

INDIAN RIVER COUNTY
MEMORANDUM

TO: Jason Brown
County Administrator

FROM: Suzanne Boyll
Human Resources Director

DATE: July 22, 2022

SUBJECT: Approval of Blue Medicare Advantage Renewal

BACKGROUND:

Under Florida Statute, retirees of the County are eligible to continue health insurance under the County’s self-insured Group Medical Insurance Program. Beginning in 2008, retirees who attain age 65 are provided the option to enroll in the BlueMedicare Advantage Plan. The Board of County Commissioners approved the current BlueMedicare Advanced Platinum PPO with Dental, Hearing, Vision benefits in 2021 at a monthly premium of \$257.42.

Staff has been provided the annual renewal for this plan with a 5% increase in premium as noted below:

Breakdown Info for GSS:

Advanced Platinum PPO with DHV-current plan.

Medical:	\$6.10
Rx:	\$250.18
D/V/H:	\$10.00
Fitness:	\$4.00

TOTAL: \$270.28 pmpm

Previous Rate: \$257.42

Percent Change: 5%

Lockton reviewed the plan and noted the following:

We reviewed the plan design and while nothing materially changed, we identified a few changes below.

- *Preventive Screenings now also includes the following screenings:*
 - *Health and wellness education programs*
 - *Immunizations*
 - *Medicare Diabetes Prevention Program*
 - *Obesity screening and therapy to promote sustained weight*
 - *No longer lists Hepatitis B screenings, but still includes Hepatitis C*
- *Vision Services increased allowance for lenses, frames or contacts - \$250 up from \$100*

- *Prescription Drug Medicare Catastrophic Coverage Stage represents CMS limits, which increase annually*
 - *Out of pocket from \$6,550 to \$7,050*
 - *Copays increased from \$3.70 to \$3.95 for generic, \$9.85 from \$9.20*
- *New Health Education tools with meQuilibrium digital coaching*

In order to provide retirees with the renewal information, the County Administrator has approved this plan offering under Resolution 2022-035 and the item is presented to the Board for ratification.

FINANCIAL IMPACT:

The financial impact of the renewal is \$12.86 per month per enrolled member. Currently, we have sixteen (16) members enrolled in the Medicare Advantage Plan. Some retirees may qualify for subsidized premiums and the subsidized retiree premiums are funded from the OPEB Trust fund account 701038-368010.

RECOMMENDATION:

Staff recommends and respectfully requests that the Board approve the renewal of the Blue Medicare Advanced Platinum PPO plan effective October 1, 2022 through September 30, 2023 and authorize the Chairman to execute the renewal agreement.

ATTACHMENTS:

- Indian River County Retiree BlueMedicare Advanced Platinum PPO effective October 1, 2022
- BlueMedicare Group Master Agreement