



Guilford County, NC

Market Review List : Reinsurers

January 1st, 2022 Reinsurance / Stoploss Coverage Renewal

Carrier	A.M. Best Rating	Coverage Requested	Status	Notes
United HealthCare	A	Stop Loss	Incumbent	
HM Insurance	A	Stop Loss	Declined	
Berkshire Hathaway	A+	Stop Loss	Declined	
Optum	A	Stop Loss	Declined	
Sun Life	A+	Stop Loss	Presented	Largest claim will not be covered and right to review two members at renewal.
Symetra	A	Stop Loss	Declined	
Swiss	A+	Stop Loss	Declined	
Voya	Not Rated	Stop Loss	Declined	
Tokio Marine HCC	A	Stop Loss	Declined	



**Guilford County, NC
Medical Plan
Self-Funded Rates & Factors
January 1, 2022 Renewal Date**

Stop Loss Outline	Current	Renewal	Alternate #1	Alternate #2	Alternate #3
TPA / Network Name	UnitedHealthCare	UnitedHealthCare	UnitedHealthCare	UnitedHealthCare	UnitedHealthCare
Stop Loss Carrier	UnitedHealthCare	UnitedHealthCare	UnitedHealthCare	UnitedHealthCare	UnitedHealthCare
Specific Stop Loss (SSL)	\$425,000	\$425,000	\$475,000	\$500,000	\$525,000
Laser Liability	\$0	\$0	\$0	\$0	\$0
Contract Basis	Paid	Paid	Paid	Paid	Paid
Coverages Included	Medical, Rx	Medical, Rx	Medical, Rx	Medical, Rx	Medical, Rx
Advanced Specific Funding	Included	Included	Included	Included	Included
Laser Waiver at Renewal Included?	Included	Included	Included	Included	Included
Rate Cap at Renewal (Amount)	50%	50%	50%	50%	50%
Firm Offer		FIRM	FIRM	FIRM	FIRM

Specific Premium & Laser Liability

Specific SL Premium	Single	1,402	\$46.13	\$69.20	\$62.54	\$59.74	\$57.22
	Family	1,354	\$46.13	\$69.20	\$62.54	\$59.74	\$57.22
Stop Loss Carve Out Fee	Total	2,756	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Annual Total			\$1,525,611	\$2,288,582	\$2,068,323	\$1,975,721	\$1,892,380
Percentage Change				50.0%	35.6%	29.5%	24.0%
Annual Total Specific SL Premium and Laser Costs			\$1,525,611	\$2,288,582	\$2,068,323	\$1,975,721	\$1,892,380
Change from Current				\$762,971	\$542,712	\$450,110	\$366,768
Percentage Change				50.0%	35.6%	29.5%	24.0%
2022 Premium savings for retaining more risk					(\$220,260)	(\$312,861)	(\$396,203)
Average # of Claimants that exceed each SSL level (3 yrs study)					5	4	3
Avg additional claim cost due to increased SSL					\$233,333	\$300,000	\$333,333
Average Annual Net savings (potential based on 3 yrs)					\$13,074	(\$12,861)	(\$62,869)
Annual Net Savings (cost) using worst of 3 years					\$29,740	\$62,139	\$3,797

Notes

1. Annual total fixed costs with laser liability above include the added liability of any lasers.



**Guilford County, NC
Medical Plan
Self-Funded Rates & Factors
January 1, 2022 Renewal Date**

Stop Loss Outline	Current	Renewal	Option 1	Option 2
TPA / Network Name	UnitedHealthCare	UnitedHealthCare	UnitedHealthCare	UnitedHealthCare
Stop Loss Carrier	UnitedHealthCare	UnitedHealthCare	Sun Life	Sun Life
Specific Stop Loss (SSL)	\$425,000	\$425,000	\$425,000	\$450,000
Laser Liability	\$0	\$0	\$2,145,000	\$2,120,000
Contract Basis	Paid	Paid	24/12	24/12
Coverages Included	Medical, Rx	Medical, Rx	Medical, Rx	Medical, Rx
Advanced Specific Funding	Included	Included	Included	Included
Laser Waiver at Renewal Included?	Included	Included	Except Two Members	Except Two Members
Rate Cap at Renewal (Amount)	50%	50%	40%	40%
Firm Offer		FIRM	FIRM	FIRM

Specific Premium & Laser Liability

Specific SL Premium	Single	1,402	\$46.13	\$69.20	\$18.82	\$16.87
	Family	1,354	\$46.13	\$69.20	\$72.91	\$66.45
Stop Loss Carve Out Fee	Total	2,756	\$0.00	\$0.00	\$1.00	\$1.00
Annual Total			\$1,525,611	\$2,288,582	\$1,534,341	\$1,396,572
Percentage Change				50.0%	0.6%	-8.5%
Annual Total Specific SL Premium and Laser Costs			\$1,525,611	\$2,288,582	\$3,679,341	\$3,516,572
Change from Current				\$762,971	\$2,153,730	\$1,990,961
Percentage Change				50.0%	141.2%	130.5%

2022 Premium savings for retaining more risk	\$1,227,990
Average # of Claimants that exceed each SSL level (3 yrs study)	5
Avg additional claim cost due to increased SSL	\$116,667
Average Annual Net savings (potential based on 3 yrs)	\$1,344,657
Annual Net Savings (cost) using worst of 3 years	\$1,352,990

Notes

- Annual total fixed costs with laser liability above include the added liability of any lasers.
- Sun life offer does not include coverage for member number 77019891; right to review no laser clause on members 194540279 and 46698067 at renewal in 2023.