

Legislation Text

File #: 3132, Version: 1

Subject:

Group Health Insurance: Selection of UMR as Replacement for Health First Health Plans as Third-Party Administrator for options provided in the Self-Insured Group Health Plan eff. 01/01/2022

Fiscal Impact:

UMR has agreed to match Cigna's ASO fees of \$36.05 PMPM and include Teledoc Services in the ASO Fees. Using the current enrollment numbers below is the following Annual assumption:

Cigna Enrollment 2862 members	UMR (based on HF Enrollment 804 members)
ASO PMPM \$36.05	ASO PMPM \$36.05
Total Annual Cost \$1,238,101.20	Total Annual Cost \$347,810.40

Dept/Office:

Human Resources

Requested Action:

That the Board of County Commissioners approve the Employee Benefits Insurance Advisory Committee (EBIAC) recommendation of UMR (The Third-Party Administrator for United Health Plans) to replace Health First Health Plan effective 01/01/2022 and allow the Human Resources Director to execute all documents necessary to bind this coverage effective 01/01/2022

Summary Explanation and Background:

In response to Health First Health Plans decision to no longer offer Group Health Insurance TPA services as of 01/01/2022, the County issued RFP# P-2-21-20 on May 20, 2022, to request proposals to replace Health First Health Plans in an effort to continue offering two TPA service providers as part of its completive group health plan model. Currently there are 804 members on the Health First Health Plans EPO and PPO plan options that will be impacted by Health First's decision to withdraw from this market.

After evaluating TPA proposals from United Medical Resources (UMR), Trustmark, and an alternative option provided by Cigna, the EBIAC voted unanimously to recommend UMR with its access to the United Health Care Choice Plus network as the best TPA option available to service both the EPO and PPO plan options currently offered in the County's group health program. UMR, as United Healthcare's third-party administrator (TPA) solution, is the nation's largest TPA and has provided services to other clients with over 4,250 lives in Brevard County since 2008. UMR's access to the United Health Care Choice Plus network will provide members of the County's Self-Insured Group Health Plans coverage in a national provider network that currently has access to all Hospitals in Brevard County with little disruption in the network of physicians currently available to Health First Health Plan members.

With the selection of UMR, the Brevard County Self-Insured Group Health Plan will offer both Cigna and UMR as the two TPA options available to its members effective 01/01/2022. 100% of the UMR and Cigna Population will continue to have access to Pharmacy Coverage and Wellness Programs through Cigna.

Clerk to the Board Instructions: