



Dear Commissioner Painter,

Hopefully you have heard of Produce Perks and the wonderful benefits it brings to Clermont County (and Ohio). Produce Perks is Ohio's nutrition incentive program, working to improve the health of Ohio families, increase revenues of Ohio farmers, and strengthen Ohio communities. Produce Perks increases affordable access to fresh, healthy fruits and vegetables by providing a \$1-for-\$1 match for SNAP shoppers.

In 2018, Produce Perks generated over \$800,000 in healthy food purchases at over 100 locations statewide. We currently do not have any participating locations within Clermont county, though we are directly benefiting Clermont county farmers that sell their produce within Greater Cincinnati area farmers markets. The local economic impact of our work is real and immediate. Last year, Produce Perks generated \$270,000 in local economic activity within Hamilton county. These are dollars going directly back into our communities, supporting our local farmers and retailers - all while improving the health of our most vulnerable families. In Hamilton county alone, we served families from 72 zip codes within Greater Cincinnati at over 20 locations (farmers markets and independent grocery-retailers). Our dollars directly support the purchasing of healthy food for low-income families and have an immediate impact on our local economy. The USDA estimates that every \$1 in SNAP spending generates a \$1.80 in economic activity, and this impact is magnified when spent locally.

Food insecurity is recognized as one of the 21st century's biggest challenges. Type II diabetes and obesity are growing at rapid rates, and it has been estimated that these two health issues alone will consume one third of the Federal Budget by the year 2035. That clearly is not sustainable. With such a health crisis looming, choices need to be made to intervene. Produce Perks offers a common sense approach and works to curb this terrible trend.

Nutrition Incentive programming (Produce Perks) is an evidence-based model recognized at the federal level by the Centers for Disease Control & Prevention and the USDA. Nutrition incentive programming is supported at the federal level through the USDA's Food Insecurity Nutrition Incentive (FINI) program.

As the founder of Produce Perks Midwest, I am very passionate about this cause. This is not a Red Party, Blue Party or Green Party issue, it's a community issue. The USDA via the FINI program is willing to invest in our work and community at a \$1:\$1 match. What better endorsement can you ask for than from the Federal Government! The USDA will also match any dollars the County designates to Produce Perks provided the origin of the funds is not from the Federal Level.

Furthermore, Senator Joe Uecker has been an outspoken champion of our work within the Ohio legislature and strongly endorses the Produce Perks program. We would be delighted to work with Sen.

Produce Perks Midwest, Inc.  
3600 Park 42 Drive, Ste. 105A  
Cincinnati, Ohio 45241



---

Uecker and the Clermont County Commissioners to bring Produce Perks to the families and farmers of Clermont county.

Please let me know when you are free to review the wonderful benefits of Produce Perks. This is a common sense program with proven health matrix and results. I appreciate your leadership and look forward to discussing how we can work together to improve the livelihood of Clermont county families, farmers, and small-businesses.

Sincerely,

A handwritten signature in black ink that reads "Matt Stephens". The signature is written in a cursive, slightly slanted style.

Matt Stephens  
Founder  
Produce Perks Midwest

---

## Executive Summary

---

At Produce Perks Midwest, we believe good, healthy food changes everything. It connects us like few things. It reflects our cultures and traditions. It heals, strengthens and sustains.

For us, nothing is more important than our food system. We are committed to pioneering innovative solutions to address inequities within our local food systems. We innovate, execute and work diligently to identify catalytic opportunities that create on-the-ground impact in the daily lives of those we serve. *We are proud to be a symbol of food, health and equity.*

Food insecurity is recognized as one of the 21<sup>st</sup> century's greatest challenges and we are committed to working toward a future of health and equity. In under two years, we have successfully led the expansion of the Produce Perks program, Ohio's nutrition incentive program, to serve the 1.5 million Ohioans receiving SNAP benefits across Ohio. Since 2015, Produce Perks has generated over \$1.6 million in healthy food purchases by SNAP consumers. These dollars are going directly into local economies, supporting Ohio farmers and strengthening local food systems – all while helping families put healthy food on the table.

Organizationally, we are a lean team that thinks big while staying anchored in our core values, working at the intersection of community, health, and food. We have emerged as a statewide leader - convening national, state, and local partners toward collective impact. Central to our work is designing programs that are impactful and scalable. Our food system is complex and directly impacts the health of our social, economic and environmental systems. As such, we have worked to catalyze a diverse, multi-sector network of partners to create a statewide infrastructure that addresses immediate needs while building long-term, upstream solutions.

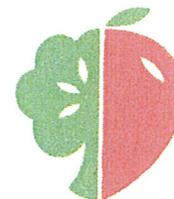
Through effective programming and innovative project development, we are advancing years of investment and the collective work of partners statewide. We are committed to creating an equitable, resilient food system that serves all. Our work is supported at the federal, state, and local levels – reaching countless Ohioans in thousands of communities across the state.

We are grateful to those who have believed in us and our vision. As an organization and individuals, we will remain impassioned leaders with the moral clarity and conceptual tools to improve the health and well-being of those we serve.

Sincerely,



Tevis Foreman  
Executive Director  
Produce Perks Midwest, Inc.



ProducePERKS



## Produce Perks Midwest Receives \$2.27 Million From USDA to Empower Low-Income Families Across Ohio to Buy Healthy Food

*Harvesting Health in the Heartland:  
This Investment Will Expand the Produce Perks Program, Helping Millions of Ohioans receiving SNAP Benefits Access Healthy Foods while Supporting Local Farmers*

FOR IMMEDIATE RELEASE: AUGUST 7, 2018  
(Cincinnati, OH)

In an announcement (Aug. 2, 2018) by the United States Department of Agriculture's (USDA) National Institute of Food and Agriculture (NIFA), Produce Perks Midwest has been awarded \$2,276,890 to expand the Produce Perks program, increasing affordable access to healthy, local produce for the 1.4 million Ohioans receiving SNAP. With the matching funds contributed by Produce Perks Midwest and partners, the funds represent a \$4.6 million commitment to food insecure families, Ohio farmers, and local economies.

Produce Perks is Ohio's nutrition incentive program, empowering SNAP recipients to purchase fresh, healthy fruits and vegetables from Ohio farmers markets and grocery-retailers across the state. The program provides a \$1-for-\$1 match for shoppers using SNAP/EBT to buy healthy produce. Produce Perks is operational at over 100 locations statewide and generated over \$300,000 in sales in 2017. Find a participating location [here](#). **Produce Perks increases affordable access to healthy foods, supports Ohio farmers, and strengthens local economies.**

**"We are grateful for the opportunity to help struggling families and farmers across Ohio,"** said Tevis Foreman, Executive Director of Produce Perks Midwest. **"Healthy, nutritious food is a basic necessity for us all – yet millions of people in communities throughout Ohio experience the hardship of not having access to affordable fruits and vegetables. We at Produce Perks Midwest are indebted to our local farmers, farmers markets, grocery-retailers, and countless partners working hard everyday to provide this basic need."**

Hunger and food hardship affects Ohioans in every community. **"Nationally, Ohio has the seventh highest number of households receiving SNAP benefits,"** said Darcy Freedman, PhD, Associate Professor at Case Western University School of Medicine. **"This grant provides an exceptional opportunity to link these families with a proven intervention in the form of monetary incentives to purchase fruits and vegetables. This reduces some of the financial constraints for purchasing fresh**

**and healthy foods while also creating a ripple effect stimulating economic opportunities for our local farmers and food retailers serving low-income residents.”**

The USDA announced 24 grants totaling \$21 million. The funding comes from the Food Insecurity Nutrition Incentive (FINI) program, authorized by the 2014 Farm Bill. **“We are encouraging low-income families to choose affordable and healthy food options to feed their families,”** said Acting NIFA Director Tom Shanower. **“At the same time, the program helps growers take advantage of direct marketing and other opportunities to bolster their sales thereby improving their bottom line.”**

U.S. Senator Sherrod Brown (D-OH), instrumental in securing FINI funding in the 2014 Farm Bill, said **“This investment will help Produce Perks Midwest expand their reach, so that they can continue helping Ohio families access fresh fruits and vegetables and support Ohio farmers.”**

Headquartered in Cincinnati, OH, Produce Perks Midwest is a nonprofit pioneering solutions to address inequities within our food system – working to support families, farmers, and strengthen local economies.

Produce Perks Midwest is joined by statewide partners committed to ensuring equitable and affordable access to healthy food for all Ohioans. This committed network of multi-sector partners includes the Countryside Conservancy, Farmers Market Association of Toledo, Ohio Department of Health, Ohio Department of Aging, Ohio Farmers Market Network, Ohio Grocers Association, Ohio State University Extension, Cuyahoga Co., Prevention Research Center for Healthy Neighborhoods – Case Western Reserve University, Summit Food Coalition, and Wholesome Wave.

#### **About FINI and NIFA**

FINI is a joint program between NIFA and USDA’s Food and Nutrition Service, which oversees SNAP and is responsible for evaluating the impact of the variety of incentive programs that are deployed by FINI grantees. The program brings together stakeholders from different parts of the national food system to improve the nutrition and health status of SNAP households.

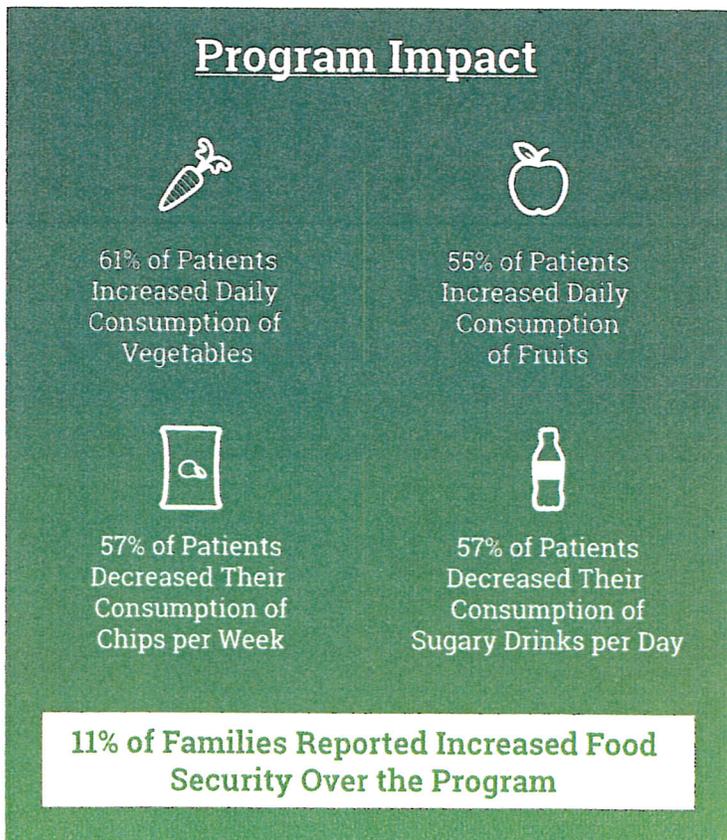
**Contact:** Tevis Foreman, Executive Director, Produce Perks Midwest, Inc.

513-769-7375 | [tevis@produceperks.org](mailto:tevis@produceperks.org) | [www.produceperks.org](http://www.produceperks.org)

# PRx Prescriptions for Fruits and Vegetables: Health Intervention for Families

Food is a critical part of a patient's healthcare, and proven to be impactful in the treatment and management of disease. Medicinal properties of food have been proven to be effective in preventing and reversing disease. The DASH diet for hypertension, carbohydrate quality and amount for managing diabetes, and Dr. Dean Ornish's plant-based program for the prevention and reversal of heart disease are just a few examples of how what we eat influences our health.

There are many reasons that families don't eat well, and PRx attempts to address a few of them. PRx provides the ability for families to eat the recommended daily servings of fruit and vegetables. Regular coaching by a families' health care provider helped encourage good eating habits, while the program offered support in a variety of ways to the motivated patient-family. It would not be a far stretch to say that when produce and support are available to families, many will choose to improve their diet. As a by-product of the increased plant consumption, children reported consuming less unhealthy snacks and beverages. Plants provide fiber that produces satiety without the caloric density of chips and sodas, resulting in some positive health metric changes that we were able to capture in this program.



Programming by



ProducePERKS

For more information visit [produceperks.org](http://produceperks.org)

Health Metric Results from 2018 PRx Prescription Program in 2 Cincinnati School-Based Health Centers. At the conclusion of the program:

- 78% remained the same or decreased their BMI percentile
- 47% reduced A1C
- 73% reduced triglycerides
- 50% increased HDL
- 57% decreased ALT\*
- 71% decreased AST\*

\*liver enzyme

## The PRx Process

1

Patients are recruited by a health care provider to participate in the PRx program.



2

Patients attend monthly visits to their provider to receive nutrition education and have health metrics collected. Pre and Post surveys are completed.

3

Patients are given monthly prescriptions for the family.



4

Patients and family members redeem prescriptions for fruits & vegetables at participating Produce Perks sites.



310 West Union Street, Ste 101  
Athens, Ohio 45701  
740.447.9201

March 14, 2019

Dear Ohio Legislators,

As a pharmacist and co-owner of two independent pharmacy locations in Nelsonville and Athens, Ohio I've had the pleasure to begin working with Produce Perks to further the availability of fresh local produce to SNAP recipients in our community. Our model is innovative in that we offer fresh seasonal produce in our retail pharmacy setting and also offer a free delivery service of produce with prescriptions. The pharmacy setting allows us to market healthy food options to those who often need to improve their nutrition the most. As we move forward into our third year of offering this service, we've seen a substantial increase in utilization and with the addition of Produce Perks \$1-for-\$1 match on fruit and vegetable purchases, we anticipate continued growth. Produce Perks increases affordable access to healthy foods and incentivizes SNAP recipients to make nutritious choices.

As a healthcare professional, I can attest to the benefits proper nutrition has in preventing chronic disease and improving disease outcomes. When deciding to first offer fresh local produce in our pharmacy, our goal was to help promote the overall health of the community and provide another access point for healthy food. Produce Perks has been a great partner in helping us further that goal and I would urge your support in helping them expand this program throughout the state. Not only does this program expand access to healthy foods, but it also supports Ohio farmers and retailers, and strengthens local economies. Perhaps most importantly, Produce Perks has already proven their model to be successful and generated over \$800,000 in healthy food purchases in 2018, a 166% increase in growth from 2017.

Thank you for your consideration on this matter and my hope is that you will recognize the return on investment and long-term positive effects that a program like Produce Perks can have on our local communities. I'm happy to support this program and would welcome any interested parties to contact me directly for more information on this program and the model we've implemented at Shrivers Pharmacy.

Best Regards,

Ben A. Holter, PharmD, RPH, MBA  
Partner/Pharmacist



Joseph Walkenhorst  
2149 Queen City Avenue  
Cincinnati, Ohio 45214  
Phone: (513) 817-6725 Email: [jawalkenhorst@gmail.com](mailto:jawalkenhorst@gmail.com)

11<sup>th</sup> March 2019

To whom it may concern:

My name is Joseph Walkenhorst, and upon invitation of Ms. Ana Bird, Statewide Program Coordinator of Produce Perks Midwest, I am honored to share with you my thoughts and feelings regarding the importance of the Produce Perks program and what it has meant over the years to me. Let me begin with a bit of my background. First and foremost, I am father to a beautiful eight year old girl, and as with any good parent, her well-being means the world to me. I also happen to be her custodial parent, and as such, I am responsible for her daily needs, including nutritional matters, which is a subject I do not take lightly. Research has shown all of us time and again that a well-balanced diet of clean, unprocessed foods leads to a longer life span, a lesser likelihood of illness, higher levels of alertness and mental capacity, and a higher overall sense of both physical and mental health. In short, we could say that eating well is the first step to becoming a successful and productive member of society, and this is the approach that I take when preparing meals for my daughter and myself.

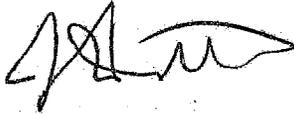
Beyond my role as a father, I am also a retail worker, a homeowner, and a student. I returned to school when my daughter was an infant, realizing that without a college degree, most employment opportunities would provide neither a proper living wage nor the benefits necessary to raise a child in any level of comfort, as all children should rightfully expect. As a result of my decision to return to school, I had to cut my working hours down to part time (approximately thirty per week), which in turn required that I apply for public food and medical benefits in order to help with the process of my own betterment. I am the only person in my entire family's history to receive such benefits, but my journey would not have been possible without them. Now, at thirty-nine years of age, I have earned an associate's degree in accounting, and am one class away from graduating with a bachelor's degree in marketing. Along the way, I also became a homeowner. All of this on account of becoming a first-time father.

I say all of this because I want to paint a portrait of the successes I have achieved in a short period of time. However, these successes materialize only with serious sacrifice in tow, and please believe that in my situation, every penny counts. I first learned of the Produce Perks program through my time as a WIC recipient, and first was able to utilize Produce Perks tokens at my local farmer's market. I cannot even begin to express my gratitude for this program. The tokens received on account of Produce Perks have often been the only way I have been able to afford fresh vegetables and fruits to go with the staple meats, eggs, dairy products and grains that I purchase with my SNAP benefits. While it may not seem like much, Produce Perks tokens allow parents and children alike to eat higher quality food where they

may not be able to otherwise, while also supporting our local economy via exercising the choice to obtain food from our good farmers, who we all too often forget are the true backbone of this great state. Both as a father with the highest concern for my child's health and well-being, as well as a proud born-and-raised Ohioan that continually strives to be the most productive citizen possible, I urge you all to fund the Produce Perks Program at the maximum levels possible. For each household that is able to utilize this program, the benefits are many, and the long-term ripple effects of each recipient's story may surprise you in the best of ways.

Thank you for your time and consideration.

Sincerely,

A handwritten signature in black ink, appearing to read 'J. Walkenhorst', with a stylized flourish at the end.

Joseph Walkenhorst  
Father  
Student  
Proud Cincinnati



Clermont County Renewal Update  
August 28, 2018  
Steve Ashe, CEBS  
Vice President, Account Management  
Alison Strom, SHRM-CP  
Account Manager

# Agenda

---



1. Medical Renewal and Plan Design Recommendations
2. 2020 Contribution Recommendations
3. Dental Renewal and Recommendations
4. Other Benefit Renewals
5. Next Steps

# Medical Renewal Recommendations

---



## UHC Administration:

- Continue with UHC's medical administration
- UHC's rate is increasing \$1.05 pepm per the agreement in the 3 year admin guarantee

## Plan Designs:

- Move to UHC's Primary Advantage PPO plan with a \$5500/\$11000 out of pocket maximum
- Remove Copay Card Accumulator due to recent legislation
- Continue with plan design changes implemented in previous years (i.e. Bundling Solution, Specialist Tiering, etc.)

## Contributions:

- Continue tobacco cessation and PCP discounts (\$10 credit)
- Continue HSA contributions

# Medical Renewal Breakdown



	2019 Annual	2020 Annual	% Change
Administration	\$694,852	\$707,880	1.9%
UHC Credits	(\$70,119)	(\$69,814)	
Sun Life Premium Credit	(\$162,000)	(\$130,061)	
Annual County Admin Fee + Reserves	\$960,000	\$460,000	
HSA Contribution	\$355,200	\$355,200	
Specific Stop Loss	\$714,437	\$1,071,687	50.0%
Aggregate Stop Loss	\$25,809	\$28,414	10.1%
Claims Projection	\$11,062,870	\$12,440,885	12.5%
Expected Rx Rebate	(\$564,880)	(\$776,000)	37.4%
<b>TOTAL</b>	<b>\$13,016,169</b>	<b>\$14,088,191</b>	<b>8.2%</b>

Highlighted rows are the more standard renewal items

# Illustrative Medical Renewal Breakdown



	2019 Annual	2020 Annual	% Change
Administration	\$694,852	\$707,880	1.9%
UHC Credits	(\$70,119)	(\$69,814)	
Sun Life Premium Credit	(\$162,000)	(\$130,061)	
Annual County Admin Fee + Reserves	\$960,000	\$460,000	
HSA Contribution	\$355,200	\$355,200	
Specific Stop Loss**	\$714,437	\$893,046	25%
Aggregate Stop Loss	\$25,809	\$28,414	10.1%
Claims Projection	\$11,062,870	\$12,440,885	12.5%
Expected Rx Rebate	(\$564,880)	(\$776,000)	37.4%
<b>TOTAL</b>	<b>\$13,016,169</b>	<b>\$13,909,551</b>	<b>6.9%</b>

\*\*Illustrative 25% Stop Loss Renewal  
 Highlighted rows are the more standard renewal items

# Medical Plan Design Recommendations



HR, HCAC and HORAN recommended the following Primary Advantage plan:

	Current PPO	Primary Advantage 1
Deductible	\$2,000/\$4,000	\$2,000/\$4,000
Co-insurance	80/20	80/20
Inpatient Facility	Ded 80/20	Ded 80/20
Outpatient Facility	Ded 80/20	Ded 80/20
Office Visit	\$20	\$0
Virtual Visits	\$20	\$0
Specialist	\$50 for Tier 1/ \$100 for all others	\$50 for Tier 1/ \$100 for all others
Urgent Care	\$60	\$25
Emergency Room	\$300	\$250, Ded 80/20
Out of pocket	\$4,000/\$8,000	\$5,500/\$11,000
Estimated savings off Renewal		4.7% (\$545k)
Revised Renewal Increase (with illustrative 25% Stop Loss Renewal)		2.7%

# Benchmarking PPO - Benefits



Other than deductibles/OOPM, benefits are in line with benchmarks:

## Benefit Plan Design

Survey Benchmarks	Client	SERB (Counties)
<b>Number of Health Plans Reported</b>	1	83
<b>CoPays</b>		
Primary Care Physician CoPay	\$0	\$22
Urgent Care CoPay	\$25	\$43
Emergency Room CoPay	\$250, ded.	\$151
Separate In-Hospital Admission CoPay		\$214
<b>In-Network Benefits</b>		
Deductible - Single	\$2,000	\$592
Deductible - Family	\$4,000	\$1,207
Plan Coinsurance	80%	80%
Out-of-Pocket Maximum - Single	\$5,500	\$2,571
Out-of-Pocket Maximum - Family	\$11,000	\$5,177

2019 State Employment Relations Board data

# Benchmarking HDHP - Benefits



Benefits are in line with benchmarks:

## Benefit Plan Design

Survey Benchmarks	Clermont County	SERB (Counties)
<b>Number of Health Plans Reported</b>	1	83
<b>In-Network Benefits</b>		
Deductible - Single	\$2,600	\$2,537
Deductible - Family	\$5,200	\$5,230
Plan Coinsurance	100%	100%
Out-of-Pocket Maximum - Single	\$3,000	\$4,273
Out-of-Pocket Maximum - Family	\$6,000	\$8,498

2017 UBA survey data. 2018 data not yet available

# Contributions – Scenario 1



Scenario #1: Same EE % Contributions as Today (shown monthly)

## PPO - with Tobacco Free Credit

Tier	Current						January 1, 2020 Renewal - PCP Participant, Tobacco Free Credit				January 1, 2020 Renewal - Non-PCP Participant, Tobacco Free Credit			
	Enrollment Par./Non-Par.	Current Total Rate	Par. EE Rate (\$)	Non-Par. EE Rate (\$)	Par. EE Rate (%)	Non-Par. EE Rate (%)	Renewal Total Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ	Renewal Total Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ
Single Employee + Spouse	181/97	\$629.54	\$78.06	\$88.06	12%	14%	\$646.36	\$80.15	12%	\$2.09	\$646.36	\$90.15	14%	\$2.09
Employee + Child(ren)	59/31	\$1,322.03	\$251.20	\$271.20	19%	21%	\$1,357.34	\$257.91	19%	\$6.71	\$1,357.34	\$277.91	20%	\$6.71
Employee + Family	81/44	\$1,101.73	\$209.36	\$219.36	19%	20%	\$1,131.15	\$214.95	19%	\$5.59	\$1,131.15	\$224.95	20%	\$5.59
Family	99/53	\$2,077.53	\$373.96	\$393.96	18%	19%	\$2,133.01	\$383.95	18%	\$9.99	\$2,133.01	\$403.95	19%	\$9.99

## PPO - with Tobacco Surcharge

Tier	Current						January 1, 2020 Renewal - PCP Participant, Tobacco Surcharge				January 1, 2020 Renewal - Non-PCP Participant, Tobacco Surcharge			
	Enrollment Par./Non-Par.	Current Total Rate	Par. EE Rate (\$)	Non-Par. EE Rate (\$)	Par. EE Rate (%)	Non-Par. EE Rate (%)	Renewal Total Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ	Renewal Total Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ
Single Employee + Spouse	-	\$629.54	\$88.06	\$98.06	14%	16%	\$646.36	\$90.15	14%	\$2.09	\$646.36	\$100.15	15%	\$2.09
Employee + Child(ren)	-	\$1,322.03	\$261.20	\$281.20	20%	21%	\$1,357.34	\$267.91	20%	\$6.71	\$1,357.34	\$287.91	21%	\$6.71
Employee + Family	-	\$1,101.73	\$219.36	\$229.36	20%	21%	\$1,131.15	\$224.95	20%	\$5.59	\$1,131.15	\$234.95	21%	\$5.59
Family	-	\$2,077.53	\$383.96	\$403.96	18%	19%	\$2,133.01	\$393.95	18%	\$9.99	\$2,133.01	\$413.95	19%	\$9.99

# Contributions – Scenario 1



Scenario #1: Same EE % Contributions as Today (shown monthly)

HDHP with HSA - with Tobacco Free Credit														
Current							January 1, 2020 Renewal - PCP Participant, Tobacco Free Credit				January 1, 2020 Renewal - Non-PCP Participant, Tobacco Free Credit			
Tier	Enrollment		Par. EE Rate (\$)	Non-Par. EE Rate (\$)	Par. EE Rate (%)	Non-Par. EE Rate (%)	Renewal				Renewal			
	Par./Non-Par.	Current Total Rate					Total Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ	Total Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ
Single Employee + Spouse	121/65	\$498.35	\$50.00	\$60.00	10%	12%	\$511.66	\$51.34	10%	\$1.34	\$511.66	\$61.34	12%	\$1.34
Employee + Spouse	38/21	\$1,046.52	\$177.92	\$197.92	17%	19%	\$1,074.47	\$182.67	17%	\$4.75	\$1,074.47	\$202.67	19%	\$4.75
Employee + Child(ren)	46/24	\$872.13	\$148.28	\$158.28	17%	18%	\$895.43	\$152.24	17%	\$3.96	\$895.43	\$162.24	18%	\$3.96
Family	48/26	\$1,644.57	\$263.14	\$283.14	16%	17%	\$1,688.50	\$270.17	16%	\$7.03	\$1,688.50	\$290.17	17%	\$7.03

HDHP with HSA - with Tobacco Surcharge														
Current							January 1, 2020 Renewal - PCP Participant, Tobacco Surcharge				January 1, 2020 Renewal - Non-PCP Participant, Tobacco Surcharge			
Tier	Enrollment		Par. EE Rate (\$)	Non-Par. EE Rate (\$)	Par. EE Rate (%)	Non-Par. EE Rate (%)	Renewal				Renewal			
	Par./Non-Par.	Current Total Rate					Total Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ	Total Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ
Single	-	\$498.35	\$60.00	\$70.00	12%	14%	\$511.66	\$61.34	12%	\$1.34	\$511.66	\$71.34	14%	\$1.34
Employee + Spouse	-	\$1,046.52	\$187.92	\$207.92	18%	20%	\$1,074.47	\$192.67	18%	\$4.75	\$1,074.47	\$212.67	20%	\$4.75
Employee + Child(ren)	-	\$872.13	\$158.28	\$168.28	18%	19%	\$895.43	\$162.24	18%	\$3.96	\$895.43	\$172.24	19%	\$3.96
Family	-	\$1,644.57	\$273.14	\$293.14	17%	18%	\$1,688.50	\$280.17	17%	\$7.03	\$1,688.50	\$300.17	18%	\$7.03

# Contributions – Scenario 1



Scenario #1: Same EE % Contributions as Today (per pay)

PPO		HDHP	
Tier	EE Rate \$ Change	Tier	EE Rate \$ Change
Single	\$1.05	Single	\$0.67
Employee + Spouse	\$3.36	Employee + Spouse	\$2.38
Employee + Child(ren)	\$2.80	Employee + Child(ren)	\$1.98
Family	\$4.99	Family	\$3.51

	Current	Renewal	\$ Change	% Change
Employee Cost	\$2,182,678	\$2,239,398	\$56,720	2.6%
Employer Cost	\$10,833,490	\$11,124,419	\$290,929	2.7%
Spousal Surcharge	\$156,000	\$156,000	\$0	0.0%
Tobacco Surcharge	\$29,302	\$29,302	\$0	0.0%
Total Employee Cost	\$2,367,980	\$2,424,700	\$56,720	2.4%
Total Employer Cost	\$10,648,189	\$10,939,117	\$290,929	2.7%

# Contributions – Scenario 2



Scenario #2: Same EE \$ Contributions as Today (shown monthly)

PPO - with Tobacco Free Credit															
Tier	Current						January 1, 2020 Renewal - PCP Participant, Tobacco Free Credit				January 1, 2020 Renewal - Non-PCP Participant, Tobacco Free Credit				
	Enrollment		Current Total Rate	Par. EE Rate (\$)	Non-Par. EE Rate (\$)	Par. EE Rate (%)	Non-Par. EE Rate (%)	Renewal				Renewal			
	Par./Non-Par.	Par. EE Rate (\$)						EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ	Total Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ	Total Rate
Single Employee + Spouse	181/97	\$629.54	\$78.06	\$88.06	12%	14%	\$646.36	\$78.06	12%	\$0.00	\$646.36	\$88.06	14%	\$0.00	
Employee + Spouse	59/31	\$1,322.03	\$251.20	\$271.20	19%	21%	\$1,357.34	\$251.20	19%	\$0.00	\$1,357.34	\$271.20	20%	\$0.00	
Employee + Child(ren)	81/44	\$1,101.73	\$209.36	\$219.36	19%	20%	\$1,131.15	\$209.36	19%	\$0.00	\$1,131.15	\$219.36	19%	\$0.00	
Family	99/53	\$2,077.53	\$373.96	\$393.96	18%	19%	\$2,133.01	\$373.96	18%	\$0.00	\$2,133.01	\$393.96	18%	\$0.00	

PPO - with Tobacco Surcharge															
Tier	Current						January 1, 2020 Renewal - PCP Participant, Tobacco Surcharge				January 1, 2020 Renewal - Non-PCP Participant, Tobacco Surcharge				
	Enrollment		Current Total Rate	Par. EE Rate (\$)	Non-Par. EE Rate (\$)	Par. EE Rate (%)	Non-Par. EE Rate (%)	Renewal				Renewal			
	Par./Non-Par.	Par. EE Rate (\$)						EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ	Total Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ	Total Rate
Single Employee + Spouse	-	\$629.54	\$88.06	\$98.06	14%	16%	\$646.36	\$88.06	14%	\$0.00	\$646.36	\$98.06	15%	\$0.00	
Employee + Spouse	-	\$1,322.03	\$261.20	\$281.20	20%	21%	\$1,357.34	\$261.20	19%	\$0.00	\$1,357.34	\$281.20	21%	\$0.00	
Employee + Child(ren)	-	\$1,101.73	\$219.36	\$229.36	20%	21%	\$1,131.15	\$219.36	19%	\$0.00	\$1,131.15	\$229.36	20%	\$0.00	
Family	-	\$2,077.53	\$383.96	\$403.96	18%	19%	\$2,133.01	\$383.96	18%	\$0.00	\$2,133.01	\$403.96	19%	\$0.00	

# Contributions – Scenario 2



Scenario #2: Same EE \$ Contributions as Today (shown monthly)

## HDHP with HSA - with Tobacco Free Credit

Tier	Current						January 1, 2020 Renewal - PCP Participant, Tobacco Free Credit				January 1, 2020 Renewal - Non-PCP Participant, Tobacco Free Credit			
	Enrollment		Par. EE Rate (\$)	Non-Par. EE Rate (\$)	Par. EE Rate (%)	Non-Par. EE Rate (%)	Renewal				Renewal			
	Par./Non-Par.	Total Rate					Total Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ	Total Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ
Single Employee + Spouse	121/65	\$498.35	\$50.00	\$60.00	10%	12%	\$511.66	\$50.00	10%	\$0.00	\$511.66	\$60.00	12%	\$0.00
Employee + Child(ren)	38/21	\$1,046.52	\$177.92	\$197.92	17%	19%	\$1,074.47	\$177.92	17%	\$0.00	\$1,074.47	\$197.92	18%	\$0.00
Family	46/24	\$872.13	\$148.28	\$158.28	17%	18%	\$895.43	\$148.28	17%	\$0.00	\$895.43	\$158.28	18%	\$0.00
	48/26	\$1,644.57	\$263.14	\$283.14	16%	17%	\$1,688.50	\$263.14	16%	\$0.00	\$1,688.50	\$283.14	17%	\$0.00

## HDHP with HSA - with Tobacco Surcharge

Tier	Current						January 1, 2020 Renewal - PCP Participant, Tobacco Surcharge				January 1, 2020 Renewal - Non-PCP Participant, Tobacco Surcharge			
	Enrollment		Par. EE Rate (\$)	Non-Par. EE Rate (\$)	Par. EE Rate (%)	Non-Par. EE Rate (%)	Renewal				Renewal			
	Par./Non-Par.	Total Rate					Total Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ	Total Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ
Single Employee + Spouse	-	\$498.35	\$60.00	\$70.00	12%	14%	\$511.66	\$60.00	12%	\$0.00	\$511.66	\$70.00	14%	\$0.00
Employee + Child(ren)	-	\$1,046.52	\$187.92	\$207.92	18%	20%	\$1,074.47	\$187.92	17%	\$0.00	\$1,074.47	\$207.92	19%	\$0.00
Family	-	\$872.13	\$158.28	\$168.28	18%	19%	\$895.43	\$158.28	18%	\$0.00	\$895.43	\$168.28	19%	\$0.00
	-	\$1,644.57	\$273.14	\$293.14	17%	18%	\$1,688.50	\$273.14	16%	\$0.00	\$1,688.50	\$293.14	17%	\$0.00

# Contributions – Scenario 2



Scenario #2: Same EE \$ Contributions as Today (per pay)

PPO		HDHP	
Tier	EE Rate \$ Change	Tier	EE Rate \$ Change
Single	\$0	Single	\$0
Employee + Spouse	\$0	Employee + Spouse	\$0
Employee + Child(ren)	\$0	Employee + Child(ren)	\$0
Family	\$0	Family	\$0

	Current	Renewal	\$ Change	% Change
Employee Cost	\$2,182,678	\$2,182,678	\$0	0.0%
Employer Cost	\$10,833,490	\$11,181,139	\$347,649	3.2%
Spousal Surcharge	\$156,000	\$156,000	\$0	0.0%
Tobacco Surcharge	\$29,302	\$29,302	\$0	0.0%
Total Employee Cost	\$2,367,980	\$2,367,980	\$0	0.0%
Total Employer Cost	\$10,648,189	\$10,995,837	\$347,649	3.3%

# Benchmarking PPO- Premiums



Employee cost share is well below benchmarks:

## Total Plan Cost

Survey Benchmarks	Clermont County	Industry Group
<b>Total Monthly Premiums</b>		
Single	\$646	\$696
EE+CH	\$1,131	\$1,231
EE+SP	\$1,357	\$1,317
Family	\$2,133	\$1,823

## Employee Cost Share

Survey Benchmarks	Clermont County	Industry Group
<b>Number of Health Plans Reported</b>	1	572
<b>Employee Share of Premiums</b>		
Monthly Employee Premium Share (\$)		
Single	\$88	\$122
EE+CH	\$219	\$319
EE+SP	\$271	\$372
Family	\$394	\$603

2018 UBA survey data

# Benchmarking HDHP - Premiums



Employee cost share is well below benchmarks:

## Total Plan Cost

Survey Benchmarks	Clermont County	UBA
<b>Total Monthly Premiums</b>		
Single	\$498	\$552
EE+CH	\$872	\$989
EE+SP	\$1,046	\$1,101
Family	\$1,644	\$1,552

## Employee Cost Share

Survey Benchmarks	Clermont County	UBA
<b>Number of Health Plans Reported</b>	1	572
<b>Employee Share of Premiums</b>		
Monthly Employee Premium Share (\$)		
Single	\$60	\$101
EE+CH	\$158	\$250
EE+SP	\$198	\$314
Family	\$283	\$443

2018 UBA survey data

# Dental Renewal



Dental Care Plus administration is under rate guarantee until 1/1/21; however, HORAN has received proposals back for 2020 renewal.

2019 Annual	2020 Annual	% Change	\$ Change
\$494,831	\$473,294	(4.4%)	(\$21,537)

HORAN requested fully insured and self-funded quotes with the following plan provisions from 6 carriers, including the incumbent (DCP)

- Match current preventive only plan
- Match current Traditional plan
- Traditional plan with increased annual maximum, orthodontia

Due to disruption and competitive data, HCAC/HR/HORAN eliminated 4 carriers with finalist being Superior Dental Care and Dental Care Plus.

# Dental Renewal

---



## Recommendation:

- Move forward with a dual option, matching Traditional plan and adding an enhanced Orthodontia option w/ increased annual maximum (\$1500)
  - Due to enhanced benefit with increased savings
- Continue with Dental Care Plus and monitor provider contracting/disruption
  - DCP significantly reduced rates to match Superior Dental Care
  - DCP will waive the \$4 per claim runoff fees if the County remains with DCP
  - No disruption in benefit
- Dependent coverage will extend until age 26
- Those in preventive plan (51 employees) will need to make a change (\$5 increase in premium per pay)
- Regardless of decision, total cost will go down for traditional plan

# Dental Renewal



Traditional Plan & Orthodontia Plan w/ \$1500 annual maximum:

Carrier	Total Plan % Increase	Annual \$\$ Change from Current	Rate Guarantee
DCP	-6.9%	-\$35,107.84	2 years, 3 year rate cap of 8%
Superior Dental	-6.9%	-\$35,107.84	2 years, 3 year rate cap of 8%

	Renewal Fully Insured				
	Traditional Plan			Orthodontia Plan	
	Dental Care Plus		Superior Dental	Dental Care Plus	Superior Dental
Monthly Rates	Current	Renewal	Rate	Rate	Rate
Employee Only	\$26.28	\$24.50	\$24.50	\$28.51	\$28.51
Employee + Spouse	\$72.44	\$67.19	\$67.19	\$78.23	\$78.23
Employee + Child(ren)	\$66.70	\$61.87	\$61.87	\$71.99	\$71.99
Family	\$80.88	\$75.02	\$75.02	\$87.37	\$87.37

# Dental Renewal



Disruption: total providers currently used by Clermont County = 304

Carrier	In-Network	Percentage
DCP*	304	100%
Superior Dental	215	71%

\*95% of the dentists in Cinci/NKY participate in the HMO, which totals 1,500 providers

## Additional Ancillary Lines of Coverage

---



Voya / Basic Life, Voluntary Life and Long Term Disability: Rate guarantee until 1/1/22

EyeMed / Vision: Rate guarantee through 1/1/23

***Chard Snyder / Flexible Spending Account (FSA): Renews 1/1/22***

TriHealth / EAP: Updated contract has been approved (Increased face to face visits for 2019 and recommend to continue for 2020)

-Auto Renewal for 5 years

P&A Group / COBRA: Rate hold

No changes to supplemental benefit plans: Accident, Critical Illness, Cancer, Universal Life, Short Term & Long Term Disability

## Next Steps

---



- Decision on Medical Contributions
- Decision on Stop Loss Carrier
- Decision on Dental Carrier
- Benefits Fair 10/8 (will include Mammogram van and flu shots)
- Open Enrollment tentatively set for 10/22 – 11/4
- OPI Department to create video presentation of Open Enrollment



HORAN<sup>®</sup> Health. Wealth. *Life.*

Questions?