

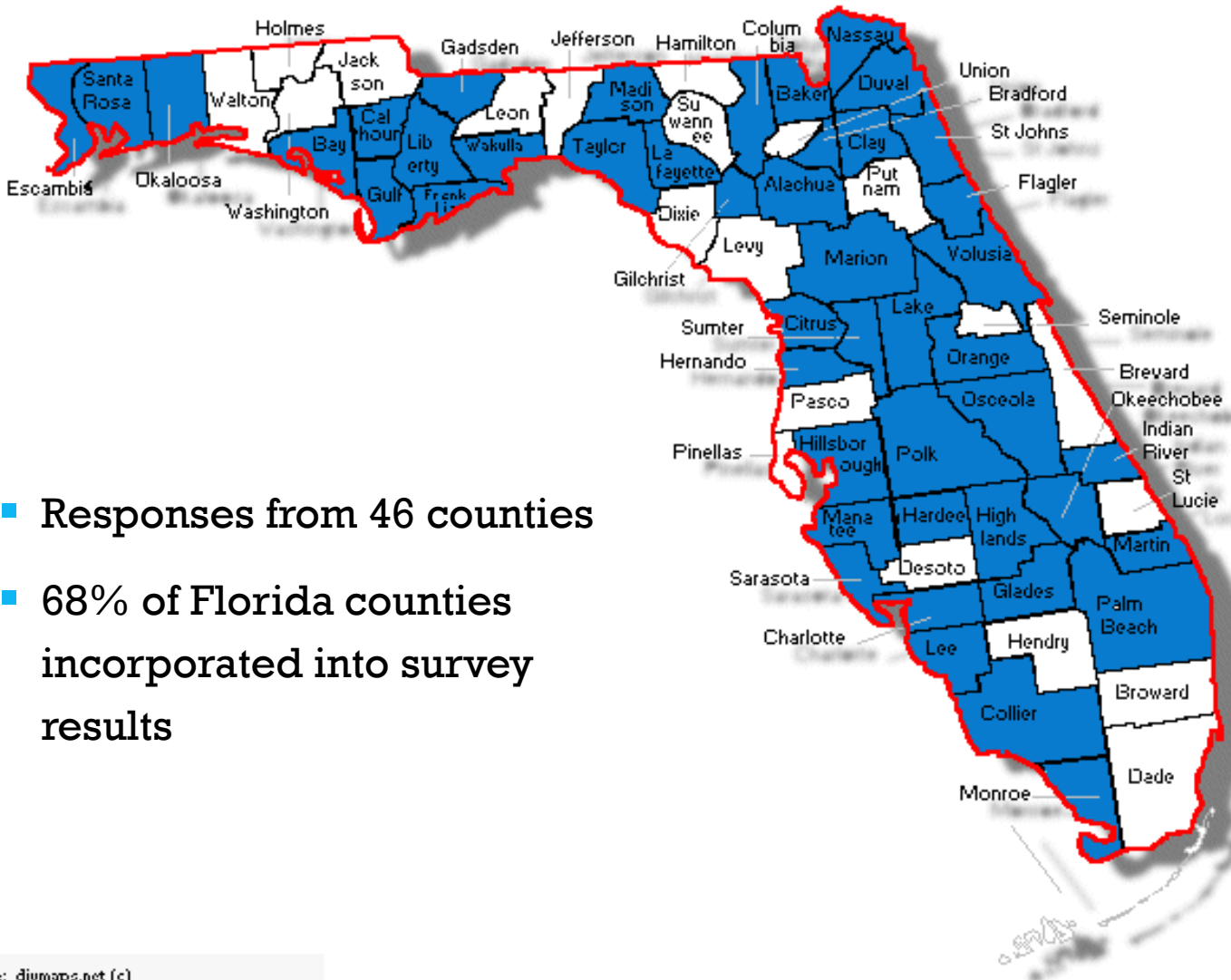
County Health Insurance Survey Results

Presented by

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Kiera Hanselman, FBMC Benefits Management

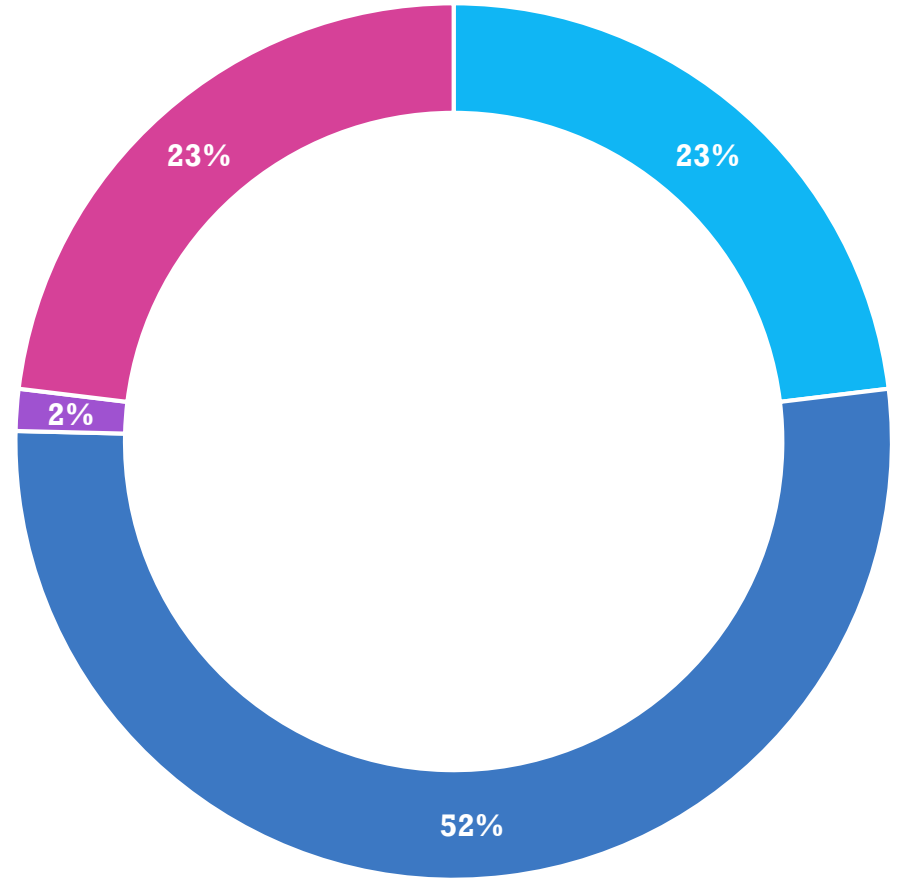
Who did we hear from?



- Responses from 46 counties
- 68% of Florida counties incorporated into survey results

Source: diymaps.net (c)

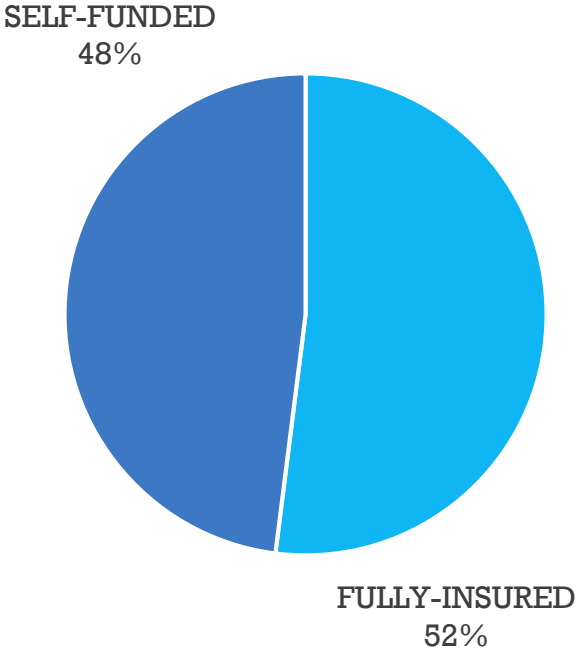
Types of Insurance Plans Offered



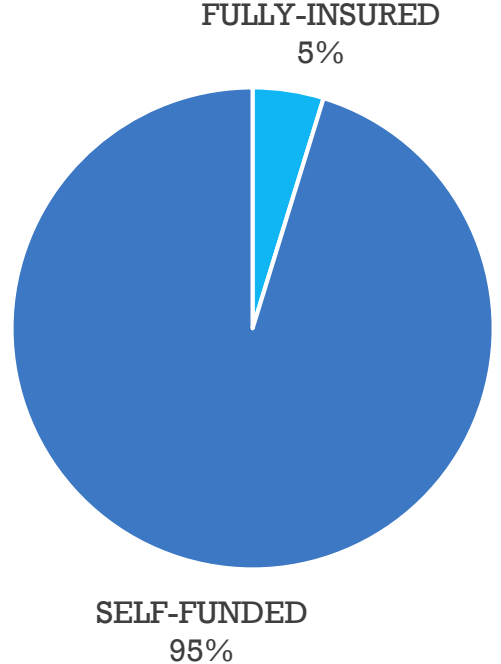
■ HMO ■ PPO ■ Indemnity ■ High Deductible Health Plan

How are county health plans funded?

Counties with <1000 Full-Time Employees



Counties with ≥1000 Full-Time Employees



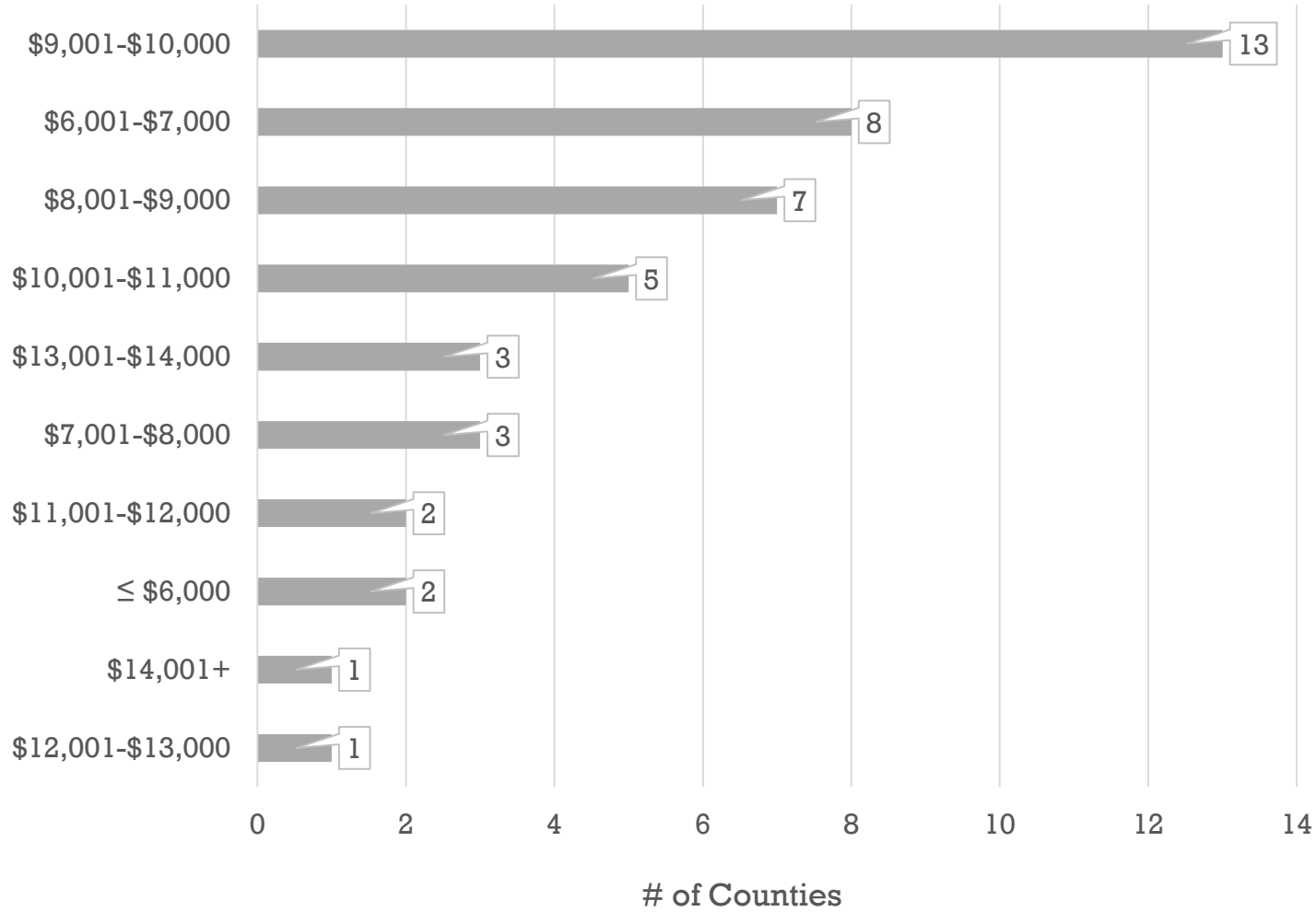
County Health
Insurance Budgets:
Minimum, Average
& Maximum Spend

FULL-TIME EEs	MINIMUM	AVERAGE	MAXIMUM
Counties with < FT 1000 Employees	\$283,014	\$3,545,609	\$13,000,000
Counties with \geq1000 FT Employees	\$17,075,937	\$41,040,563	\$86,513,846

County Total and Health Insurance Budget Stats

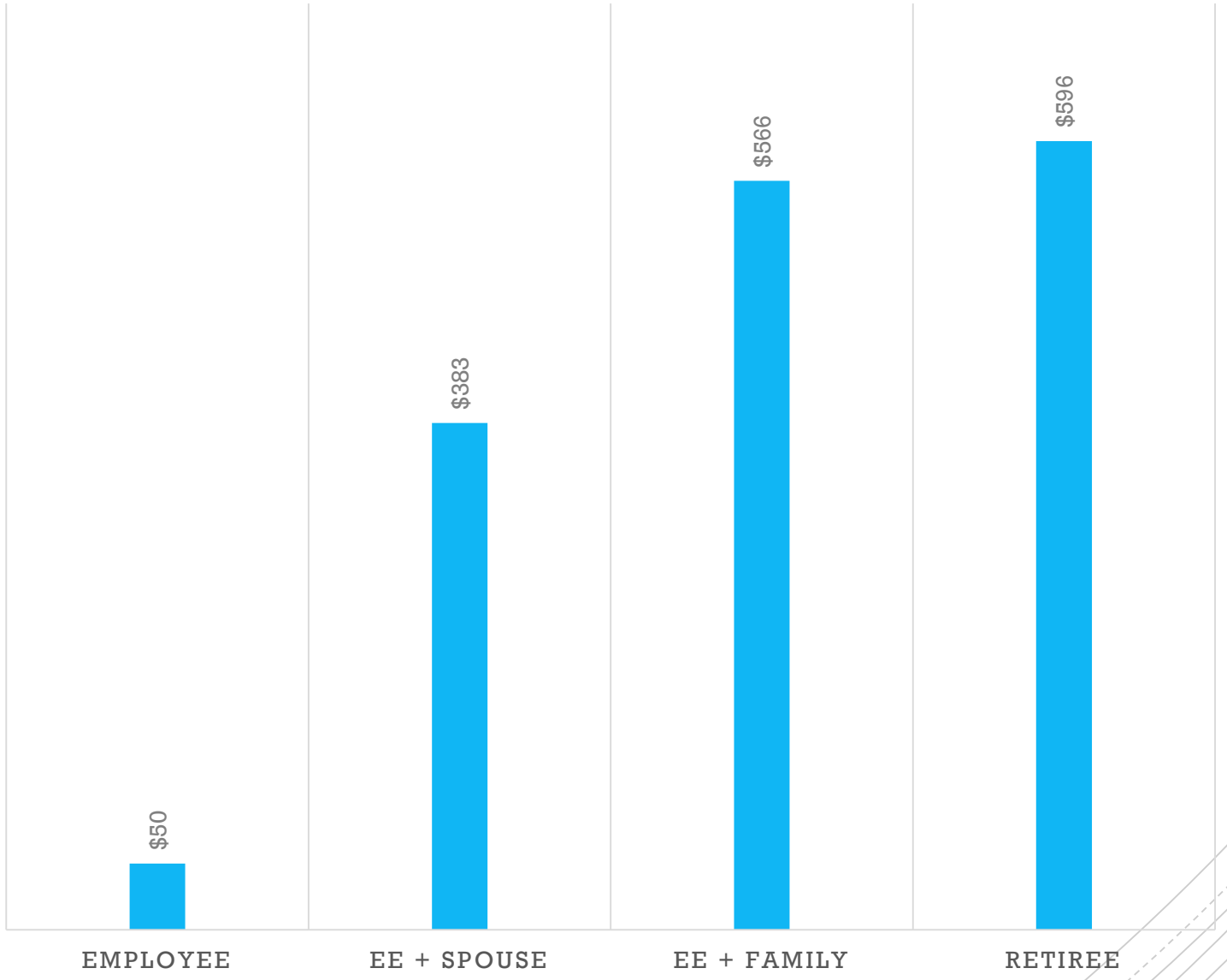
COUNTIES WITH < 1000 FULL-TIME EMPLOYEES	
AVG. TOTAL BUDGET	\$132,465,825
AVG. TOTAL HEALTH INSURANCE BUDGET	\$3,545,609
% OF TOTAL BUDGET USED FOR HEALTH INSURANCE	2.68%

COUNTIES WITH ≥1000 FULL-TIME EMPLOYEES	
AVG. TOTAL BUDGET	\$1,186,140,380
AVG. TOTAL HEALTH INSURANCE BUDGET	\$41,040,563
% OF TOTAL BUDGET USED FOR HEALTH INSURANCE	3.46%



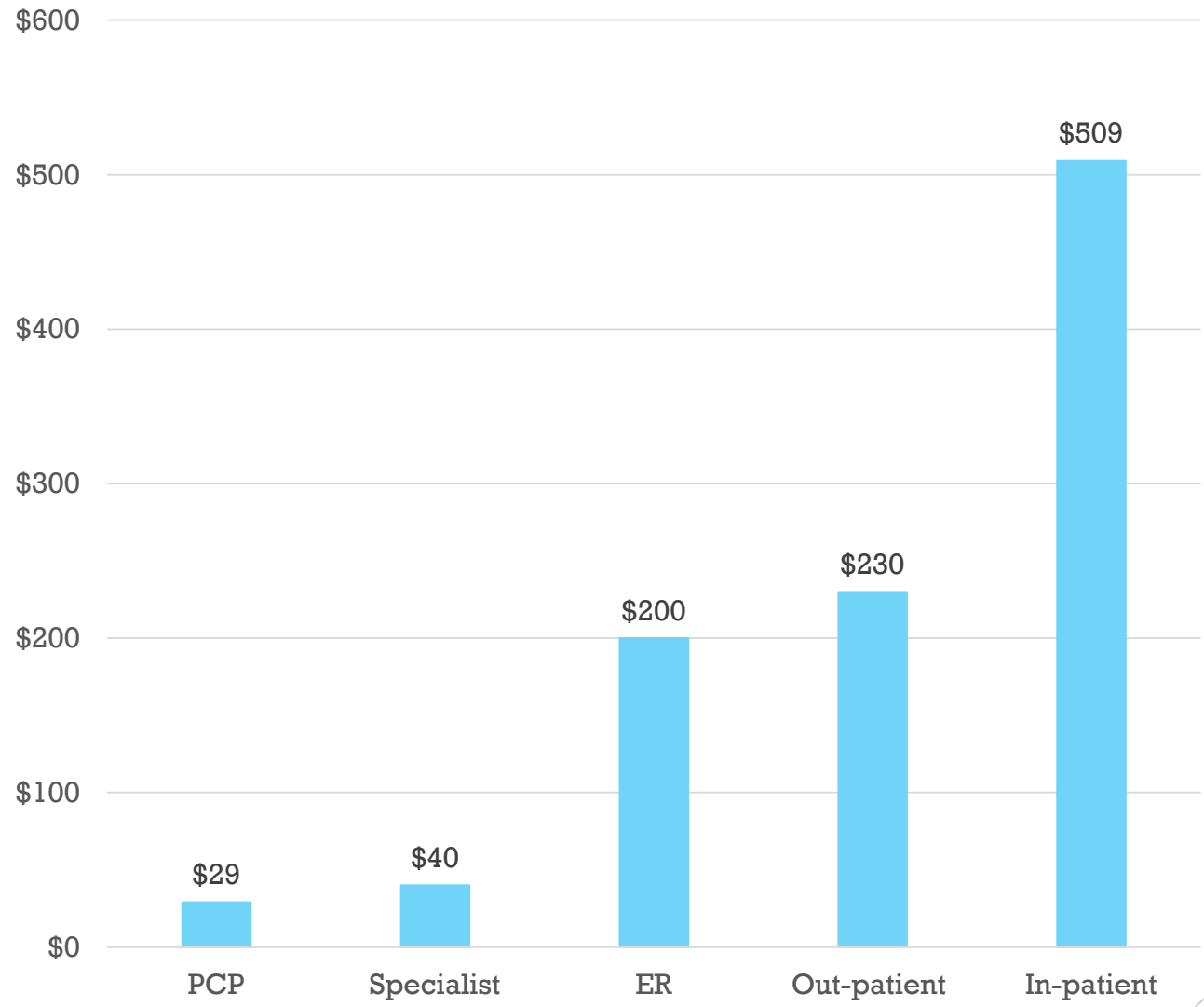
How much are employers contributing (per employee/per year)?

What is the average amount that employees are contributing (per month)?



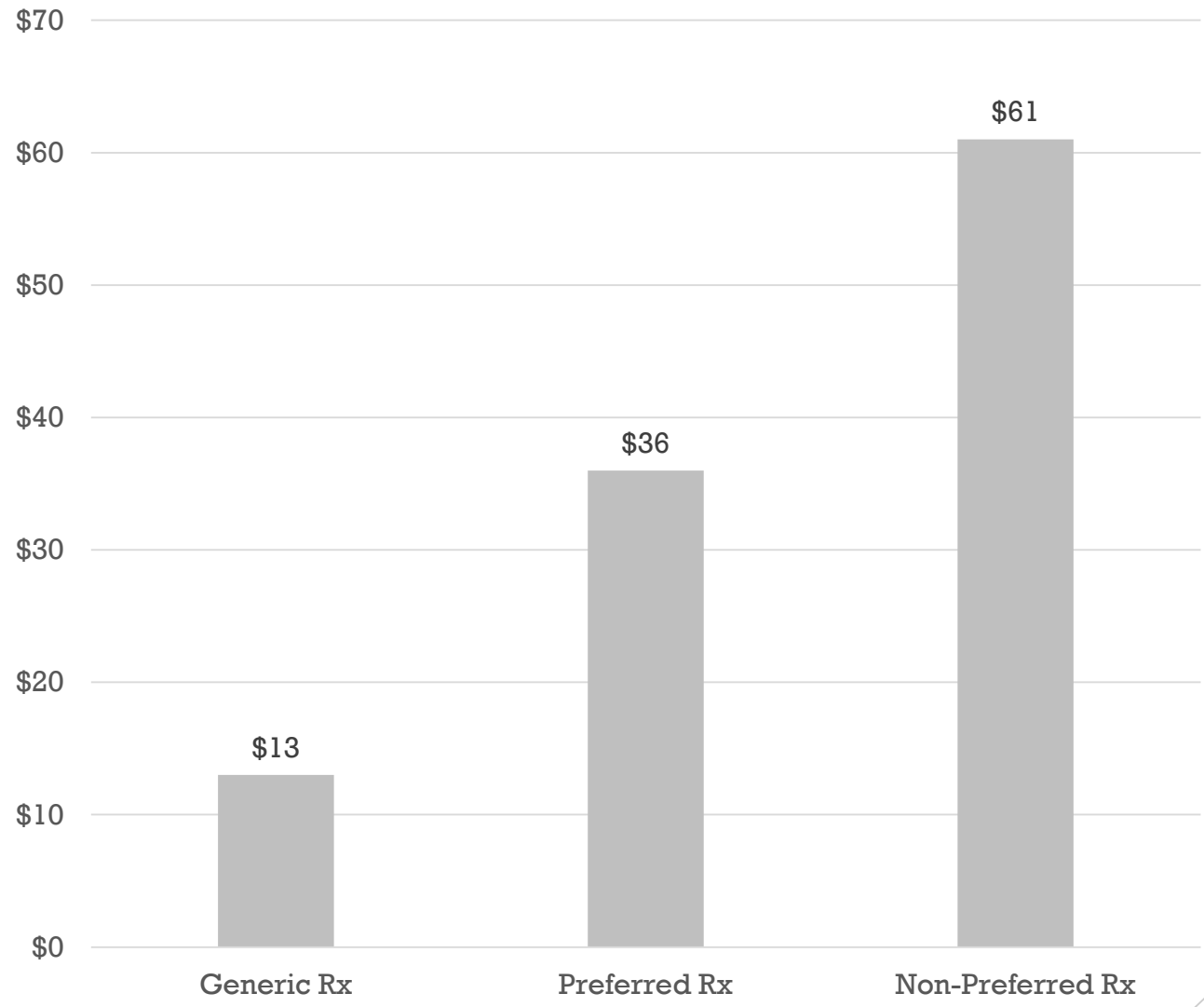
*Not included: 4 "N/A" responses

What is the average cost of co-pays for services?



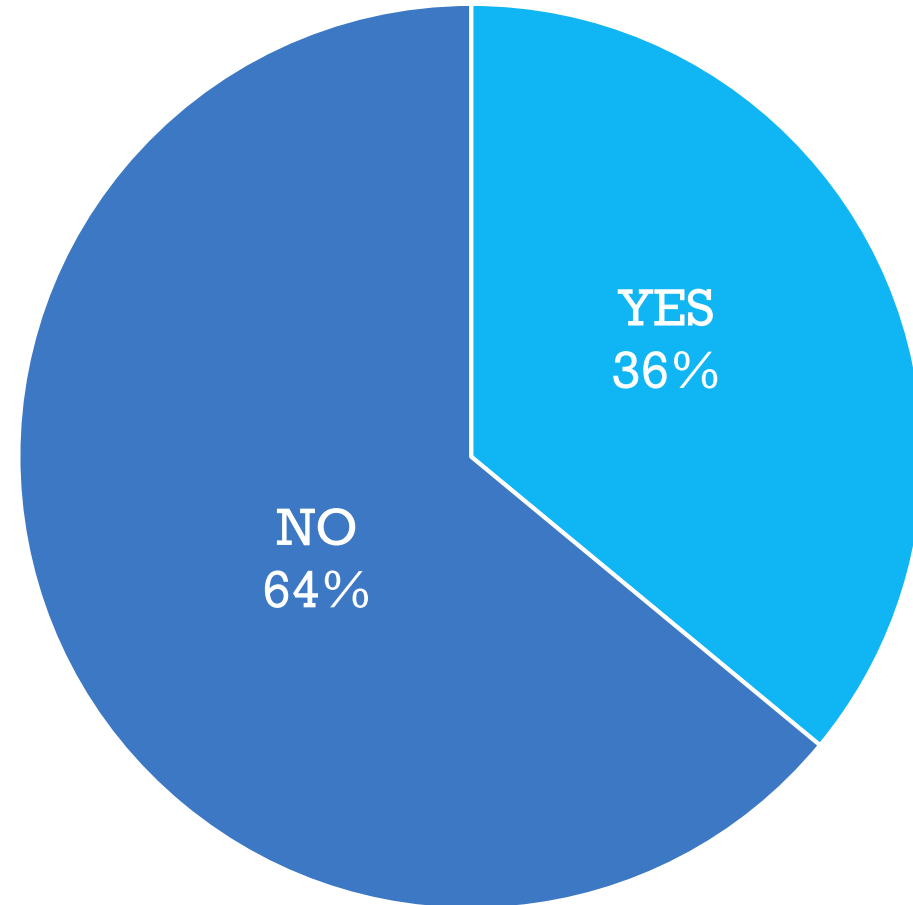
Note: All responses with coinsurance & deductible + % were omitted due to inability to calculate exact amount at each visit.

What is the average cost of co-pays for prescriptions?



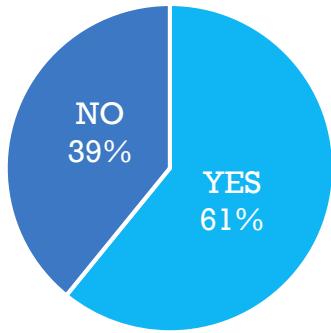
Note: All responses with coinsurance & deductible + % were omitted due to inability to calculate exact amount at each visit.

% of Counties
Offering Health
Insurance to
Part-Time
Employees

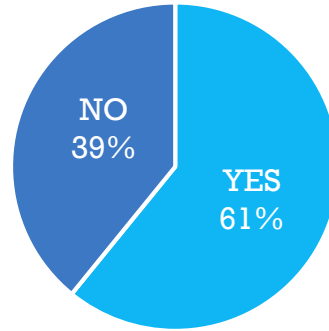


**1.75x more counties DON'T offer health insurance
to Part-Time employees**

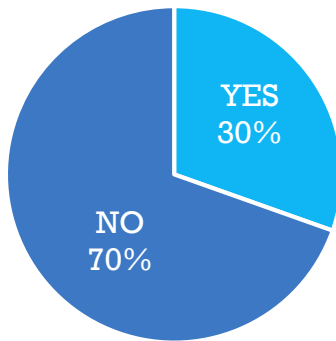
Spouse



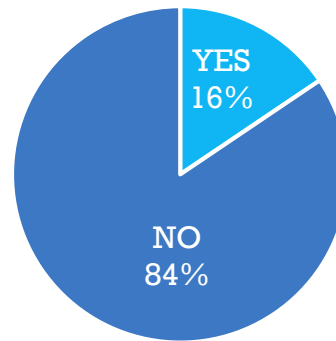
Family



Retirees



Retiree Dependents



% of counties that subsidize health insurance for non-employees?

Summary

- PPO is most commonly offered health insurance plan, followed by HMO and High Deductible Health Plans (tied).
- Only 36% of counties offer health insurance to Part-Time employees (1.75x more counties DON'T offer health insurance to Part-Time employees)
- Self-funded plans are 2.29x more common than Fully-Funded plans
- Employers pay on average \$8,999/year (per employee)
- Majority of counties surveyed offer subsidized plans for spouses and family, but majority don't subsidize plans for retirees or retiree dependents

Next Steps

- Name and County
- What is your biggest challenge related to health or prescription drug coverage
- Indicate a health insurance/prescription drug insurance subject you'd like us to research or cover in the next FAC meeting of County managers
- Describe an out of the box program or initiative you've implemented in your county, along with the contact person with your agency that led the initiative.

If you notice an error in your counties data, please email Kiera Hanselman, directly at khanselman@fbmc.com.