Get in the Game
Finding your Winning Strategy
Benefits Playbook

- Renewals
- Open Enrollment
- Mid Year Review
- Maintain Plan And Promote Wellness
Renewal Cycle

May
- Actuary determines Pool Rate
- TAC reviews each Group to determine individual group rate
- Actuary reviews TAC Recommendations
- Pre Renewal Webinar

June
- Board reviews and approves Pool rates
- Renewals sent to Pool groups (September for 1/1 groups)

July-Oct*
- Discussion with Benefits Consultant about renewal options
- Groups review and approve renewal

Aug-Nov*
- Conduct Open Enrollment Meetings
- Process Open Enrollment Changes

* Month based on Plan Anniversary Date
Renewal Factors

TAC reviews and analyzes each Pool group based on different factors:

• Credibility
• Demographic Factor
• Area Cost Factor
• Contributions vs. Claims (12 and 36 months)
• High Cost Claimants - Greater than $10,000
• Wellness Activity
Renewal Strategy

• Determine overall Goal for Benefits
• Attend Pre-Renewal Webinar
• Discuss Renewal Options
Open Enrollment Strategy

*Open Enrollment Meetings are a crucial time for employees to understand their benefits.*

- Hold multiple meetings over 2 days
- Variety of times and locations
- Conduct Presentations
- Invite all vendors
- Provide Resources
- Allow Employees time to review
Mid Year Review Strategy

• Recommended by your Employee Benefits Consultant.

• Review and evaluate plan performance.

• Held with Commissioners Court, County’s Insurance Committee; or a County Representative who is responsible for the Health Plan.

• Start the discussion early if your group is anticipating changes or considering an RFP.
Things to Consider...

If your County or District is considering changes or issuing an RFP:

• What are you trying to accomplish?
• What is critical to your group?
• Your TAC Employee Benefits Consultant can provide guidance and benefit plan option recommendations.
• RFPs can be a lengthy, costly and time-consuming process, so plan ahead.
Things to Consider...

*If your County or District is considering issuing an RFP:*

- If RFP is issued, you must follow Chapter 262 of Local Government Code.
- Per Chapter 791.025 of Government Code, county entities can ask TAC for direct quote, which satisfies the requirement for issuing an RFP.
- Specific laws to follow with RFP process.
- TAC HEBP provides assistance: consulting, RFP templates, and bid evaluation tools.
RFP Timeline

*TAC HEBP Standard guidelines for RFP process:*

- 4 months prior to Anniversary Date:
  - Issue RFP, or provide letter to TAC HEBP requesting a direct quote (RFQ), with due date no later than 3 months prior to Anniversary Date.

- Within 2 weeks after receipt of Proposal or Quote:
  - Schedule Commissioners Court discussion (or workshop), insurance committee presentations and/or decision dates.
  - Court approval needed within 60 days of anniversary date

- At least 1 month prior to the effective date:
  - Hold enrollment meetings in order to process the group properly and get Identification Cards to employees in a timely manner.
Maintain Benefit Plan

- Maintain training in Benefits Systems (Ex. OASys)
- PHI/HIPAA Trained
- COBRA Administration
- Provide Benefit Booklets/Resource Guides to all members
- Conduct Employee Benefit Workshops
- Business Associate Agreements with vendors
- Provide communication to employees for new and ongoing programs
Why is a Strategy Important?

Illness & Accidents, Chronic Conditions, Major Health Events, Unwise Consumer Choices

Higher Claims

Higher Employer Premiums/Contributions

Budget Issues

Transfer Cost to Employees

Higher deductible, copays, co-insurance, and premiums
Why Promote Wellness?

• Members actively engaged in health and wellness cost less
• Annual Physicals save lives
• Productivity will increase
Percent of Chronic Diseases Caused by Lifestyle

Source: Robert Wood Johnson Foundation
Wellness Strategy

*Utilize TAC HEBP Wellness Consultant to assess and develop the best Strategy for your group*

- Conduct Wellness Meetings
  - Keep employees actively engaged in their benefits
  - Education on how to be an informed consumer
  - Promote new and ongoing Programs
- Form Wellness Committee
  - Involve different employees in the Wellness Process
  - Enables holding more employees accountable
- Create County Specific Incentive plan
  - Engaging employees in meaningful change that moves the needle
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Employee Benefits Consultants

QUESTIONS??

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