



COLUMBIA COUNTY BOARD OF COUNTY COMMISSIONERS AGENDA ITEM REQUEST FORM

The Board of County Commissioners meets the 1st and 3rd Thursday of each month at 5:30 p.m. in the Columbia County School Board Administrative Complex Auditorium, 372 West Duval Street, Lake City, Florida 32055. All agenda items are due in the Board's office one week prior to the meeting date.

Today's Date: 7/27/2017 Meeting Date: 8/3/2017

Name: Ray Hill Department: Purchasing

Division Manager's Signature:

Ben Scott

1. Nature and purpose of agenda item:

Approve evaluation committees recommendation to contract with Blue Cross for Group Health Ins.

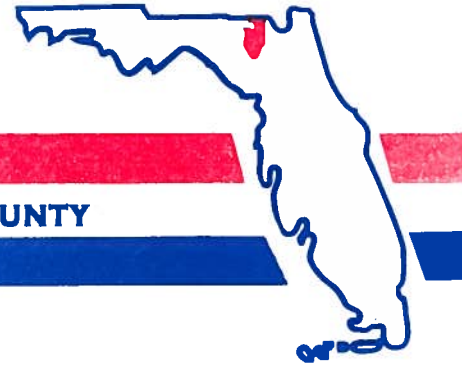
2. Recommended Motion/Action:

There is no recommended motion or action.

3. Fiscal impact on current budget.

This item is currently budgeted. The account number to be charged is xxxx-xxx-1023

District No. 1 - Ronald Williams
District No. 2 - Rusty DePratter
District No. 3 - Bucky Nash
District No. 4 - Everett Phillips
District No. 5 - Tim Murphy



BOARD OF COUNTY COMMISSIONERS • COLUMBIA COUNTY

Memo

Date: July 27, 2017

To: Board of Commissioners

From: Ray Hill, Purchasing Director

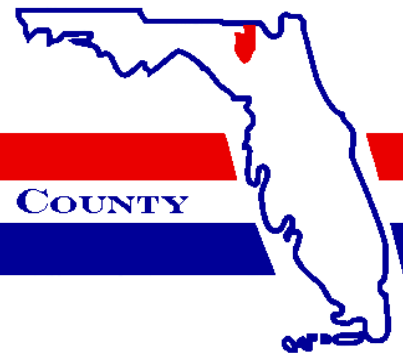
RE: Final Ranking RFP No. 2017-P Group Health Insurance

The Evaluation and Ranking Committee consisting of members Scott Ward, Lisa Roberts, Chad Crews, Sandy Bristo and Thersa Frazee met on July 20, 2017 to rank proposals in response to RFP 2017-P for Group Health Insurance. Ranking of the proposals received was as follows:

1. Blue Cross
2. United Health Care
3. Tie – Florida League of Cities and AvMed.


**Columbia County, Florida
Board of County Commissioners**

C Ray Hall



BOARD OF COUNTY COMMISSIONERS • COLUMBIA COUNTY

Memo

Date: July 28, 2017
To: Ben Scott, County Manager
From: Scott Ward, Assistant County Manager 
RE: Employee Insurance Renewal

The Insurance Committee met on July 27, 2017 to review the information obtained from RFP No. 2017-P Group Health Insurance. Renewals were presented with the following changes:

- Health insurance premiums increase 22.8% with no proposed changes to the current plans
- Dental insurance premiums remain unchanged with no proposed changes to the current plans
- Vision insurance premiums remain unchanged with no proposed changes to the current plans
- Basic Life with AD&D premiums remain unchanged with no changes to the current plan
- Supplemental Life with AD&D premiums remain unchanged with no changes to the plan
- Short Term Disability premiums remained unchanged with no changes to the current plans

After discussing premiums, the Insurance Committee recommended the Board approve the RFP offered by Blue Cross Blue Shield, and the Ancillary plans. The Insurance Committee also recommends adding the proposed BlueCare 60 HMO plan, and ComPsych Employee Assistance Program (EAP). The BlueCare 60 Plan does not change the amount the Board contributes towards Premiums and the ComPsych increases the Board's contribution \$36 per employee.

Blue Cross and Blue Shield is providing \$50,000 for wellness to offset the cost increase for health insurance. We propose using the wellness dollars to offset the overall increase to health and ancillary premiums provided by the Board.

The additional cost to the County equals \$1,583.28 per employee, in order to cover the individual costs of Plan D, Basic Life and ComPsych EAP. Additional increases will be funded by the employees for other plans. I have attached a summary of the changes in the plans.

	PROPOSED 2018	CURRENT 2017	CHANGE
County Budget	\$ 8,584.68	\$ 7,001.40	\$ 1,583.28
Life & Disability	\$ 215.40	\$ 215.40	\$ -
EAP	\$ 36.00		\$ 36.00
Amount Available for Health Insurance	<u>\$ 8,333.28</u>	<u>\$ 6,786.00</u>	<u>\$ 1,547.28</u>

Blue Cross Proposed Plans

Individual Plans

	BlueChoice 0317 Plan A	BlueOptions 03559 Plan C	BlueCare 60	BlueOptions 03160/61 Plan D	BlueOptions 05192/93 Plan F
Annual Premiums	\$ 10,689.12	\$ 10,109.52	\$ 9,432.12	\$ 8,333.28	\$ 6,374.28
County's Portion	\$ 8,333.28	\$ 8,333.28	\$ 8,333.28	\$ 8,333.28	\$ 8,333.28
Employee's Portion of Annual Premium	\$ 2,355.84	\$ 1,776.24	\$ 1,098.84	\$ -	\$ (1,959.00)
Amount Deducted Per 24 Pay Periods	\$ 98.16	\$ 74.01	\$ 45.78	\$ -	\$ (81.63)
Current Amount of Deduction	\$ 79.93	\$ 60.27	N/A	\$ -	\$ (66.45)
Increase Per Pay Period	\$ 18.23	\$ 13.74	N/A	\$ -	\$ (15.18)

Family Plans

	BlueChoice 0317 Plan A	BlueOptions 03559 Plan C	BlueCare 60	BlueOptions 03160/61 Plan D	BlueOptions 05192/93 Plan F
Annual Premiums	\$ 19,354.80	\$ 18,297.96	\$ 17,078.64	\$ 15,090.12	\$ 11,542.56
County's Portion	\$ 8,333.28	\$ 8,333.28	\$ 8,333.28	\$ 8,333.28	\$ 8,333.28
Employee's Portion of Annual Premium	\$ 11,021.52	\$ 9,964.68	\$ 8,745.36	\$ 6,756.84	\$ 3,209.28
Amount Deducted Per 24 Pay Periods	\$ 459.23	\$ 415.20	\$ 364.39	\$ 281.54	\$ 133.72
Current Amount of Deduction	\$ 373.96	\$ 338.10	N/A	\$ 229.26	\$ 108.93
Increase Per Pay Period	\$ 85.27	\$ 77.09	N/A	\$ 52.27	\$ 24.79

BlueCare
For Large Groups
Predictable Cost Health Benefit Plan 60

Florida Blue 
HMO

Summary of Benefits for Covered Services

Amount Member Pays
In-Network Out-of-Network

Financial Features		
Deductible (DED¹) (PBP²) (DED is the amount the member is responsible for before Florida Blue HMO pays)	\$500 per person \$1,000 per family	Not covered
Coinsurance (Coinsurance is the percentage the member pays for services)	10% of the allowed amount	Not covered
Out-of-Pocket Maximum (PBP) (Out-of-Pocket Maximum includes DED, Coinsurance, Copayments and Prescription Drugs)	\$3,500 per person \$7,000 per family	Not covered
Office Services		
Physician Office Services		
Primary Care Physician	\$25 Copay	Not covered
Specialist	\$45 Copay	Not covered
Convenient Care	\$25 Copay	Not covered
e-Office Visit	\$10 Copay	Not covered
Maternity (Cost Share for initial visit only)		
Primary Care Physician	\$25 Copay	Not covered
Specialist	\$45 Copay	Not covered
Allergy Injections (per visit)		
Primary Care Physician	\$10 Copay	Not covered
Specialist	\$10 Copay	Not covered
Advanced Imaging Services (AIS) (MRI, MRA, PET, CT, Nuclear Med.)	\$125 Copay	Not covered
Medical Pharmacy - Physician-Administered Medications (applies to Office Setting and Specialty Pharmacy Vendors)		
In-Network Monthly Out-of-Pocket (OOP) Maximum ³		
Preferred	\$200	
Non-Preferred	\$700	
Provider		
Preferred	15%	Not covered
Non-Preferred	35%	Not covered
Physician-Administered Medications – These medications require the administration to be performed by a health care provider. The medications are ordered by a provider and administered in an office or outpatient setting. Physician-Administered medications are covered under the <i>medical</i> benefit. Please refer to the Physician-Administered medication list in the Medication Guide for a list of drugs covered under this benefit.		
Preventive Care		
Routine Adult & Child Preventive Services, Wellness Services, and Immunizations	\$0	Not covered
Mammograms	\$0	Not covered
Colonoscopy (Routine for age 50+ then frequency schedule applies)	\$0	Not covered
Emergency Medical Care		
Urgent Care Centers	\$45 Copay	Not covered
Emergency Room Facility Services (per visit) (copayment waived if admitted)	\$100 Copay	\$100 Copay

¹ DED = Deductible

² PBP = Per Benefit Period

³ In-Network Medical Pharmacy will be paid at 100% for the remainder of the calendar month once OOP max is met.

Florida Blue HMO is a trade name of Health Options, Inc., an HMO affiliate of Blue Cross and Blue Shield of Florida, Inc. These companies are Independent Licensees of the Blue Cross and Blue Shield Association. Florida Blue HMO does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.

BlueCare

For Large Groups

Predictable Cost Health Benefit Plan 60

Summary of Benefits for Covered Services	Amount Member Pays	
	In-Network	Out-of-Network
Emergency Medical Care (continued)		
Ambulance Services	10% after Deductible	10% after Deductible
Outpatient Diagnostic Services		
Independent Diagnostic Testing Facility Services (per visit) (e.g. X-rays) (Includes Provider Services)		
Diagnostic Services (except AIS)	\$45 Copay	Not covered
Advanced Imaging Services (AIS) (MRI, MRA, PET, CT, Nuclear Med.)	\$80 Copay	Not covered
Independent Clinical Lab (e.g., Blood Work)	\$0	Not covered
Outpatient Hospital Facility Services (per visit) (e.g., Blood Work and X-rays)	\$275 Copay	Not covered
Hospital / Surgical		
Ambulatory Surgical Center Facility (ASC)	\$200 Copay	Not covered
Outpatient Hospital Facility Services (per visit)		
Therapy Services	\$65 Copay	Not covered
All other Services	\$275 Copay	Not covered
Inpatient Hospital Facility and Rehabilitation Services (per admit)	\$325 Copay per day (\$1,625 max)	Not covered
Mental Health / Substance Dependency		
Inpatient Hospitalization Facility Services (per admit)	\$0	Not covered
Outpatient Hospitalization Facility Service (per visit)	\$0	Not covered
Emergency Room Facility Services (per visit)	\$0	\$0
Provider Services at Hospital		
Primary Care Physician / Specialist	\$0	Not covered
Provider Services at ER		
Primary Care Physician / Specialist	\$0	\$0
Provider Services at Locations other than Office, Hospital and ER		
Primary Care Physician / Specialist	\$0	Not covered
Outpatient Office Visit		
Primary Care Physician / Specialist	\$0	Not covered
Other Provider Services		
Provider Services at Hospital	\$0	Not covered
Provider Services at ER	\$0	\$0
Radiology, Pathology and Anesthesiology Provider Services at an Ambulatory Surgical Center (ASC)	\$0	Not covered
Provider Services at Locations other than Office, Hospital and ER		
Primary Care Physician	\$25 Copay	Not covered
Specialist	\$45 Copay	Not covered
Other Special Services		
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations		
Outpatient Rehabilitation Therapy Center	\$45 Copay	Not covered
Outpatient Hospital Facility Services (per visit)	\$65 Copay	Not covered
Durable Medical Equipment, Prosthetics and Orthotics		
Motorized Wheelchair	10% after Deductible	Not covered
All Other	10% after Deductible	Not covered
Home Health Care	\$0	Not covered

BlueCare

For Large Groups

Predictable Cost Health Benefit Plan 60

Summary of Benefits for Covered Services	Amount Member Pays	
	In-Network	Out-of-Network

Other Special Services (continued)		
Skilled Nursing Facility	10% after Deductible	Not covered
Hospice	10% after Deductible	Not covered

Important: To ensure quality care and to help you get the most value from your plan benefits, **you need to get an approval** from Florida Blue HMO for certain services before your appointment or you'll have to **pay the entire cost** for the service. **Before an appointment**, visit floridablue.com/Authorization or call the toll-free number on your member ID card to see if a prior approval is needed and your next steps. Other services that **require your participating provider to obtain an approval** can include: hospitalization, home care, select DME and cardiac nuclear medicine studies, etc.

Benefit Maximums	
Home Health Care	60 Visits PBP
Inpatient Rehabilitation Therapy	30 Days PBP
Outpatient Therapy	30 Visits PBP
Spinal Manipulations	30 PBP (accumulates towards the Outpatient Therapy maximum)
Skilled Nursing Facility	45 Days PBP

Additional Benefits and Features

- We encourage you to call the care consultants team at 1-888-476-2227 to find out more about your benefits and/or treatment options. This can help you save time and money.
- You have online access to everything about your health benefit plan as well as all of our self-service tools at floridablue.com.
- Go to floridablue.com, click on **Find a Doctor** and follow the on-screen directions to easily find a doctor in your plan's network and you don't need a referral to see a participating provider.

BlueCare Rx Prescription Drug Program

In the event your Group has purchased pharmacy coverage from Florida Blue HMO, you'll find a Pharmacy Program information sheet enclosed. Please review it carefully, as you'll find it contains an overview of your benefits and how to utilize them.

Should it become necessary, a grievance procedure is available to all Members as detailed in the Master Policy.

This summary is only a partial description of the many benefits and services covered by Florida Blue HMO, an HMO subsidiary of Blue Cross and Blue Shield of Florida, Inc. This does not constitute a contract. For a complete description of benefits and exclusions, please see the Florida Blue HMO BlueCare Benefit Booklet and Schedule of Benefits; its terms prevail.

Proposal for Columbia County Board of County Commissioners
GuidanceResources®

June 15, 2017

A photograph of a woman and a man looking at a document together. The woman is in the foreground, looking down at the document. The man is behind her, looking up and to the right. The image has a blue tint. A green and yellow horizontal bar is overlaid on the bottom right of the image.

STAY AHEAD

About ComPsych

ComPsych® Corporation is the world's largest provider of employee assistance programs (EAP) and is the pioneer and worldwide leader of fully EAP, behavioral health, wellness, work-life, HR, FMLA and absence management services under its GuidanceResources® brand. ComPsych provides services to more than 33,000 organizations, covering more than 89 million individuals throughout the United States and more than 140 countries. By creating "Build-to-Suit" programs, ComPsych helps employers attract and retain employees, increase employee productivity and improve overall health and well-being. Our customers range from the Fortune 500 to smaller public and private concerns, as well as government entities and Taft-Hartley groups.

ComPsych Global Solutions

ComPsych programs help maximize productivity, minimize risk and contain costs while meeting the unique needs of each organization.

Our GuidanceResources® brand offers employers a comprehensive, approach to employee assistance programs (EAP) that consistently deliver high-quality clinical, work-life, and crisis management services around the world.

ComPsych provides services to more than 31,000 organizations, covering more than 82 million individuals throughout the United States and more than 130 countries.

But more important than the fact that we are the industry leader is why we are the leader. Every year, an average of 1,000 companies switches their program to ComPsych's GuidanceResources. Further, we retain an extremely high percentage of our customer base—more than 99 percent choose to stay with ComPsych. Our customers see the value of the depth and breadth of our services, our ability to successfully engage an employee population and the stringent standards of quality we utilize to monitor our service delivery. Quite simply, **we over-deliver on expectations**. It is this commitment that garners our exceptional growth and customer retention rates, as well as our individual satisfaction ratings.

ComPsych works with each customer to create build-to-suit programs that help employees improve their overall well-being and address the full continuum of life's issues—personal, family and wellness concerns. We help organizations foster high-performing work cultures that attract and retain the best and brightest, resulting in superior productivity and performance, and increased profits.

For more information, please visit www.compsych.com.

Worldwide Professional GuidanceExpert Network

Local providers with solid diagnostic skills and experience in family, addictions and workplace issues

Unlimited Management Consultation

ComPsych has expertise with issues like substance abuse, compliance with the American with Disabilities Act and other government regulations, workplace violence and organizational re-engineering. If CCBCC needs support for an employee issue, a ComPsych HR specialist can provide it, working from extensive knowledge of and experience with workplace regulations and best practices. Our services to CCBCC will reflect our customers' HR policies and procedures.

evaluate and facilitate treatment within the 3, 5 or 10 session model. They will also guide individuals through a transition to the medical plan or community resources.

Referral for In-Person Counseling

For routine matters, individuals can schedule an appointment in an average of three days. These routine face-to-face appointments are available six days a week.

If employees have an urgent request, we will provide care through a referral to a GuidanceExpert within 48 hours. During emergency calls, ComPsych's GuidanceConsultants use their crisis intervention skills to implement crisis protocols immediately

For routine referrals, ComPsych will contact the individual within two days of the first call to make sure a suitable appointment was available. For urgent and emergency cases, we will follow up within one day. During any call, we encourage the individual to follow through with our referral recommendation.

Immediate Critical Incident Response

ComPsych staffs our internal critical incident stress management (CISM) services department 24 hours a day with experts who deal exclusively in critical incidents such as violence, serious illness and deaths, natural disasters, fatal accidents and corporate restructuring.

A CISM session is a meeting organized for an individual or group of people affected by a critical event. The onsite sessions, conducted by a GuidanceExpert, aim to reduce the likelihood of long-term psychological consequences for individuals exposed to the critical event. They offer support, normalize trauma responses and help individuals to manage the symptoms. ComPsych can provide onsite CISM sessions within hours if needed.

Formal Referrals

When CCBCC needs to refer an employee to the EAP, ComPsych's formal referral specialists will assist CCBCC's managers/supervisors or HR professionals throughout the process. Referrals can be either voluntary or formal.

A voluntary referral occurs when an employee comes to their manager with an issue or when a manager identifies an issue during initial performance and disciplinary discussions. The manager reminds the employee that the EAP can assist them. The employee can choose whether to use the EAP.

In a formal referral, a manager/supervisor directs the employee to use EAP services after informing him or her that performance or behavior issues are hindering productivity or a policy such as drug-free workplace has been violated. Managers/supervisors formally refer employees after taking disciplinary steps.

Award Winning**GuidanceResources Online**

GuidanceResources Online: comprehensive, award-winning online includes:

- > "Ask a GuidanceConsultant" feature allows users to confidentially email issues to clinicians
- > Chat live with staff experts
- > Mobile site enables users to browse content and news articles by topic and find local legal, child care and elder care providers.
- > Click-to-call capability
- > Online centers and communities

We encourage CCBCC to gain first-hand experience of our robust Internet offering.

www.guidanceresources.com

User ID: EAPdemo0617

Password: Jundemo1

Industry-Leading Online Information and Tools

ComPsych's award-winning GuidanceResources Online site will provide employees with comprehensive online guidance, information, advice and helpful tools covering thousands of topics. Components of GuidanceResources Online include:

- > Interactive tools and assessments such as financial calculators, budgeting spreadsheets, language translator and personal issue quizzes
- > Customized child care provider/facility lookup and mapping for more than 500,000 resources by location and preference, availability verification based on specific criteria
- > Comprehensive elder care facility lookup by location, with ratings and rankings research, and current availability and information on more than 100,000 providers
- > Information regarding colleges and universities, career schools, graduate programs, scholarships and testing information; searchable by detailed criteria
- > Attorney resource lookup and mapping by ZIP code and proximity for more than 6,300 firms and 15,000 practitioners
- > Link to economically create simple, legally binding wills
- > Financial planner lookup and mapping by ZIP code and proximity for more than 18,000 financial professionals
- > On-demand training—Users can also access On-demand learning modules through GuidanceResources Online at any time at no additional cost. These 5-10 minute podcasts cover our most frequently requested topics in a user-friendly interactive format that includes quizzes and engaging questions. Examples of on-demand training topics include *Stress - A Way of Life or Fact of Life?*, *Managing Personal Finances*, and *Time Management Tools & Principles*.
- > Online Centers and Communities for issues such as autism, elder care, healthy habits, bullying, maternity and more. These community hubs include "Resources for Caregivers and Loved Ones"; Videos, HelpSheets and Links to External Resources. For example, the autism hub includes topics such as: "What are Some Common Signs of Autism Spectrum Disorder?" and "Is Autism Spectrum Disorder Inherited."

Training Sessions

We commit to maintaining a high level of awareness of the GuidanceResources program for CCBCC, which drives utilization and maximizes the employee benefit from our services. To help accomplish this objective, ComPsych has included 15 training hours per contract year in our quoted rates.

CCBCC can mix and match any combination of the following:

- > Orientation sessions (employee or management)
- > Personal development workshops: wellness seminars, brown bags or lunch and learns
- > Health and enrollment fairs
- > On-site CISM services

Pricing for CCBCC

The following pricing is offered on a per-employee-per-month (PEPM) basis for CCBCC's 375 employees.

	3-session	5-session	10-session
Fully integrated GuidanceResources (EAP, FamilySource, LegalConnect, FinancialConnect and GuidanceResources Online)	\$2.00	\$2.25	\$3.00

ComPsych will offer CCBCC up to a five-year guaranteed rate with a five-year guaranteed contract. We are happy to discuss alternative agreements.

ComPsych's proposal is valid for a period of six months.

GuidanceResources Program Services

EAP Services

- > Local in-person EAP assessment, referral counseling and brief treatment (up to 3, 5 or 10 sessions, depending on the model chosen, per issue per employee/family member per year)
- > Community resource referrals to supplement EAP counseling
- > Network management
- > Individual follow-up and satisfaction surveys
- > Critical incident response services: expert management consultation and prompt on-site services to lessen the impact of traumatic events (telephonic consultation is unlimited; on-site CISM services are available for \$225/hour)
- > Management consultation and referrals
- > Drug-free workplace and DOT policy consultation, substance abuse assessments and case oversight
- > Department of Transportation DOT substance abuse assessments and DOT case oversight billed on a fee for service at \$840.00/case

Work-Life Services

- > Family care services (FamilySource): Unlimited access to customized research, tailored educational materials, and prescreened referrals for child care, adoption, elder care, education, pet care and personal convenience services
- > Legal services (LegalConnect): Unlimited phone information on legal issues by ComPsych staff attorneys; free 30-minute assessment and 25 percent discount off fees when in-person representation is necessary
- > Financial services (FinancialConnect): Unlimited phone information on financial issues by ComPsych staff CPAs and CFPs