
BOARD OF TRUSTEES SPECIAL MEETING

**Tuesday, August 15, 2023 at 12:00 PM
Hamburg Township Hall Board Room**

AGENDA

CALL TO ORDER

PLEDGE TO THE FLAG

ROLL CALL OF THE BOARD

CALL TO THE PUBLIC

CONSENT AGENDA

APPROVAL OF THE AGENDA

UNFINISHED BUSINESS

CURRENT BUSINESS

1. Burnham & Flower Insurance Presentation

CALL TO THE PUBLIC

BOARD COMMENTS

ADJOURNMENT

PROPOSAL

Hamburg Township




October 1, 2023

Burnham&Flower
INSURANCE GROUP

▲ ACRISURE® | AGENCY PARTNER

Financial Summary (Monthly Premiums)

Current vs. Renewal

| | | ENROLLMENT | EMPLOYER | \$ CHANGE | % CHANGE | TOTAL | \$ CHANGE | % CHANGE |
|---|--|------------|----------|-----------|----------|----------|----------------|--------------|
|  | Medical | | | | | | | |
| | Current (BlueCross BlueShield of Michigan) | 50 | \$71,988 | - | - | \$71,988 | - | - |
| | Renewal | 50 | \$80,928 | \$8,939 | 12.4% | \$80,928 | \$8,939 | 12.4% |
|  | Dental | | | | | | | |
| | Current (BlueCross BlueShield of Michigan) | 50 | \$3,823 | - | - | \$3,823 | - | - |
| | Renewal | 50 | \$4,120 | \$296 | 7.7% | \$4,120 | \$296 | 7.7% |
|  | Vision | | | | | | | |
| | Current (BlueCross BlueShield of Michigan) | 50 | \$563 | - | - | \$563 | - | - |
| | Renewal | 50 | \$543 | -\$20 | -3.5% | \$543 | -\$20 | -3.5% |
| Current Total Program Costs - All Plans | | | \$76,374 | - | - | \$76,374 | - | - |
| Renewal Total Program Costs - All Plans | | | \$85,590 | \$9,216 | 12.1% | \$85,590 | \$9,216 | 12.1% |

Medical Snapshot

Monthly Premiums

Current



TOTAL MONTHLY PREMIUM

\$71,988

TOTAL DIFFERENCE

-

Renewal



TOTAL MONTHLY PREMIUM

\$80,928

TOTAL DIFFERENCE

12.4%
(\$8,939)

MPEC

Other

TOTAL MONTHLY PREMIUM

\$72,379

TOTAL DIFFERENCE

0.5%
(\$391)

Medical includes a total HRA funding of \$5,313
(30% utilization applied)

Medical includes a total HRA funding of \$5,313
(30% utilization applied)

BCN



TOTAL MONTHLY PREMIUM

\$65,320

TOTAL DIFFERENCE

-9.3%
(-\$6,668)

UHC



TOTAL MONTHLY PREMIUM

\$67,127

TOTAL DIFFERENCE

-6.8%
(-\$4,861)

Priority Health



TOTAL MONTHLY PREMIUM

\$84,375

TOTAL DIFFERENCE

17.2%
(\$12,387)




Medical includes a total HRA funding of \$5,313
(30% utilization applied)

HRA rule: ER cannot fund more than 50% of the deductible.;
Medical includes a total HRA funding of \$2,656
(30% utilization applied)

Medical includes a total HRA funding of \$5,313
(30% utilization applied)

*Aetna declined to quote due to uncompetitive numbers

Medical Side-by-side

| ALTERNATIVE | Current / Renewal | | MPEC | | UHC | | Priority Health | |
|-------------------------|---|----------------------|---------------------|----------------------|---|----------------------|---|------------------------|
| |  | | Other | |  | |  | |
| MEDICAL PLANS | CB PPO \$2,500/100% | | PPO \$2,500/100% | | \$2,500/80% (BMFZ) | | POS HRA \$2,500/100% | |
| NETWORK | PPO | | PPO | | Choice Plus | | Priority POS A | |
| | IN | OUT | IN | OUT | IN | OUT | IN | OUT |
| HRA Funding EE/FAM | \$2,500 / \$5,000 | | \$2,500 / \$5,000 | | \$1,250 / \$2,500 | | \$2,500 / \$5,000 | |
| Deductible - Individual | \$2,500 | \$5,000 | \$2,500 | \$5,000 | \$2,500 | \$5,000 | \$2,500 | \$5,000 |
| Deductible - Family | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$5,000 | \$10,000 |
| OOPM - Individual | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$5,000 | \$10,000 |
| OOPM - Family | \$10,000 | \$20,000 | \$10,000 | \$20,000 | \$10,000 | \$20,000 | \$10,000 | \$20,000 |
| Co-insurance | 0% | 20% | 0% | 20% | 20% | 40% | 0% | 20% |
| PCP | \$40 | 20% after deductible | \$40 | 20% after deductible | \$20 | 40% after deductible | \$40 | 20% after deductible |
| Specialist | \$40 | 20% after deductible | \$40 | 20% after deductible | \$40 | 40% after deductible | \$55 | 20% after deductible |
| X-Ray | 0% after deductible | 20% after deductible | 0% after deductible | 20% after deductible | 20% after deductible | 40% after deductible | 0% after deductible | 20% after deductible |
| Lab | 0% after deductible | 20% after deductible | 0% after deductible | 20% after deductible | 20% after deductible | 40% after deductible | 0% after deductible | 20% after deductible |
| Inpatient Hospital | 0% after deductible | 20% after deductible | 0% after deductible | 20% after deductible | 20% after deductible | 40% after deductible | 0% after deductible | 20% after deductible |
| Outpatient Surgery | 0% after deductible | 20% after deductible | 0% after deductible | 20% after deductible | 20% after deductible | 40% after deductible | 0% after deductible | 20% after deductible |
| Emergency Room | \$250 | \$250 | \$250 | \$250 | \$250 | \$250 | \$250 after deductible | \$250 after deductible |
| Urgent Care | \$40 | 20% after deductible | \$40 | 20% after deductible | \$75 | 40% after deductible | \$40 | 20% after deductible |



Rx

| | | | | |
|-----------------------------------|------|------|-------|------|
| Rx Individual / Family Deductible | - | - | - | - |
| Member Copay Tier 1 | \$10 | \$10 | \$5 | \$10 |
| Member Copay Tier 2 | \$40 | \$40 | \$40 | \$40 |
| Member Copay Tier 3 | \$80 | \$80 | \$105 | \$80 |
| Member Copay Tier 4 | - | - | \$250 | - |
| Mail Order | 2.0x | 2.0x | 2.5x | 2.0x |

Enrollment

| | | | | | | | | |
|--------------------------|----------------|----------------|----------------|--|---------------|--|-----------------|--|
| EE / EO / EF | 15 / 9 / 26 | | 15 / 9 / 26 | | 15 / 9 / 26 | | 15 / 9 / 26 | |
| Total Enrollment | 50 | | 50 | | 50 | | 50 | |
| Monthly Rates | CURRENT | RENEWAL | MPEC | | UHC | | PRIORITY HEALTH | |
| Employee Only | \$581.81 | \$659.82 | \$667.24 | | \$562.57 | | \$689.90 | |
| One more | \$1,396.35 | \$1,583.56 | \$1,235.06 | | \$1,350.17 | | \$1,655.76 | |
| Family | \$1,745.44 | \$1,979.45 | \$1,767.02 | | \$1,687.71 | | \$2,069.70 | |
| Monthly HSA/HRA Funding | \$17,708 (30%) | \$17,708 (30%) | \$17,708 (30%) | | \$8,854 (30%) | | \$17,708 (30%) | |
| Monthly Total | \$71,988 | \$80,928 | \$72,379 | | \$67,127 | | \$84,375 | |
| Annual Total | \$863,859 | \$971,131 | \$868,550 | | \$805,521 | | \$1,012,501 | |
| Change from Current - \$ | | \$107,272 | \$4,691 | | -\$58,338 | | \$148,642 | |
| Change from Current - % | | +12.4% | +0.5% | | -6.8% | | +17.2% | |

Medical Side-by-side

| | Current / Renewal | | BCN | |
|-----------------------------------|---|----------------------|---|--|
| ALTERNATIVE |  | |  | |
| MEDICAL PLANS | CB PPO \$2,500/100% | | HMO HRA \$2,500/80% | |
| NETWORK | PPO | | Blue Care Network | |
| | IN | OUT | IN-NETWORK ONLY | |
| HRA Funding EE/FAM | \$2,500 / \$5,000 | | \$2,500 / \$5,000 | |
| Deductible - Individual | \$2,500 | \$5,000 | \$2,500 | |
| Deductible - Family | \$5,000 | \$10,000 | \$5,000 | |
| OOPM - Individual | \$5,000 | \$10,000 | \$8,150 | |
| OOPM - Family | \$10,000 | \$20,000 | \$16,300 | |
| Co-insurance | 0% | 20% | 20% | |
| PCP | \$40 | 20% after deductible | \$30 | |
| Specialist | \$40 | 20% after deductible | \$50 | |
| X-Ray | 0% after deductible | 20% after deductible | 20% after deductible | |
| Lab | 0% after deductible | 20% after deductible | 20% after deductible | |
| Inpatient Hospital | 0% after deductible | 20% after deductible | 20% after deductible | |
| Outpatient Surgery | 0% after deductible | 20% after deductible | 20% after deductible | |
| Emergency Room | \$250 | \$250 | \$250 after deductible | |
| Urgent Care | \$40 | 20% after deductible | \$60 | |
| Rx | | | | |
| Rx Individual / Family Deductible | - | | - | |
| Member Copay Tier 1 | \$10 | | \$10 / \$30 | |
| Member Copay Tier 2 | \$40 | | \$60 | |
| Member Copay Tier 3 | \$80 | | \$80 | |
| Member Copay Tier 4 | - | | 20% to \$200 / \$20% to \$300 | |
| Mail Order | 2.0x | | 3x minus \$10 | |
| Enrollment | | | | |
| EE / EO / EF | 15 / 9 / 26 | | 15 / 9 / 26 | |
| Total Enrollment | 50 | | 50 | |
| Monthly Rates | CURRENT | RENEWAL | BCN | |
| Employee Only | \$581.81 | \$659.82 | \$523.63 | |
| One more | \$1,396.35 | \$1,583.56 | \$1,256.71 | |
| Family | \$1,745.44 | \$1,979.45 | \$1,570.88 | |
| Monthly HSA/HRA Funding | \$17,708 (30%) | \$17,708 (30%) | \$17,708 (30%) | |
| Monthly Total | \$71,988 | \$80,928 | \$65,320 | |
| Annual Total | \$863,859 | \$971,131 | \$783,843 | |
| Change from Current - \$ | | \$107,272 | -\$80,016 | |
| Change from Current - % | | +12.4% | -9.3% | |

Dental Snapshot

Monthly Premiums

Current



TOTAL MONTHLY PREMIUM

\$3,823

TOTAL DIFFERENCE

-

Renewal



TOTAL MONTHLY PREMIUM

\$4,120

TOTAL DIFFERENCE

7.7%
(\$296)

Delta Dental



TOTAL MONTHLY PREMIUM

\$4,434

TOTAL DIFFERENCE

16.0%
(\$610)

Beam



TOTAL MONTHLY PREMIUM

\$3,719

TOTAL DIFFERENCE

-2.7%
(-\$104)

Unum



TOTAL MONTHLY PREMIUM





\$3,611

TOTAL DIFFERENCE

-5.5%
(-\$212)

*The Standard declined to quote due to uncompetitive numbers

Dental Side-by-side

| | Current / Renewal | | Delta Dental | | Beam | | Unum | |
|--------------------------|---|--------------|---|--------------|---|--------------|---|--------------|
| ALTERNATIVE |  | |  | |  | |  | |
| DENTAL PLANS | 100/75/50/50 | | 100/75/50/50 | | 100/75/50/50 | | 100/75/50/50 | |
| NETWORK | DPPO Network | | DPPO Network | | DPPO Network | | DPPO Network | |
| | IN | OUT | IN | OUT | IN | OUT | IN | OUT |
| Calendar Year Maximum | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 |
| Individual Deductible | \$0 | \$0 | \$0 | \$0 | \$50 | \$50 | \$0 | \$0 |
| Family Deductible | \$0 | \$0 | \$0 | \$0 | \$150 | \$150 | \$0 | \$0 |
| Waived for Preventive | - | - | - | - | Yes | Yes | - | - |
| Class I - Preventive | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Class II - Basic | 75% | 75% | 75% | 75% | 75% | 75% | 75% | 75% |
| Class III - Major | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |
| Class IV - Orthodontia | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |
| Orthodontia Lifetime Max | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 |
| Ortho Eligibility | Up to age 19 | Up to age 19 | Up to age 19 | Up to age 19 | Up to age 19 | Up to age 19 | Up to age 19 | Up to age 19 |
| Enrollment | | | | | | | | |
| EE / EO / EF | 15 / 9 / 26 | | 15 / 9 / 26 | | 15 / 9 / 26 | | 15 / 9 / 26 | |
| Total Enrollment | 50 | | 50 | | 50 | | 50 | |
| Monthly Rates | CURRENT | RENEWAL | DELTA DENTAL | | BEAM | | UNUM | |
| Employee Only | \$30.83 | \$33.22 | \$36.37 | | \$26.94 | | \$29.12 | |
| One more | \$61.67 | \$66.45 | \$68.46 | | \$55.25 | | \$58.25 | |
| Family | \$107.92 | \$116.28 | \$125.85 | | \$108.39 | | \$101.94 | |
| Monthly Total | \$3,823 | \$4,120 | \$4,434 | | \$3,719 | | \$3,611 | |
| Annual Total | \$45,881 | \$49,436 | \$53,205 | | \$44,634 | | \$43,338 | |
| Change from Current - \$ | | \$3,555 | \$7,325 | | -\$1,247 | | -\$2,543 | |
| Change from Current - % | | +7.7% | +16.0% | | -2.7% | | -5.5% | |
| Rate Guarantee | | 1 year | 1 year | | 1 year | | 1 year | |

Vision Snapshot

Monthly Premiums

Current



TOTAL MONTHLY PREMIUM

\$563

TOTAL DIFFERENCE

-

Renewal



TOTAL MONTHLY PREMIUM

\$543

TOTAL DIFFERENCE

-3.5%
(-\$20)

DeltaVision

Other

TOTAL MONTHLY PREMIUM

\$690

TOTAL DIFFERENCE

22.7%
(\$128)

Beam



TOTAL MONTHLY PREMIUM

\$523

TOTAL DIFFERENCE

-7.1%
(-\$40)

Unum



TOTAL MONTHLY PREMIUM

\$548

TOTAL DIFFERENCE

-2.5%
(-\$14)

VSP



TOTAL MONTHLY PREMIUM

\$733

TOTAL DIFFERENCE

30.3%
(\$170)

*The Standard declined to quote due to uncompetitive numbers



Vision Side-by-side

| ALTERNATIVE | Current / Renewal | DeltaVision | Beam | Unum |
|--------------------|--------------------|--------------------|--------------------|--------------------|
| VISION PLANS | 24/24/24 | 12/12/24 | 12/12/24 | 12/12/24 |
| NETWORK | VPPO Network | VPPO Network | VPPO Network | VPPO Network |
| | IN-NETWORK ONLY | IN-NETWORK ONLY | IN-NETWORK ONLY | IN-NETWORK ONLY |
| Exams Frequency | 1x every 24 months | 1x every 12 months | 1x every 12 months | 1x every 12 months |
| Lenses Frequency | 1x every 24 months | 1x every 12 months | 1x every 12 months | 1x every 12 months |
| Frames Frequency | 1x every 24 months | 1x every 24 months | 1x every 24 months | 1x every 24 months |
| Contacts Frequency | 1x every 24 months | 1x every 12 months | 1x every 12 months | 1x every 12 months |
| Exam Copay | \$5 | \$10 | \$10 | \$10 |
| Materials Copay | \$10 | \$25 | \$25 | \$10 |
| Contacts Allowance | \$130 | \$130 | \$130 | \$130 |
| Frame Allowance | \$130 | \$130 | \$130 | \$130 |

Enrollment

| | | | | | | |
|--------------------------|-------------|---------|-------------|---------|-------------|--|
| EE / EO / EF | 15 / 9 / 26 | | 15 / 9 / 26 | | 15 / 9 / 26 | |
| Total Enrollment | 50 | | 50 | | 50 | |
| Monthly Rates | CURRENT | RENEWAL | DELTAVISION | BEAM | UNUM | |
| Employee Only | \$4.78 | \$4.55 | \$5.60 | \$4.93 | \$4.60 | |
| One more | \$9.56 | \$9.10 | \$11.99 | \$9.84 | \$9.19 | |
| Family | \$15.57 | \$15.11 | \$19.16 | \$13.86 | \$15.26 | |
| Monthly Total | \$563 | \$543 | \$690 | \$523 | \$548 | |
| Annual Total | \$6,751 | \$6,516 | \$8,281 | \$6,274 | \$6,582 | |
| Change from Current - \$ | | -\$235 | \$1,530 | -\$476 | -\$169 | |
| Change from Current - % | | -3.5% | +22.7% | -7.1% | -2.5% | |
| Rate Guarantee | | 1 year | 1 year | 2 years | 2 years | |

Vision Side-by-side

| | Renewal | VSP | | |
|--------------------|---|---|--|--|
| ALTERNATIVE |  |  | | |
| VISION PLANS | 24/24/24 | 12/12/24 | | |
| NETWORK | VPPO Network | VPPO Network | | |
| | IN-NETWORK ONLY | IN-NETWORK ONLY | | |
| Exams Frequency | 1x every 24 months | 1x every 12 months | | |
| Lenses Frequency | 1x every 24 months | 1x every 12 months | | |
| Frames Frequency | 1x every 24 months | 1x every 24 months | | |
| Contacts Frequency | 1x every 24 months | 1x every 12 months | | |
| Exam Copay | \$5 | \$10 | | |
| Materials Copay | \$10 | \$10 | | |
| Contacts Allowance | \$130 | \$130 | | |
| Frame Allowance | \$130 | \$130 | | |

Enrollment

| | | | | | |
|--------------------------|-------------|---------|-------------|--|--|
| EE / EO / EF | 15 / 9 / 26 | | 15 / 9 / 26 | | |
| Total Enrollment | 50 | | 50 | | |
| Monthly Rates | CURRENT | RENEWAL | VSP | | |
| Employee Only | \$4.78 | \$4.55 | \$7.15 | | |
| One more | \$9.56 | \$9.10 | \$12.29 | | |
| Family | \$15.57 | \$15.11 | \$19.81 | | |
| Monthly Total | \$563 | \$543 | \$733 | | |
| Annual Total | \$6,751 | \$6,516 | \$8,795 | | |
| Change from Current - \$ | | -\$235 | \$2,044 | | |
| Change from Current - % | | -3.5% | +30.3% | | |
| Rate Guarantee | | 1 year | 4 years | | |

Disclaimers

The information contained herein is intended to serve only as a brief outline of the various insurance coverages. To avoid misunderstanding or misinterpretation as to the full scope of protection afforded, reference must be made to the respective policies for complete coverage details.

We offer guidance in the selection of the product and policy that most appropriately meets your needs and will receive compensation for placing this coverage with any of the carriers presented. Compensation may include payments, commission, fees, awards, overrides, bonuses, contingent commissions, loans, gifts, prizes, stock options or any other form of valuable consideration. The carrier's compensation programs change periodically and will not be a determining factor as to where your business is placed. The main factors influencing where your coverage is placed is the financial rating and stability of the carrier, plan design, and service.



CareFactor Group

Cofinity Group Health

Managed Care Accessibility Analysis

August 1, 2023

Report Contents

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 Access Analysis: Standard Parameters

Access Detail By Zip Code 4
 Access Analysis: Standard Parameters

Detail of Overall Accessibility

August 1, 2023

Access Analysis

Standard Parameters

Employee Group

All Employee Group

Provider Group

Primary Care Physicians

Specialists

OB/GYN

Pediatrics

Hospitals

¹ Provider counts represent:

#: Provider access points

P: Unique providers

L: Unique provider locations

| Employees With and Without Access | | | | | | | | | | | | |
|-----------------------------------|----|-----------------------|---------------|-------------|-------|----------------|-----|---------------------|--------|--------|------------------|-----|
| Employee | | Provider | | With Access | | Without Access | | Counts ¹ | | | Average Distance | |
| Group | # | Group | Standard | # | % | # | % | # | P | L | 1 | 2 |
| All Employee Group | 50 | Primary Care Physi... | 2 in 10 miles | 50 | 100.0 | 0 | 0.0 | 73,121 | 17,834 | 7,145 | 2.2 | 2.3 |
| | | Specialists | 2 in 15 miles | 50 | 100.0 | 0 | 0.0 | 350,152 | 78,279 | 17,363 | 1.7 | 1.7 |
| | | OB/GYN | 2 in 15 miles | 48 | 96.0 | 2 | 4.0 | 11,849 | 2,828 | 1,727 | 5.8 | 5.8 |
| | | Pediatrics | 2 in 15 miles | 49 | 98.0 | 1 | 2.0 | 23,640 | 5,338 | 2,527 | 4.6 | 4.8 |
| | | Hospitals | 1 in 20 miles | 49 | 98.0 | 1 | 2.0 | 367 | 308 | 320 | 6.9 | 8.7 |

| Key Geographic Areas | | | | | | | | | | |
|----------------------|----------|-------------------------|---------------|-------------|-------|----------------|-----|------------------|------|--|
| City | Employee | Provider | | With Access | | Without Access | | Average Distance | | |
| | # | Group | Standard | # | % | # | % | 1 | 2 | |
| Howell, MI | 13 | Primary Care Physicians | 2 in 10 miles | 13 | 100.0 | 0 | 0.0 | 2.1 | 2.5 | |
| | | Specialists | 2 in 15 miles | 13 | 100.0 | 0 | 0.0 | 1.7 | 1.8 | |
| | | OB/GYN | 2 in 15 miles | 13 | 100.0 | 0 | 0.0 | 3.4 | 3.4 | |
| | | Pediatrics | 2 in 15 miles | 13 | 100.0 | 0 | 0.0 | 3.1 | 3.2 | |
| | | Hospitals | 1 in 20 miles | 13 | 100.0 | 0 | 0.0 | 3.5 | 3.7 | |
| Pinckney, MI | 11 | Primary Care Physicians | 2 in 10 miles | 11 | 100.0 | 0 | 0.0 | 2.5 | 2.5 | |
| | | Specialists | 2 in 15 miles | 11 | 100.0 | 0 | 0.0 | 1.9 | 1.9 | |
| | | OB/GYN | 2 in 15 miles | 11 | 100.0 | 0 | 0.0 | 8.9 | 8.9 | |
| | | Pediatrics | 2 in 15 miles | 11 | 100.0 | 0 | 0.0 | 6.6 | 6.7 | |
| | | Hospitals | 1 in 20 miles | 11 | 100.0 | 0 | 0.0 | 9.8 | 11.6 | |
| Brighton, MI | 5 | Primary Care Physicians | 2 in 10 miles | 5 | 100.0 | 0 | 0.0 | 1.8 | 1.8 | |
| | | Specialists | 2 in 15 miles | 5 | 100.0 | 0 | 0.0 | 0.9 | 1.1 | |
| | | OB/GYN | 2 in 15 miles | 5 | 100.0 | 0 | 0.0 | 2.0 | 2.0 | |
| | | Pediatrics | 2 in 15 miles | 5 | 100.0 | 0 | 0.0 | 1.8 | 1.9 | |
| | | Hospitals | 1 in 20 miles | 5 | 100.0 | 0 | 0.0 | 5.8 | 8.4 | |
| Fowlerville, MI | 4 | Primary Care Physicians | 2 in 10 miles | 4 | 100.0 | 0 | 0.0 | 0.8 | 0.9 | |
| | | Specialists | 2 in 15 miles | 4 | 100.0 | 0 | 0.0 | 1.2 | 1.3 | |
| | | OB/GYN | 2 in 15 miles | 4 | 100.0 | 0 | 0.0 | 9.5 | 9.5 | |
| | | Pediatrics | 2 in 15 miles | 4 | 100.0 | 0 | 0.0 | 10.3 | 10.3 | |
| | | Hospitals | 1 in 20 miles | 4 | 100.0 | 0 | 0.0 | 10.1 | 10.4 | |
| Whitmore Lake, MI | 4 | Primary Care Physicians | 2 in 10 miles | 4 | 100.0 | 0 | 0.0 | 3.3 | 3.3 | |
| | | Specialists | 2 in 15 miles | 4 | 100.0 | 0 | 0.0 | 1.6 | 1.7 | |
| | | OB/GYN | 2 in 15 miles | 4 | 100.0 | 0 | 0.0 | 6.2 | 6.2 | |
| | | Pediatrics | 2 in 15 miles | 4 | 100.0 | 0 | 0.0 | 3.6 | 3.6 | |
| | | Hospitals | 1 in 20 miles | 4 | 100.0 | 0 | 0.0 | 3.0 | 10.2 | |
| Hamburg, MI | 2 | Primary Care Physicians | 2 in 10 miles | 2 | 100.0 | 0 | 0.0 | 0.4 | 0.4 | |
| | | Specialists | 2 in 15 miles | 2 | 100.0 | 0 | 0.0 | 0.4 | 0.4 | |
| | | OB/GYN | 2 in 15 miles | 2 | 100.0 | 0 | 0.0 | 5.5 | 5.5 | |
| | | Pediatrics | 2 in 15 miles | 2 | 100.0 | 0 | 0.0 | 0.4 | 0.4 | |
| | | Hospitals | 1 in 20 miles | 2 | 100.0 | 0 | 0.0 | 4.8 | 9.9 | |
| South Lyon, MI | 2 | Primary Care Physicians | 2 in 10 miles | 2 | 100.0 | 0 | 0.0 | 1.1 | 1.1 | |

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Access Detail By Zip Code

August 1, 2023

Access Analysis

Standard Parameters

Employee / Provider Groups

All Employee Group

Primary Care Physicians

Specialists

OB/GYN

Pediatrics

Hospitals

| Employees With and Without Access | | | | | | | | | | | |
|-----------------------------------|---------------|----------|----------|------------------------|---------------|-------------|-------|----------------|-----|------------------|------|
| State Name | City | Zip Code | Employee | Provider | | With Access | | Without Access | | Average Distance | |
| | | | # | Group | Standard | # | % | # | % | 1 | 2 |
| Michigan | Ann Arbor | 48105 | 1 | Primary Care Physic... | 2 in 10 miles | 1 | 100.0 | 0 | 0.0 | 0.5 | 0.5 |
| | | | | Specialists | 2 in 15 miles | 1 | 100.0 | 0 | 0.0 | 0.2 | 0.2 |
| | | | | OB/GYN | 2 in 15 miles | 1 | 100.0 | 0 | 0.0 | 0.5 | 0.5 |
| | | | | Pediatrics | 2 in 15 miles | 1 | 100.0 | 0 | 0.0 | 0.4 | 0.4 |
| | | | | Hospitals | 1 in 20 miles | 1 | 100.0 | 0 | 0.0 | 2.9 | 2.9 |
| | Brighton | 48114 | 1 | Primary Care Physic... | 2 in 10 miles | 1 | 100.0 | 0 | 0.0 | 1.6 | 1.6 |
| | | | | Specialists | 2 in 15 miles | 1 | 100.0 | 0 | 0.0 | 1.4 | 1.4 |
| | | | | OB/GYN | 2 in 15 miles | 1 | 100.0 | 0 | 0.0 | 1.4 | 1.6 |
| | | | | Pediatrics | 2 in 15 miles | 1 | 100.0 | 0 | 0.0 | 1.6 | 1.9 |
| | | | | Hospitals | 1 in 20 miles | 1 | 100.0 | 0 | 0.0 | 7.2 | 9.9 |
| | | 48116 | 4 | Primary Care Physic... | 2 in 10 miles | 4 | 100.0 | 0 | 0.0 | 1.9 | 1.9 |
| | | | | Specialists | 2 in 15 miles | 4 | 100.0 | 0 | 0.0 | 0.8 | 1.0 |
| | | | | OB/GYN | 2 in 15 miles | 4 | 100.0 | 0 | 0.0 | 2.2 | 2.2 |
| | | | | Pediatrics | 2 in 15 miles | 4 | 100.0 | 0 | 0.0 | 1.9 | 1.9 |
| | | | | Hospitals | 1 in 20 miles | 4 | 100.0 | 0 | 0.0 | 5.4 | 8.0 |
| | Byron | 48418 | 1 | Primary Care Physic... | 2 in 10 miles | 1 | 100.0 | 0 | 0.0 | 7.9 | 7.9 |
| | | | | Specialists | 2 in 15 miles | 1 | 100.0 | 0 | 0.0 | 7.8 | 7.8 |
| | | | | OB/GYN | 2 in 15 miles | 1 | 100.0 | 0 | 0.0 | 11.8 | 12.0 |
| | | | | Pediatrics | 2 in 15 miles | 1 | 100.0 | 0 | 0.0 | 8.6 | 11.7 |
| | | | | Hospitals | 1 in 20 miles | 1 | 100.0 | 0 | 0.0 | 14.6 | 14.6 |
| | Fowlerville | 48836 | 4 | Primary Care Physic... | 2 in 10 miles | 4 | 100.0 | 0 | 0.0 | 0.8 | 0.9 |
| | | | | Specialists | 2 in 15 miles | 4 | 100.0 | 0 | 0.0 | 1.2 | 1.3 |
| | | | | OB/GYN | 2 in 15 miles | 4 | 100.0 | 0 | 0.0 | 9.5 | 9.5 |
| | | | | Pediatrics | 2 in 15 miles | 4 | 100.0 | 0 | 0.0 | 10.3 | 10.3 |
| | | | | Hospitals | 1 in 20 miles | 4 | 100.0 | 0 | 0.0 | 10.1 | 10.4 |
| | Grosse Pointe | 48236 | 1 | Primary Care Physic... | 2 in 10 miles | 1 | 100.0 | 0 | 0.0 | 1.0 | 1.0 |
| | | | | Specialists | 2 in 15 miles | 1 | 100.0 | 0 | 0.0 | 0.7 | 0.7 |
| | | | | OB/GYN | 2 in 15 miles | 1 | 100.0 | 0 | 0.0 | 0.9 | 1.1 |
| | | | | Pediatrics | 2 in 15 miles | 1 | 100.0 | 0 | 0.0 | 1.1 | 1.1 |
| | | | | Hospitals | 1 in 20 miles | 1 | 100.0 | 0 | 0.0 | 1.3 | 1.3 |
| | Hamburg | 48139 | 2 | Primary Care Physic... | 2 in 10 miles | 2 | 100.0 | 0 | 0.0 | 0.4 | 0.4 |
| | | | | Specialists | 2 in 15 miles | 2 | 100.0 | 0 | 0.0 | 0.4 | 0.4 |
| | | | | OB/GYN | 2 in 15 miles | 2 | 100.0 | 0 | 0.0 | 5.5 | 5.5 |
| | | | | Pediatrics | 2 in 15 miles | 2 | 100.0 | 0 | 0.0 | 0.4 | 0.4 |
| | | | | Hospitals | 1 in 20 miles | 2 | 100.0 | 0 | 0.0 | 4.8 | 9.9 |
| | Hartland | 48353 | 1 | Primary Care Physic... | 2 in 10 miles | 1 | 100.0 | 0 | 0.0 | 0.8 | 0.8 |
| | | | | Specialists | 2 in 15 miles | 1 | 100.0 | 0 | 0.0 | 0.8 | 0.8 |
| | | | | OB/GYN | 2 in 15 miles | 1 | 100.0 | 0 | 0.0 | 0.8 | 0.8 |
| | | | | Pediatrics | 2 in 15 miles | 1 | 100.0 | 0 | 0.0 | 0.8 | 0.8 |
| | | | | Hospitals | 1 in 20 miles | 1 | 100.0 | 0 | 0.0 | 9.4 | 9.9 |

Access Detail By Zip Code

August 1, 2023

Access Analysis

Standard Parameters

Employee / Provider Groups

All Employee Group
 Primary Care Physicians
 Specialists
 OB/GYN
 Pediatrics
 Hospitals

| Employees With and Without Access | | | | | | | | | | | |
|-----------------------------------|-------------|----------|----------|------------------------|---------------|-------------|-------|----------------|-------|------------------|------|
| State Name | City | Zip Code | Employee | Provider | | With Access | | Without Access | | Average Distance | |
| | | | # | Group | Standard | # | % | # | % | 1 | 2 |
| Michigan | Howell | 48843 | 10 | Primary Care Physic... | 2 in 10 miles | 10 | 100.0 | 0 | 0.0 | 1.9 | 1.9 |
| | | | | Specialists | 2 in 15 miles | 10 | 100.0 | 0 | 0.0 | 1.3 | 1.6 |
| | | | | OB/GYN | 2 in 15 miles | 10 | 100.0 | 0 | 0.0 | 2.5 | 2.5 |
| | | | | Pediatrics | 2 in 15 miles | 10 | 100.0 | 0 | 0.0 | 2.4 | 2.5 |
| | | | | Hospitals | 1 in 20 miles | 10 | 100.0 | 0 | 0.0 | 2.7 | 2.9 |
| | | 48855 | 3 | Primary Care Physic... | 2 in 10 miles | 3 | 100.0 | 0 | 0.0 | 2.8 | 4.7 |
| | | | | Specialists | 2 in 15 miles | 3 | 100.0 | 0 | 0.0 | 2.8 | 2.8 |
| | | | | OB/GYN | 2 in 15 miles | 3 | 100.0 | 0 | 0.0 | 6.2 | 6.2 |
| | | | | Pediatrics | 2 in 15 miles | 3 | 100.0 | 0 | 0.0 | 5.6 | 5.6 |
| | | | | Hospitals | 1 in 20 miles | 3 | 100.0 | 0 | 0.0 | 6.2 | 6.3 |
| | Livonia | 48154 | 1 | Primary Care Physic... | 2 in 10 miles | 1 | 100.0 | 0 | 0.0 | 0.2 | 0.2 |
| | | | | Specialists | 2 in 15 miles | 1 | 100.0 | 0 | 0.0 | 0.2 | 0.3 |
| | | | | OB/GYN | 2 in 15 miles | 1 | 100.0 | 0 | 0.0 | 0.3 | 0.3 |
| | | | | Pediatrics | 2 in 15 miles | 1 | 100.0 | 0 | 0.0 | 0.8 | 0.8 |
| | | | | Hospitals | 1 in 20 miles | 1 | 100.0 | 0 | 0.0 | 1.6 | 5.2 |
| | Munith | 49259 | 1 | Primary Care Physic... | 2 in 10 miles | 1 | 100.0 | 0 | 0.0 | 8.0 | 8.0 |
| | | | | Specialists | 2 in 15 miles | 1 | 100.0 | 0 | 0.0 | 8.0 | 8.0 |
| | | | | OB/GYN | 2 in 15 miles | 1 | 100.0 | 0 | 0.0 | 13.3 | 13.3 |
| | | | | Pediatrics | 2 in 15 miles | 1 | 100.0 | 0 | 0.0 | 9.8 | 9.8 |
| | | | | Hospitals | 1 in 20 miles | 1 | 100.0 | 0 | 0.0 | 14.9 | 15.4 |
| | Pinckney | 48169 | 11 | Primary Care Physic... | 2 in 10 miles | 11 | 100.0 | 0 | 0.0 | 2.5 | 2.5 |
| | | | | Specialists | 2 in 15 miles | 11 | 100.0 | 0 | 0.0 | 1.9 | 1.9 |
| | | | | OB/GYN | 2 in 15 miles | 11 | 100.0 | 0 | 0.0 | 8.9 | 8.9 |
| | | | | Pediatrics | 2 in 15 miles | 11 | 100.0 | 0 | 0.0 | 6.6 | 6.7 |
| | | | | Hospitals | 1 in 20 miles | 11 | 100.0 | 0 | 0.0 | 9.8 | 11.6 |
| | Plymouth | 48170 | 1 | Primary Care Physic... | 2 in 10 miles | 1 | 100.0 | 0 | 0.0 | 0.6 | 0.6 |
| | | | | Specialists | 2 in 15 miles | 1 | 100.0 | 0 | 0.0 | 0.1 | 0.1 |
| | | | | OB/GYN | 2 in 15 miles | 1 | 100.0 | 0 | 0.0 | 0.6 | 0.6 |
| | | | | Pediatrics | 2 in 15 miles | 1 | 100.0 | 0 | 0.0 | 0.6 | 0.6 |
| | | | | Hospitals | 1 in 20 miles | 1 | 100.0 | 0 | 0.0 | 5.6 | 6.8 |
| | South Lyon | 48178 | 2 | Primary Care Physic... | 2 in 10 miles | 2 | 100.0 | 0 | 0.0 | 1.1 | 1.1 |
| | | | | Specialists | 2 in 15 miles | 2 | 100.0 | 0 | 0.0 | 0.8 | 0.8 |
| | | | | OB/GYN | 2 in 15 miles | 2 | 100.0 | 0 | 0.0 | 1.5 | 1.5 |
| | | | | Pediatrics | 2 in 15 miles | 2 | 100.0 | 0 | 0.0 | 1.4 | 2.2 |
| | | | | Hospitals | 1 in 20 miles | 2 | 100.0 | 0 | 0.0 | 6.0 | 7.3 |
| | Stockbridge | 49285 | 2 | Primary Care Physic... | 2 in 10 miles | 2 | 100.0 | 0 | 0.0 | 3.2 | 3.2 |
| | | | | Specialists | 2 in 15 miles | 2 | 100.0 | 0 | 0.0 | 2.3 | 2.3 |
| | | | | OB/GYN | 2 in 15 miles | 0 | 0.0 | 2 | 100.0 | 17.2 | 17.2 |
| | | | | Pediatrics | 2 in 15 miles | 1 | 50.0 | 1 | 50.0 | 13.6 | 15.3 |
| | | | | Hospitals | 1 in 20 miles | 1 | 50.0 | 1 | 50.0 | 19.0 | 21.4 |

Michigan Public Employer Consortium

A Better Self-Funded Solution



About CareFactor:

For over 50 years, CareFactor has provided self-funded plans for medical, prescription, dental, and vision benefits. The CareFactor team uses flexible plan designs, sophisticated analytics, and industry leading risk management partners to bring the maximum value to members and clients. CareFactor is a privately held company, located in Columbus, Ohio. The Columbus headquarters is also home to the Member Care Team. This group of professionals are trained to provide answers and assistance by phone, online chat or email.



About Excess Re:

- Founded in 1989
- Home Office in Woodbury, NJ
- Full service MGU and insurance company
- Top rated carriers
- \$200,000,000 of premium
- Proprietary products include
 - Traditional stop-loss
 - “CAP” Level Funded stop-loss
 - “MEC/MVP” stop-loss
 - “AlfA” Association stop-loss



XS
RE EXCESS REINSURANCE

State of the Fully Insured Market

- ACA has altered the fully insured market
- No medical underwriting permitted in small group market – healthy groups overpay
- Age band compression, young groups overpay
- Fully insured carriers lost money on certain segments
- Many carriers exited individual market and state exchanges
- Carriers won't provide groups with claims data
- Properly structured self-funding may be the better option



Self Funding Basics



- Long-Term strategy for managing employer health plan costs
- Employer funds healthcare claims
- TPA pays claims and helps manage costs
- Narrow Networks and RBP strategy can be used to achieve additional discounts
- Customizable plan document governs covered benefits and eligibility
- Stop-loss protects plan from claims above a specified amount
- Employer receives full access to claims data

Advantages of Self Funding

Not subject to ACA fully-insured underwriting rules

Avoid toxic, fully-insured carriers' pools

Transparent claims data

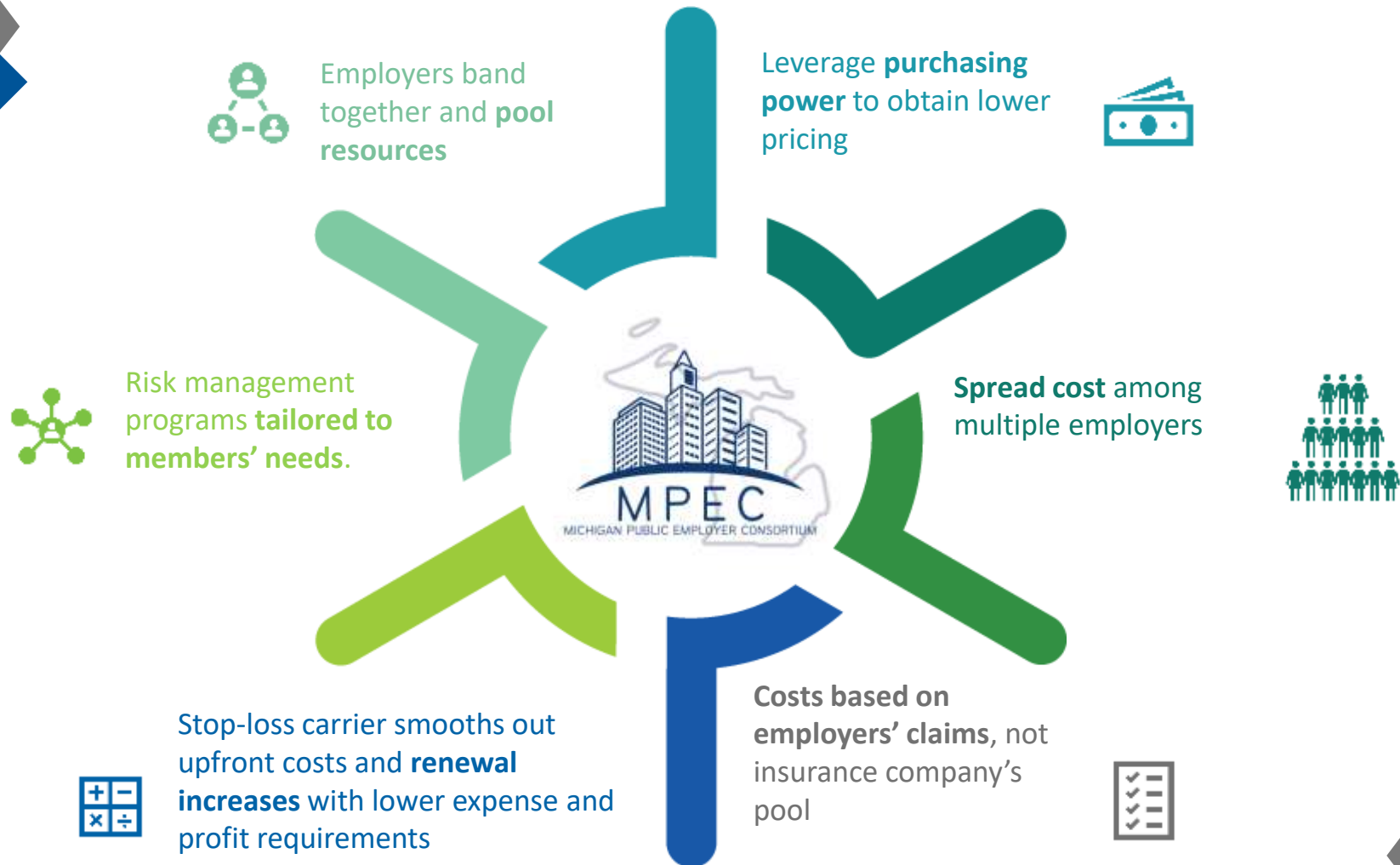
No state premium tax on aggregate claims

Reduced ACA tax liabilities

ERISA pre-emption (not subject to state mandates)

Lower administrative fees





Advantages of MPEC

Lower cost structure than traditional, stand-alone self-funding

Reduced premium expense and profit margins

More predictable renewals spread across all consortium member firms

Simple, level-funded monthly cost structure (CAP)

Robust reporting

Best-in-class vendors and network options

Effective risk management across all employer groups

Only well managed and engaged groups are invited to join

MPEC Overview

| | Fully Insured | Traditional Self-Funded | MPEC |
|------------------------------|---------------|-------------------------|------|
| Level Funded Cost Structure | ✓ | ✗ | ✓ |
| Reduced ACA Tax Liabilities | ✗ | ✓ | ✓ |
| Avoid State Mandates | ✗ | ✓ | ✓ |
| Reduced State Premium Taxes | ✗ | ✓ | ✓ |
| Claims Transparency | ✗ | ✓ | ✓ |
| Lower Administrative Fees | ✗ | ✓ | ✓ |
| Avoid ACA Underwriting Rules | ✗ | ✓ | ✓ |
| Collective Buying Power | ✗ | ✗ | ✓ |
| Reduced Premium Expenses | ✗ | ✗ | ✓ |
| Coordinated Risk Management | ✗ | ✗ | ✓ |
| Equitable, Smooth Renewals | ✗ | ✗ | ✓ |

Cost Containment Strategies

- Data analytics and predictive modeling
- High-Cost prescription Management
- RPB shield – balance bill protection



Deerwalk Features



- Actionable Insights – Predictive Analytics
- Built-in clinical insights – gaps in care and risk triggers
- MARA risk scoring – concurrent and prospective
- Normative data set and benchmarking capabilities
- Advanced search and query capability
- Dynamic cohort creation and management
- Trending and comparison analytics

Michigan Public Employer Consortium

A Better Self-Funded Solution

