



# Employee Benefits Presentation

Bryan Kolk, Chair, Newaygo County Board of Commissioners

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# The County's Need for Change



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- Newaygo County has consistently believed that healthcare benefits are an important part of the total compensation package, delivering value to employees and their families and giving the County an advantage in the attraction and retention of employee talent
- The County's benefits strategy includes offering employees the choice of two medical/pharmacy plans with member contribution levels that require the County to opt-out of PA 152
- In 2022, significant medical and pharmacy plan cost pressures were forcing the County to consider dramatic plan design changes that would impact employee cost share
  - 2022 medical and pharmacy claims were 20% higher than 2021 costs
  - Consideration was also given to a carveout pharmacy program with additional member requirements

# Managing Costs and Maintaining Benefits – Keys to Success



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- The County remained self-funded for medical and pharmacy benefits with BCBSM for 2023, without significant changes in plan design or program delivery
  - Rather than moving to the carve-out pharmacy program, the County joined a pharmacy collaborative that allowed them to retain an integrated medical and prescription drug program with BCBSM
  - Members retained their BCBSM drug coverage with little to no disruption, while the County was able to take advantage of preferred contract terms and pricing through the collaborative
- In 2024, the County joined the Western Michigan Health Insurance Pool (The Pool)
  - Maintained BCBSM medical and pharmacy coverage for members
  - County moved to the Pool's fully insured, stabilized rating methodology to allow for improved budgeting and more predictable costs
- First year Pool renewal allowed the County to maintain benefit and contribution levels for 2025

# For more information please contact:

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## THANK YOU!



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