



# 2021 Medical Plan Projections

September 1, 2020

# Fixed Costs and Rebates



- Administration fees for medical and pharmacy will continue at current levels through 2022.
- Fees for HRA, HSA, and FSA account administration will continue at current levels through 2022.
- Premium for Aggregate stop loss will continue at current level
- Estimated Pharmacy rebates of approximately \$1,379,000 during 2021 ( up from \$985,000 in 2020)

# Claims Projections



- Used claims incurred 4/1/19 – 3/31/20 and paid through 5/31/20
- There were two claims above \$450,000 individual stop loss level during 2019 and none year-to-date in 2020
- Claims were projected forward assuming 6% annual trend for medical and 10% for pharmacy
  - Based on market averages, PreferredOne/Navitus actuarial estimates and County experience

# Recommended Rate Action:



**Advantage 5.4%**  
**HSA 0.0%**  
**Select 2.0%**

## 2020 Medical Premiums

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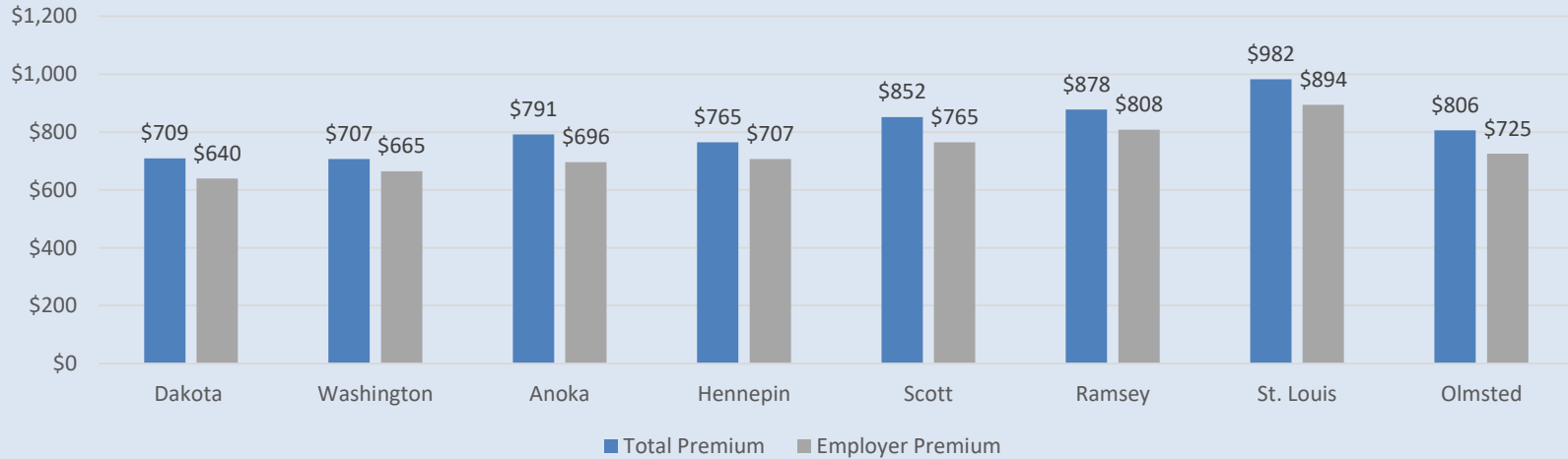
	Total Monthly	County Monthly	EE Monthly	EE per Pay Period
<b>Dakota Advantage</b>				
Single	\$722.04	\$649.84	\$72.20	\$36.10
Single + 1	\$1,588.48	\$1,350.21	\$238.27	\$119.14
Family	\$2,166.13	\$1,732.90	\$433.23	\$216.62
<b>Dakota HSA</b>				
Single	\$621.47	\$566.65	\$54.82	\$27.41
Single + 1	\$1,367.24	\$1,223.32	\$143.92	\$71.96
Family	\$1,864.42	\$1,570.05	\$294.37	\$147.19
<b>Dakota Select</b>				
Single	\$680.46	\$619.21	\$61.25	\$30.63
Single + 1	\$1,497.00	\$1,305.07	\$191.93	\$95.97
Family	\$2,041.37	\$1,674.97	\$366.40	\$183.20

	Total Monthly	County Monthly	EE Monthly	EE per Pay Period	Add'l Employee Cost per Pay Period
<b>Dakota Advantage</b>					
Single	\$761.03	\$684.93	\$76.10	\$38.05	\$1.95
Single + 1	\$1,674.26	\$1,423.12	\$251.14	\$125.57	\$6.43
Family	\$2,283.10	\$1,826.48	\$456.62	\$228.31	\$11.69
<b>Dakota HSA</b>					
Single	\$621.47	\$566.65	\$54.82	\$27.41	\$0.00
Single + 1	\$1,367.24	\$1,223.32	\$143.92	\$71.96	\$0.00
Family	\$1,864.42	\$1,570.05	\$294.37	\$147.19	\$0.00
<b>Dakota Select</b>					
Single	\$694.07	\$631.59	\$62.48	\$31.24	\$0.61
Single + 1	\$1,526.94	\$1,331.17	\$195.77	\$97.89	\$1.92
Family	\$2,082.20	\$1,708.47	\$373.73	\$186.87	\$3.67

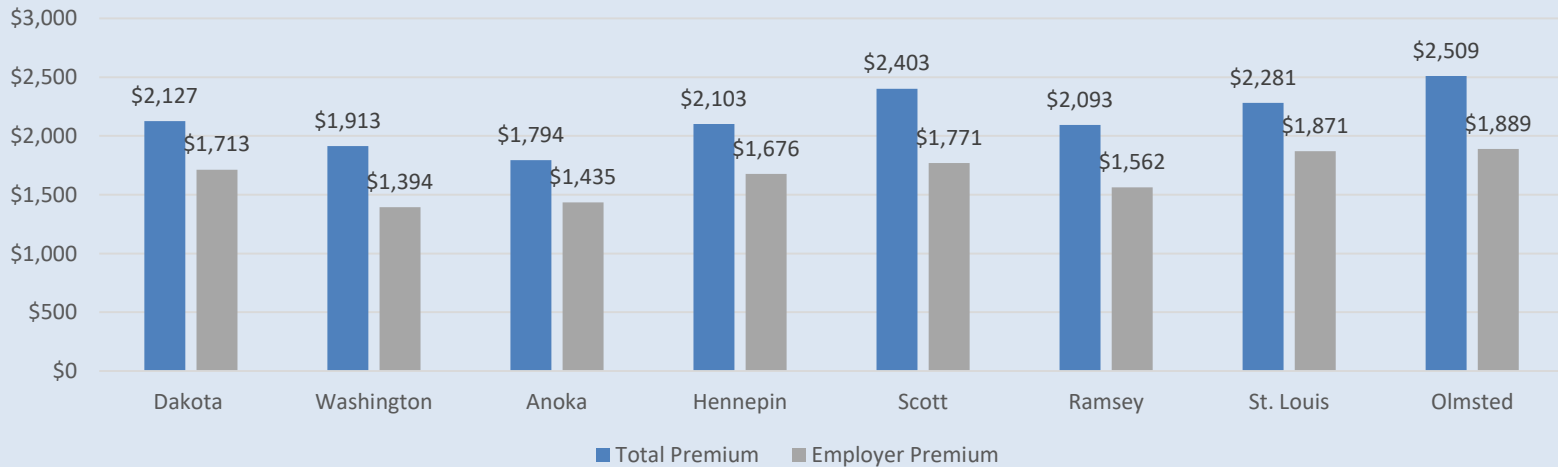
# 2020 Premium Benchmarks



## Single Premium



## Family Premium



Item 6.1 GGP Sept. 1, 2020

Charts show weighted average premiums for all plans offered by each county

# History of Rate Increases



	Advantage	HSA	Select
2014	-2.5%	-2.5%	
2015	-2.5%	-7.1%	
2016	0.0%	0.0%	
2017	2.8%	2.8%	
2018	8.0%	4.0%	new
2019	9.7%	7.5%	8.9%
2020	9.9 %	6.0%	7.0%
2021	5.4%	0.0%	2.0%

Eliminated Plus Plan in 2018