

The background of the slide is a photograph of a modern, multi-story office building with a grid-like facade of windows and concrete panels. The building is set against a clear blue sky. In the foreground, there are dark, silhouetted trees on the left and some greenery on the right. A dark, diagonal graphic element separates the text on the left from the building image on the right.

LAKE COUNTY  
Investing in People  
and Our Communities

Lake County Health Insurance

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August 29, 2018

# CHANGES & EMPLOYEE COSTS

- All plans, including the PPO are having their gross budget rates increases by 5.7%
- EE contribution sharing percentage that is increasing by an additional 2% on the PPO
- Continue to decrease CDHP/ HSA Contribution \$50 single - \$100 Family
- Implementation of premium subsidy for part time employees– 25% for 12-24 hours and 50% for 25+ hours

	2019 FTE Monthly Premiums				Premium Increase from 2018			
	<u>PPO</u>	<u>CDHP</u>	<u>HMO</u>	<u>HMO-BA</u>	<u>PPO</u>	<u>CDHP</u>	<u>HMO</u>	<u>HMO-BA</u>
Single	\$156.94	\$88.15	\$61.76	\$43.56	\$24.74	\$4.76	\$3.33	\$2.35
Single+1	\$325.67	\$197.02	\$134.29	\$98.81	\$48.01	\$10.64	\$7.25	\$5.33
Family	\$507.10	\$324.77	\$243.04	\$183.86	\$70.50	\$17.53	\$13.12	\$9.93

# PROJECTED COSTS AND ENROLLMENT FY19

Aggregate				
Plan	Total	EE/Ret	County	Total Enrolled
PPO	\$8,131,400	\$3,654,800	\$4,476,600	455
CDHP	\$17,739,100	\$2,557,300	\$15,181,800	870
HMO IL	\$12,115,600	\$1,983,500	\$10,132,100	710
HMO BA	\$3,887,500	\$586,600	\$3,300,900	259
TOTAL	\$41,873,600	\$8,782,200	\$33,091,400	2,294

# 2 YEAR SUMMARY OF COSTS

	2018 PROJECTED	2019 PROJECTED*
<b>PPO</b>	\$ 10,853,000	\$ 8,131,400
<b>CDHP</b>	\$ 14,855,500	\$ 17,739,100
<b>HMOIL</b>	\$ 9,809,600	\$ 12,115,600
<b>HMOBA</b>	\$ 2,961,600	\$ 3,887,500
<b>TOTAL:</b>	\$ 38,479,700	\$ 41,873,600
		<b>Increase \$3,393,900</b>

\*Projected increase in costs is 8.8% rather than the 5.7% medical inflation due to part timers anticipated increase in participation in health insurance program.





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