

1. BET HR Comm. Webinar Agenda

Documents:

[BET_HR_COMM_WEBINAR_AGENDA_07-15-20.PDF](#)

2. OneDigital Presentation

Documents:

[ONEDIGITAL_PRESENTATION_TOG_BET_HR_MEETING_7-15-20.PDF](#)



**TOWN OF GREENWICH
BOARD OF ESTIMATE & TAXATION**

**HUMAN RESOURCES COMMITTEE VIRTUAL MEETING
Wednesday, July 15, 2020 - 8:30 A.M.**

Join Zoom Webinar
<https://greenwichct.zoom.us/j/92674036386?pwd=cCtNNVQvSGkybIFZNXRTU2JiUHdiZz09>
Password: 0283220

Or iPhone one-tap : US: +16465189805,,92674036386#,,1#,0283220#

Or Telephone: Dial (for higher quality, dial a number based on your current location):
US: +1 646 518 9805
Webinar ID: 926 7403 6386
Password: 0283220

AGENDA

1. OneDigital Presentation
2. HR Reports:
 - Vacancy Report
 - Workers' Compensation Analysis
3. Old Business:
 - Human Resources COVID-19 Update
 - Town
 - Board of Education
4. New Business
 - Emmet P. Hibson, Jr. – Collective Bargaining Specialist
5. Approval of BET HR Committee Meeting Minutes of June 3, 2020
6. Adjournment

Next Meeting – Tuesday, September 15, 2020, at 8:30 A.M. either a virtual meeting or in the Cone Room, 2nd Floor, Town Hall.

The Town complies with all applicable federal and state laws regarding non-discrimination, equal opportunity, affirmative action, and providing reasonable accommodations for persons with disabilities. If you require an accommodation to participate, please contact the Commissioner of Human Services at 203-622-3800 or alan.barry@greenwichct.org as soon as possible in advance of the event.

Town of Greenwich

BET HR Committee Meeting

Tim Connors

July 15, 2020

AGENDA

1. COVID-19 Update
2. Plan Performance Update
3. State PP 2.0 vs. Town Analysis
4. FY2021 Projection
5. State Partnership Regional Adjustments
6. RFP Review & Considerations

COVID-19 UPDATE

- State Partnership Plan delayed Anthem implementation for existing groups until 10/1/2020.
- Due to reporting lag, we have not seen a reduction in utilization yet.
- Broadly, we have seen reduced paid claims, especially dental, for April, May and June due to reduced utilization and delay of elective procedures.
- Town will receive one month of dental premium credit on the July bill.

Plan Performance: Claims vs. Premium

Month/Year	Total Enrollment	Total Members	Medical Claims	Rx Claims	Total Claims	Total Claims PEPM	Total Premium	Premium PEPM	Loss Ratio
Jul-18	2,235	5,542	\$3,104,135	\$711,123	\$3,815,258	\$1,707.05	\$3,769,097	\$1,686.40	101.2%
Aug-18	2,266	5,626	\$3,422,545	\$797,892	\$4,220,437	\$1,862.51	\$3,769,097	\$1,663.33	112.0%
Sep-18	2,214	5,498	\$3,213,821	\$681,736	\$3,895,557	\$1,759.51	\$3,814,858	\$1,723.06	102.1%
Oct-18	2,218	5,502	\$3,373,341	\$841,825	\$4,215,166	\$1,900.44	\$3,710,237	\$1,672.78	113.6%
Nov-18	2,223	5,513	\$3,261,263	\$757,937	\$4,019,200	\$1,808.01	\$3,739,737	\$1,682.29	107.5%
Dec-18	2,216	5,506	\$3,646,353	\$881,447	\$4,527,800	\$2,043.23	\$3,782,484	\$1,706.90	119.7%
Jan-19	2,225	5,523	\$3,631,419	\$816,337	\$4,447,756	\$1,998.99	\$3,790,008	\$1,703.37	117.4%
Feb-19	2,234	5,523	\$3,607,277	\$765,224	\$4,372,501	\$1,957.25	\$3,744,470	\$1,676.13	116.8%
Mar-19	2,234	5,534	\$2,925,158	\$808,801	\$3,733,959	\$1,671.42	\$3,811,963	\$1,706.34	98.0%
Apr-19	2,235	5,524	\$3,836,784	\$876,842	\$4,713,626	\$2,109.00	\$3,723,125	\$1,665.83	126.6%
May-19	2,232	5,519	\$3,855,969	\$998,533	\$4,854,502	\$2,174.96	\$3,810,239	\$1,707.10	127.4%
Jun-19	2,223	5,512	\$3,168,466	\$867,625	\$4,036,091	\$1,815.61	\$3,769,288	\$1,695.59	107.1%
Jul-19	2,224	5,548	\$4,475,982	\$801,545	\$5,277,527	\$2,372.99	\$4,068,122	\$1,829.19	129.7%
Aug-19	2,246	5,609	\$4,573,416	\$638,756	\$5,212,172	\$2,320.65	\$4,098,040	\$1,824.59	127.2%
Sep-19	2,211	5,534	\$3,125,884	\$647,314	\$3,773,198	\$1,706.56	\$4,106,858	\$1,857.47	91.9%
Oct-19	2,206	5,526	\$3,338,629	\$672,118	\$4,010,747	\$1,818.11	\$4,009,896	\$1,817.72	100.0%
Nov-19	2,209	5,530	\$3,222,912	\$535,398	\$3,758,310	\$1,701.36	\$4,123,371	\$1,866.62	91.1%
Dec-19	2,210	5,539	\$3,478,891	\$609,902	\$4,088,793	\$1,850.13	\$4,109,766	\$1,859.62	99.5%
Jan-20	2,211	5,477	\$4,558,673	\$709,678	\$5,268,351	\$2,382.79	\$4,094,142	\$1,851.72	128.7%
Feb-20	2,208	5,485	\$4,663,988	\$679,148	\$5,343,136	\$2,419.90	\$4,075,151	\$1,845.63	131.1%
Mar-20	2,210	5,494	\$3,742,981	\$811,077	\$4,554,058	\$2,060.66	\$4,095,057	\$1,852.97	111.2%

Plan Year	Average Enrollment	Average Members	Medical Claims	Rx Claims	Total Claims	Total Claims PEPM	Total Premium	Premium PEPM	Loss Ratio
FY2018	2,175	5,224	\$35,578,697	\$8,246,528	\$43,825,225	\$1,679.13	\$40,511,218	\$1,552.15	108.2%
FY2019	2,230	5,527	\$41,046,531	\$9,805,322	\$50,851,853	\$1,900.29	\$45,234,603	\$1,690.38	112.4%
FY2020 (YTD)	2,215	5,527	\$35,181,356	\$6,104,936	\$41,286,292	\$2,071.05	\$36,780,403	\$1,845.02	112.3%
Rolling 12	2,219	5,525	\$46,042,575	\$8,847,936	\$54,890,511	\$2,061.38	\$48,083,055	\$1,805.73	114.2%

- Target Loss Ratio = 85%
- Loss Ratio >100% means the carrier (State) is paying out more in claims than it is collecting in premium
- Excludes Medicare Advantage Retirees

Plan Performance: High Cost Claimants

Norms

1% of claimants drives 27% of claims

2% of claimants drives 39% of claims

April 1, 2019 – March 31, 2020

Claims >\$150,000

- 43 members with \$13,259,897 in total claims
- This is 0.8% of total members driving 24.2% of total claims

Claims >\$75,000

- 111 members with \$20,421,832 in total claims
- This is 2.0% of membership driving 37.2% of total claims.

July 1, 2018 – June 30, 2019

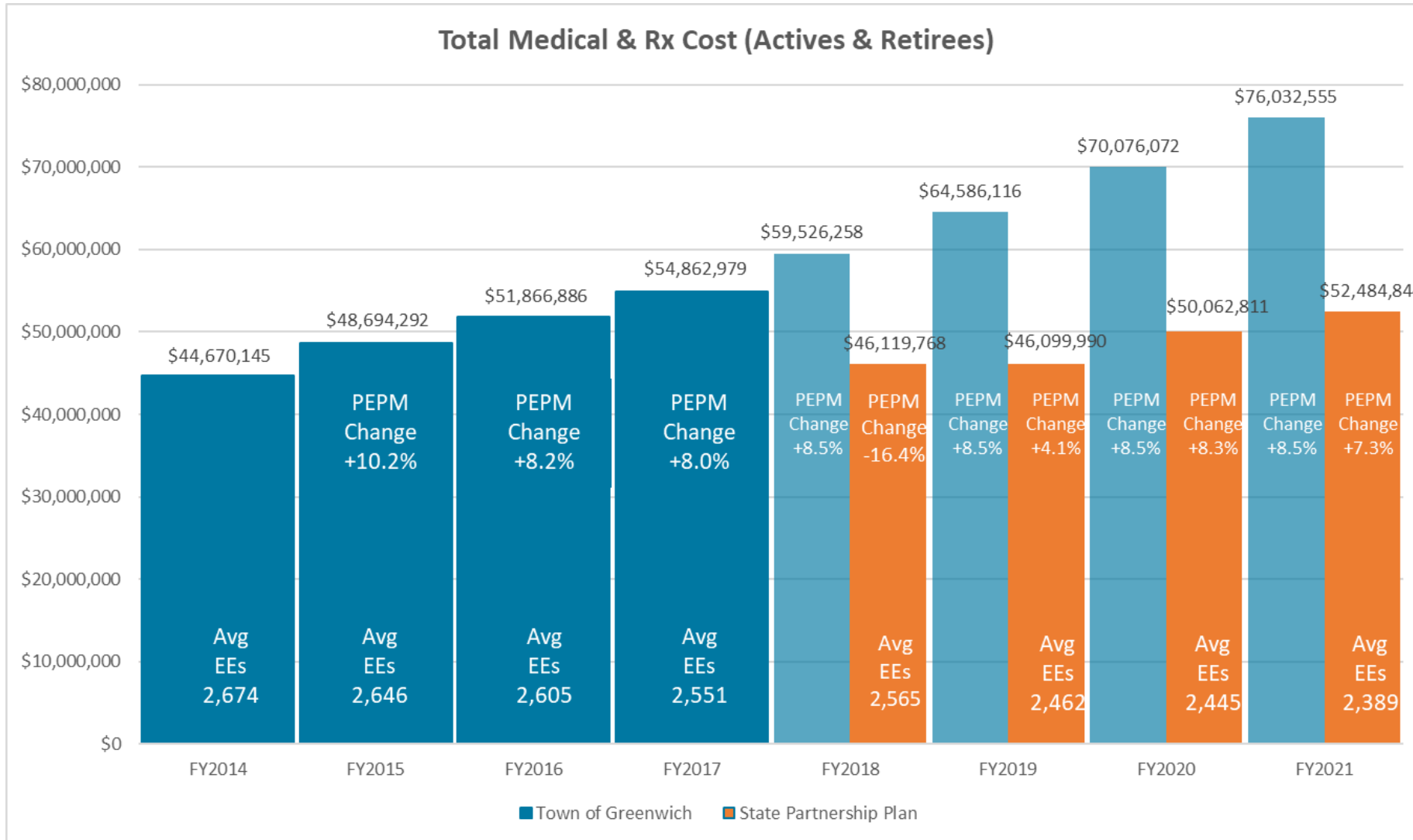
Claims >\$150,000

- 37 members with \$8,336,672 in total claims
- This is 0.9% of total members driving 16.4% of total claims

Claims >\$75,000

- 107 members with \$15,658,097 in total claims
- This is 1.9% of membership driving 30.8% of total claims.

State PP 2.0 vs. Town Plan Analysis



Observations

- Estimated costs of Town plan (light blue) based on 2,551 average employees
- FY2019 enrollment decrease driven by reduction in Medicare eligible retirees.

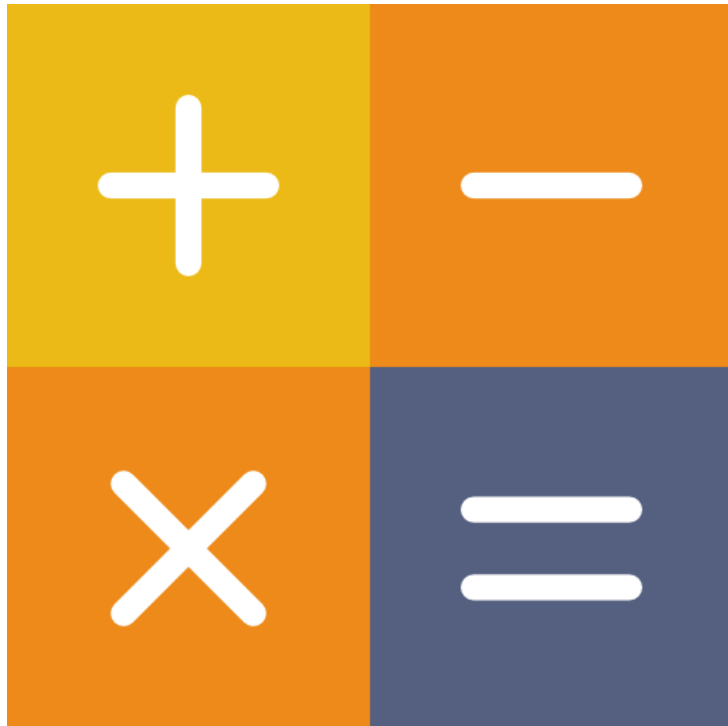
Conclusion

- The Town of Greenwich is realizing better benefits and a significantly lower cost through participation in the State Partnership plan.

Notes:

1. "EEs" = Enrolled employees, which includes retirees. "PEPM" = Per Employee Per Month
2. FY2017 Town of Greenwich costs include GOSA participation in the State Partnership Plan.
3. FY2018 State Partnership costs include Fire participation in Cigna, Caremark, Stirling and Silverscript plans.

State Partnership Regional Adjustments



Regional Adjustment Factors

The State Partnership Plan regional factors changed due to carrier change from Oxford to Anthem

- New factor based on Anthem book of business and the State's Anthem claim experience.
- Oxford = +4.0% (*No Longer Applicable*)
 - +2% on 7/1/20 and then +2% on 7/1/21
- Anthem = +7.0%
 - +3.5% on 10/1/20 and then +3.5% on 7/1/21
- The 10/1/20 renewal rates include an increase (3%), the regional adjustment (3.5%), and a full year of needed premium billed over 9 months.

FY2021 RFP Considerations

Initial Project Timeline

11/29/19 = RFP Released

01/10/20 = Quotes Due

01/24/20 = Best & Final Due

TBD = Finalist Meetings

05/01/20 = SPP 2.0 Renewal

06/01/20 = Final Decisions

07/01/20 = Renew SPP.20

9/1 or 10/1 = New carrier eff. date

The FY2021 RFP process was postponed for the following reasons:

- Timing concerns
- Implementation concerns since State changed carriers
- ADP platform conversion
- FY2021 financial analysis

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