



Brevard County Board of County Commissioners

2725 Judge Fran Jamieson
Way
Viera, FL 32940

Legislation Text

File #: 3078, Version: 1

Subject:

Group Medicare Advantage and Group Medicare Pharmacy EGWP

Fiscal Impact:

There is no financial impact to the County. Both Medicare Advantage Plan and Pharmacy EGWP are fully insured plans. Premiums are paid 100% by the Retiree.

Dept/Office:

Human Resources

Requested Action:

That the Board of County Commissioners approve the Employee Benefits Insurance Advisory Committee (EBIAC) recommendation of the following Group Medicare Products and allow the Human Resources Director to execute all documents necessary to bind this coverage effective 01/01/2022

- Medicare Advantage Plan: United Health Care and Humana to replace incumbents Health First and Florida Health Care Plan
- Group Pharmacy EGWP: Humana to replace incumbent Cigna

Effective date of contract(s) will be January 1, 2022 through December 31, 2022 with the option to extend the agreement(s) for additional four, (4), one (1) year terms upon mutual agreement of both parties.

Group Medicare Advantage Plans	Incumbent		Recommended Proposals	
Medicare Provider	Health First	Florida Health	United Health Care	Humana
Monthly Premium	\$0	\$0	\$134.10	\$0
	\$97		\$181.58	
	\$139		\$202.83	

Group Pharmacy EGWP Plan	Incumbent	Recommended Proposal
Pharmacy Benefit Manager	Cigna EGWP	Humana EGWP
Monthly Premium	\$287.23	\$173.23

Summary Explanation and Background:

The County issued RFP# P-2-21-15 to request proposals on both the Group Medicare Advantage and The

Employer Group Waiver Pharmacy (EGWP) Plans. Soon after that decision was made, Health First Health Plans advised the County that effective 01/01/2022 they would no longer be offering Group Medicare Plans. Currently there are 287 members on the Health First Advantage Plans in low, medium and high option Medicare Advantage plans and 36 members on the Florida Health Care Plans- Zero Premium Medicare Advantage Plan. After evaluating proposals from Cigna, Blue Cross Blue Shield of Florida, Humana, Florida Health Care Plans and United Health Care, the EBIAC voted unanimously to recommend the low, medium and high options presented by United Health Care as a replacement for the Health First Medicare Advantage Plans currently offered to eligible retirees.

All three United Health Care plan options allow the member to access care both in and out of network as long as the facility or physician is a willing Medicare provider. The United proposal also offered the lowest monthly premium options compared to the comparable proposals. In addition, the United Health Care pharmacy benefit included in the Medicare Advantage Plans provides coverage to retirees that reach the Medicare “donut hole”. This is a tiered deductible component of Medicare that requires Medicare recipients to pay \$4130/yr. out of pocket before Medicare resumes coverage. The United Health Plan options recommended will continue coverage in the donut hole and only requires a Copay from members providing significant savings over the \$4130 deductible requirement.

Members who are currently enrolled in any of the Health First Plans will have the option to stay with Health First Health Plans as an individual plan option outside of the County plans in addition to having the ability to enroll in any of the recommended County options available in 2022.

The EBIAC also recommends Humana PPO plan \$0 premium option. Humana is a PPO plan that provides a larger network of facilities and physicians than the incumbent zero premium provider with a very limited network in Brevard County. Coverage in this plan is not as extensive as coverage found in the United Health Care options, however this plan does ensure that an affordable health care option is available to all retirees. Members who are currently enrolled in the Florida Health Care \$0 premium plan will have the option to stay with Florida Health Care as an individual plan option outside of the County options in addition to having the ability to enroll in any of the recommended County options available in 2022.

Currently there are 212 retirees on the Cigna EGWP plan. Humana offered the same pharmacy benefit structure as the incumbent provider that currently meets Florida Statutory requirements to offer pharmacy benefits to retirees that are comparable to those offered to active employees, at a cost of \$173.23 per month per retiree. This is a \$114 per month reduction in premium from the current EGWP offered by the incumbent provider.

Clerk to the Board Instructions: