

# How does your county compare?

## Benchmark Study



The strength of MAC is found in the skill, experience and dedication of the people in Michigan's 83 county governments. Now, the MAC Service Corporation (MACSC) will be leveraging those assets to crowd-source a new study to show where you stand\* on services, and where better options exist.

MACSC will be working with administrators during 2017 to create a new benchmark study to include:

- Tools to better manage current and future contract renewals
- A comparison of your health care rate with those in similar counties
- A comparison of employee benefits (deductibles, prescription coverage, copays)
- A comparison of your employee cost-sharing arrangements (PA 152, 80/20 or hard cap)
- A comparison of cost shares, premiums and benefits based on negotiating status (unionized and non-unionized)
- A comparison of your workers' compensation rates with the marketplace

MACSC also will review your procurement: Is your process efficient? Are you getting the best value? What are the options?

And, with the expected change in national health policy in 2017, we will put you in position to compare health insurance options across state lines when the barriers to interstate offerings are removed.

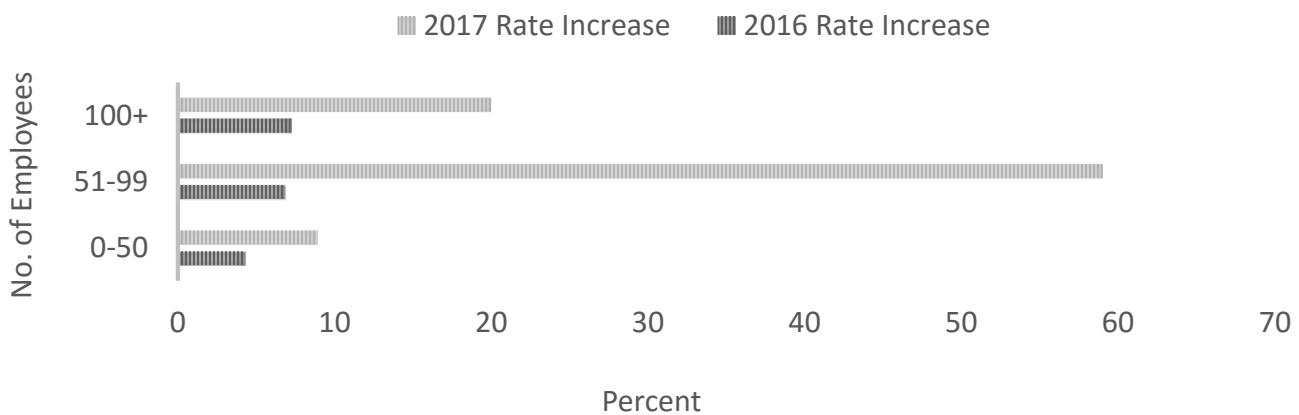
\*The identities of all participating counties will be kept confidential by MAC.



The costs of health insurance and medical care are rising, for employers and employees alike. By participating in MACSC’s new Benchmark Study, a county will have access to data on how it compares on such factors as annual deductibles, rate increases and much more! See below for an example of what a participating county will be provided with the study:

## Benchmark Study

### HEALTH PLAN RATE INCREASES 2016 – 2017



<b>Average Costs (All County Plans)</b>	<b>2017</b>	<b>2016</b>
In-Network Deductible – Single	\$2,000	\$2,000
In-Network Deductible – Family	\$4,000	\$4,000
In-Network Out-of-Pocket Maximum – Single	\$4,440	\$4,000
In-Network Out-of-Pocket Maximum - Family	\$9,000	\$8,700
Primary Care Physician Copay	\$25	\$25
Specialty Care Physician Copay	\$40	\$40
Urgent Care Copay	\$50	\$50
Emergency Room Copay	\$200	\$150
Per Admission Copay	\$300	\$300

\*Note: Numbers above are EXAMPLES ONLY. They do not reflect actual county data.