,000
	Emergency Room Shift to Urgent Care	\$2,000,000
	OP Hospital Shift to Freestanding	\$1,900,000
	Formulary/Pharmacy RFP Savings	\$2,500,000
	Disease Management	\$8,000,000
	Subtotal Efficiency Savings	\$20,400,000
Contribution Changes	Increase in Employee Contributions	\$32,000,000
Total	Total	\$95,700,000

Additional Considerations

- Jackson Only Network
- High deductible health plan (Health Savings Account, e.g.)
- Private exchange
- Introduce wellness incentives (biometric testing e.g.) to reduce employee premium costs