

October 17, 2022

**RE: Open Enrollment
Medical and Prescription Plan Changes for 2023**

Dear Auglaize County Employees:

Overview:

Each year, the County and our partners at the Midwest Employee Benefit Consortium review our medical and prescription benefits program. Our prior plan year changes have helped stabilize our plan's growing health care expenses. We will have very minimal plan changes for 2023. These changes are outlined below. Additionally, we will see a 6.6% rate increase for our 2023 medical plan.

Open Enrollment:

Open enrollment will be held November 1st through November 18th for medical, prescription and voluntary plan benefits. As you may recall, a couple of years ago we switched to an online enrollment process which allows us to combine open enrollment for all plans. Open enrollment will be **passive**, meaning **you will automatically be enrolled in the same coverage plans as the previous year unless you “actively” make changes by completing open enrollment online.**

For instance, if you are currently on a family plan and you intend to stay on a family plan (with the same dependents covered) for 2023, you do not have to complete any paperwork. If you are currently on single coverage and would like to change to family – enrollment would be required.

Benefit counselors will not be on site this year. If you would like assistance with your enrollment, you may schedule an appointment with NWGS by using the following link

<https://www.cogsworth.com/book/auglaizecovirtualenrollment>

*Please note that the one exception to passive enrollment is that **any flexible spending account contribution must be actively enrolled each year.** Even if you will be contributing the same amount to your flexible spending account as you did in 2022, you must still actively enroll for 2023.*

Notable 2022 Plan Usage:

- In-Patient Admissions and Emergency Room Visits have doubled in 2022 when compared to the same period in 2021.
- The Average Paid per Member per Month for Medical and Rx Claims in 2022 has increased 48% over 2021, from \$510.29 to \$755.70.
- Outpatient costs Per Member per Month have increased 33.8% from \$172.73 to \$224.71.
- Emergency Room visit costs have increased from an average of \$2,580 to \$3,011. Emergency Room visits increased 93% from 41 in 2021 to 79 in 2022 (through August)
- Urgent Care Visits have declined 30%
- Use the Estimate Your Treatment Costs tool on umr.com when you have a non-emergent scheduled surgery, MRI or other outpatient diagnostic scan. Costs vary from place to place.
- Freestanding facilities will cost you a fraction of the cost compared to hospital labs and radiology departments.
- Use In-Network providers and facilities to avoid Balance Billing by the provider.
- Well care visits decreased in 2022. Covered preventive care is paid for by the County, so schedule your annual visits and physicals now for 2023.

Plan Changes:

Representatives from our health care providers are available to answer questions and explain any plan changes via phone. Highlights of the changes include:

- **Medical Program Changes:**
- The IRS has adjusted the minimum deductible in 2023 for a Qualified High Deductible Health Plan. To be in compliance and to control costs:
 - In-Network Deductibles will increase to \$1,800 Single and \$3,600 Family
 - In-Network Out-of-Pocket Maximum will increase to \$4,000 Single and \$6,000 Family
- **UMR Network Change:**
 - None

Premiums

The premium for a single plan will be \$803.10 a month.

The premium for a family plan will be \$2,141.52 a month.

Beginning January 1st, rates will be:

	SINGLE	FAMILY
MONTHLY PREMIUM	\$803.10	\$2,141.52
ANNUAL PREMIUM	\$9,637.20	\$25,698.24
YOUR SHARE	13%	13%
YOUR ANNUAL PREMIUM	\$1,252.84	\$3,340.77
YOUR COST PER PAY	\$48.19	\$128.49

Bi-weekly health insurance premiums effective January 1, 2023 for part-time employees who qualify for coverage will be:

Family Coverage --- \$197.70

Single Coverage ----- \$74.14

Monthly group health insurance premiums, effective January 1, 2023 for COBRA will be:

Family COBRA \$2,184.34

Single COBRA \$819.16

The County will make a contribution into either a Health Savings Account (“HSA”) or Flexible Spending Account (“FSA”) for Employees Enrolled in the County’s Insurance Plan. This years annual contribution will be: \$500 for Family and \$250 for Single). Please remember that if you have a Health Savings Account any FSA money will be limited to dental and vision expenses only.

Family Plan

\$2,141.52	Total cost of premium (monthly)
\$278.40	Employee share of premium (monthly) 13%
\$1,863.12	Employer share of premium (monthly) 87%
\$22,357.46	Employer share of premium (annually)
\$500.00	HSA or FSA amount
\$22,857.46	<u>Total Cost for County (annually)</u>

Single Plan

\$803.10	Total cost of premium (monthly)
\$104.40	Employee share of premium (monthly) 13%
\$698.70	Employer share of premium (monthly) 87%
\$8,384.40	Employer share of premium (annually)
\$250.00	HSA or FSA amount
\$8,634.40	<u>Total Cost for County (annually)</u>

WE WILL CONTINUE TO BUILD ON OUR WELLNESS PROGRAM FROM LAST YEAR. DETAILS ON THE WELLNESS PROGRAM FOR 2023 WILL BE ANNOUNCED SEPARATELY; HOWEVER PLEASE NOTE THAT WELLNESS INCENTIVES WILL ALLOW YOU TO EARN UP TO AN ADDITIONAL \$500 IN YOUR HSA/FSA FOR A FAMILY PLAN AND UP TO AN ADDITIONAL \$250 FOR A SINGLE PLAN.

Please contact Erica Preston (419.739.6710) with any questions.