



# Guilford County

301 West Market Street  
Greensboro, NC 27402

## Work Session - Final

### Board of Commissioners Work Session

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Thursday, November 7, 2024

3:30 PM

McAdoo Conference Room, 3rd Floor  
201 W. Market St., Greensboro

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#### I. WELCOME AND CALL TO ORDER

*Chairman Melvin "Skip" Alston*

#### II. NEW BUSINESS

- A. [2024-473](#) COUNTY DEPARTMENT UPDATES - EMERGENCY SERVICES AND ANIMAL SERVICES

**Requested Action:** Receive Departmental Updates.

**Sponsors:** Jim Albright, Emergency Services Director  
Jorge Ortega, Animal Services Director

**Attachments:** [Emergency Services and Animal Services \(11-7-2024\)](#)

B. [2024-456](#) MEDICARE ADVANTAGE PLAN FOR 2025

**Background:**

Medicare-eligible retirees who meet the required criteria are currently covered by a Medicare Advantage plan. The Inflation Reduction Act (IRA) includes a redesign of the Medicare Part D benefit in 2025. Two major changes that are part of this redesign are:

1-Medicare is eliminating the Coverage Gap in Part D plans effective 1/1/2025

2-Medicare Part D is implementing a \$2,000 out-of-pocket max effective 1/1/2025

In addition to the design changes, the Centers for Medicaid and Medicare Services (CMS) are providing less subsidies to insurance carriers which is causing an increase in insurance premium rates for Medicare Advantage plans.

When initially notified of the plan changes, the quote included a potential 25.3% increase over current costs for the county's Medicare Advantage plan. We asked our broker to market the plan for better rates and redesign the plan's offerings to ensure coverage that is consistent with our active employee plan.

The proposed plan design changes for retirees would be a \$20 co-pay for primary care visits, \$35 co-pay for specialist visits, \$125 co-pay for emergency room visits, \$50 co-pay for urgent care visits, \$100 co-pay for physical, speech and occupational therapy visits, and a \$10 co-pay for chiropractic visits. Additionally, the annual deductible amount would increase from \$200 to \$500 and the amount of out of pocket maximum would increase from \$2,200 to \$5,000.

The plan currently costs a total of \$237.59 monthly for Medicare-eligible retirees. The County contributes \$203.12 on behalf of 30-year retirees. For 2025, the total monthly premium will increase to \$242.89. This is a change of \$5.30 per month or 2.2%. The County's contribution will increase to \$208.28, with the retiree paying the balance. The retiree's contribution will increase by \$0.14 from \$34.47 per month for the current year to \$34.61 per month for 2025 to be consistent with the Health Care Coverage for Retired Guilford County Employees Resolution.

As of October 2024, we have 1,197 participants that are enrolled in our Medicare Advantage plan. The County's estimated total annual contribution based on current membership is \$2,511,231.96 and the total estimated retiree contribution based on current membership is \$977,640 for a total annual estimated expense amount of \$3,488,871.96.

**Requested Action:** Approve price only contract, in substantial form, with United Healthcare (UHC) to provide Medicare eligible qualified retirees with the current Medicare Advantage plan, with minimal plan design changes, with a total rate of \$242.89 and the County's contribution at \$208.28 per eligible retiree to be effective January 1, 2025. (The anticipated total expense is \$3,488,871.96 including \$977,640 in retiree premium contributions and \$2,511,231.96 in County premium contributions.)

**Budget Impact:** **NO ADDITIONAL COUNTY FUNDS REQUIRED**

**Sponsors:** Jaime Joyner (Mirna Simaan)

**Attachments:** [hr-slides-11.7.24 final](#)  
[Proposed 2025 Post 65 MC Elig Ret Rates - ER RET](#)  
[Guilford County 2025 Medicare Advantage Renewal](#)

C. [2024-449](#) APPROVE CONTRACT WITH SYMETRA STOP LOSS COVERAGE FOR 2025 PLAN YEAR

**Background:** Guilford County Sponsors a self-funded health insurance plan for eligible employees and retirees. This plan covers claims up to \$425,000. A separate "stop loss plan" reimburses the County for claims that exceed \$425,000 per individual claimant. United Healthcare (UHC) currently provides stop loss services related to the County's specific excess loss insurance at a cost of \$75.12 per member per month. For 2025, Symetra will provide these services at a cost of \$52.07 per member per month. This is a decrease of \$23.05 per member per month or 30.7%.

The final total cost will fluctuate depending on the total number of insured members throughout the year which will change with things like new hires, resignations, retirements, qualifying life events, and open enrollment. We currently have 2,858 members insured with UHC. If that number were to remain approximately constant, it would translate to an estimated total annual cost of \$1,785,793 (2,858 members multiplied by \$52.07 per member per month for 12 months). This will result in a savings to the County of approximately \$790,523.

**Requested Action:** Approve the price proposal, in substantial form, with Symetra for stop loss coverage for the 2025 plan year in the amount of \$52.07 per member per month to be effective January 1, 2025, for a term of one (1) year. (The anticipated expense to the County is \$1,785,793) and authorize staff to take all necessary steps to effectuate a contract not to exceed \$1,785,793.

**Budget Impact:** NO ADDITIONAL COUNTY DOLLARS

**Sponsors:** Jaime Joyner (Mirna Simaan)

**Attachments:** [Symetra Stop Loss Proposal](#)

### III. OTHER BUSINESS

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