



Agenda Report

2725 Judge Fran Jamieson
Way
Viera, FL 32940

Consent

F.15.

10/22/2024

Subject:

Approval of Retiree Medicare Advantage and Pharmacy Only Plan Design Changes

Fiscal Impact:

No fiscal impact to the County's health insurance program.

Dept/Office:

Human Resources

Requested Action:

It is requested that the Board of County Commissioners approve plan design changes to the retiree Medicare Advantage and stand-alone Pharmacy plans for calendar year 2025 as recommended by the Employee Benefits Insurance Advisory Committee (EBIAC).

Summary Explanation and Background:

There are numerous changes to the Medicare program which will be going into effect in 2025 including the following key changes which impact all Prescription Drug Plans (both Individual and Group plans):

1. CMS is implementing a \$2,000 Out-of-Pocket Maximum
2. Removal of the coverage gap/donut hole
3. CMS is implementing a payment plan option for individuals with high-cost medications

Both the County's Medicare Advantage and stand-alone retiree pharmacy plan are affected by these changes.

The renewal rates for the County's Medicare Advantage and (Retiree) stand-alone pharmacy plans included options to accept some minimal plan design changes in order to reduce the premium increases.

This information was provided to the County's Employee Benefits Insurance Advisory Committee (EBIAC) by the Office of Human Resources for their consideration along with the County's benefits consultant's analysis of the options.

In summary, the proposed changes include:

UHC Medicare Advantage Plans:

Premiums	High		Value		Low	
	2024	2025	2024	2025	2024	2025
Monthly Premium	\$216.22	\$336.28	\$193.56	\$317.48	\$143.66	\$256.87
Premium with Plan Design Changes		\$336.28		\$247.98		\$176.37
Plan Design Options	2024	2025	2024	2025	2024	2025
Medical Deductible	\$0	No change	\$0	\$200	\$0	\$400
PCP Visit	\$0	No change	\$0	\$20	\$0	\$30
Specialist Visit	\$0	No change	\$20	\$40	\$35	\$50
Urgent Care	\$0	No change	\$10	\$40	\$40	No change
Part B Rx	\$0	No change	\$0	\$200	20%	No change
OP Surgery	\$0	No change	\$125	\$225	\$250	No change
PT/OT/ST	\$0	No change	\$15	\$25	\$15	\$25
Rx Deductible	\$0	No change	\$0	\$300	\$0	\$400
T1 Rx Copay	\$10/\$20	No change	\$5/\$10	\$10/\$20	\$5/\$10	\$10/\$20

Humana Pharmacy Only Plan:

Plan	2024	2025	Increase / Month	% Increase	Enrollment
PDP - No changes	\$184.24	\$272.77	\$88.53	48%	265
PDP - Alt 1	\$184.24	\$264.68	\$80.44	44%	
PDP - Alt 2	\$184.24	\$260.50	\$76.26	41%	

- o Alt 1 plan design mirrors your 2025 active plans (except for the OOPM):
 - \$100 DED / \$2,000 OOPM / \$12/\$60/\$100/\$150 flat copays (removed the coinsurance up to X max)
- o Alt 2 is the same as Alt 1 but with a \$200 deductible:
 - \$200 DED / \$2,000 OOPM / \$12/\$60/\$100/\$150 flat copays

After discussion of the various options, the EBIAC voted to recommend the following changes:

- Accept the plan design changes as proposed for the UHC Medicare Advantage Value and Low options;
- Do not change the plan design for the UHC Medicare Advantage High program (in order to keep an option with no medical co-pays); and
- Accept PDP - Alt 1 plan design changes for the Humana Pharmacy program.

The County will continue to offer a zero premium Medicare Advantage option through Humana as well.

The EBIAC committee further discussed the importance of communicating to retirees that the changes include the reduction of the pharmacy out of pocket maximum to \$2000 beginning in 2025.

With the plan design changes recommended by EBIAC, the County will remain compliant with the

requirements set forth in Florida law to offer retirees substantially similar coverage as active employees.

Clerk to the Board Instructions:

Please provide a copy of the Clerk's Memo to Human Resources.



Kimberly Powell, Clerk to the Board, 400 South Street • P.O. Box 999, Titusville, Florida 32781-0999

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October 23, 2024

MEMORANDUM

TO: Melissa Powers, Human Resources Director

RE: Item F.15., Approval of Retiree Medicare Advantage and Pharmacy Only Plan Design Changes

The Board of County Commissioners, in regular session on October 22, 2024, approved plan design changes to the retiree Medicare Advantage and stand-alone Pharmacy plans for calendar year 2025 as recommended by the Employee Benefits Insurance Advisory Committee (EBIAC).

Your continued cooperation is always appreciated.

Sincerely,

BOARD OF COUNTY COMMISSIONERS
RACHEL M. SADOFF, CLERK

Kimberly Powell, Clerk to the Board

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