

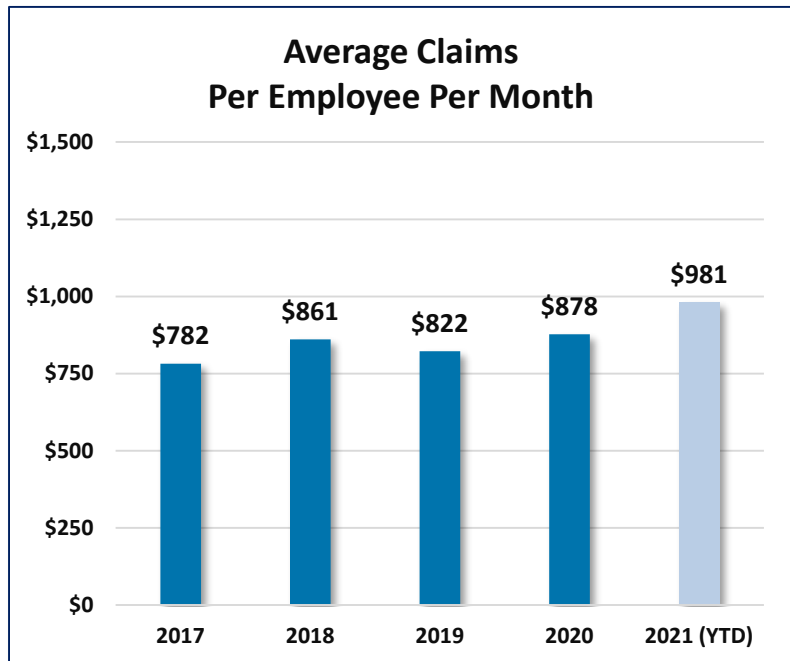
# HEALTH CARE 2022



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# Medical Plan Background



## SELF INSURED WITH CIGNA

City pays administration fee to Cigna and pays medical and pharmacy claims as they occur



## COST TREND

5.8% average claims per employee per month increase the past 5 plan years



## NATIONAL AVERAGES

Have exceeded 6% per year, with Florida 2% - 3% higher

# Self-Funded Renewal

- 0% increase of the 2021 plan year
- Renewal projection calls for a 5.3% increase
- Recommending a 2.6% increase, with additional funds coming from prior year reserve accumulation (*if required*)
- City pays 100% of Single, 75% EE+1, and 68% Family

# Self-Funded Renewal

- **2022 Calendar Year Budget:  
\$22.5 million**
- **Includes employee and retiree  
contributions of \$3.3 million**

# Current Cost Drivers



Cancer and heart disease are the top *catastrophic* cost drivers. Diabetes is the highest *chronic* cost driver



Diabetes has the highest overall pharmaceutical spend



44% of members have an identified chronic health condition



Covid claims (2020) accounted for \$561k of costs

# Motivate Me

Motivate Me is a Cigna program that incentivizes healthy medical and lifestyle choices

Program includes wellness screenings, preventative care visits, and health coaching targeting cost drivers on the medical plan

Available to all employees covered under the medical plan

Program is offered and administered by Cigna, and included in plan funding

Employees can earn up to \$200/year



# Motivate Me Summary



44% of eligible participants earned incentives in 2020



800 Wellness Screenings

1,050 Preventative Screenings



Average incentive of \$142 per participant in 2020

2021 Winner of Cigna Well-Being Award

# New Offerings



**Food Smart – food shopping and choice program (2021)**



**Omada – Diabetes prevention program that includes health coaching and digital scale (2022)**

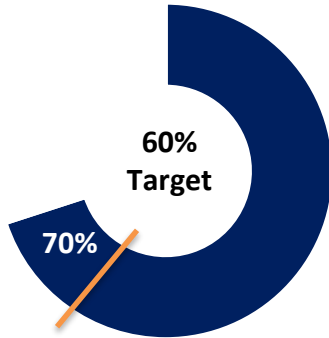


# Employee Health Center

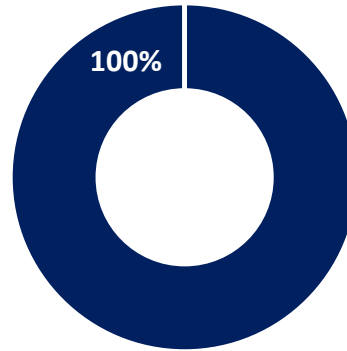


# Employee Health Center

Employee Penetration



Satisfaction Rate\*



Return on Investment



**\$1.5 : \$1**  
Average Return on Investment

**70% of employees engaged with clinic in 2021.**

\*Based on 159 surveys in 2021.

# Renewal Recommendations

- Renew current medical plan
- Continue “Open Access Plus” network
- Maintain current plan design (copays/deductibles/coinsurance)
- Continue *Motivate Me* wellness incentive to encourage preventative screenings & EHC

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