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# Let's THRIVE in 2025!

GREENE COUNTY EMPLOYEE HEALTH PLANS HUDDLE-SEPTEMBER 9, 2025

The DRIVE to  
Thrive...

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Education

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Strategy

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Planning



# Facts About Healthcare Costs-Education

Greene County Data	Cigna		UMR	
	2021-2022	2022-2023	2023-2024	2024-2025
Employees Enrolled	894	973	1003	1014
Members Enrolled	1224	1361	1464	1509
Average Age	41	40.8	34.1	34.1
Male/Female Mix Percentage	58/42	57/43	55/45	54.3/45.7
Medical Claims Billed	Not Reported	Not Reported	\$17,759,781.00	\$25,352,459.00
Ineligible claims/COB/Benefits	Not Reported	Not Reported	<i>\$1,851,985.00</i>	<i>\$4,377,723.00</i>
Medical Claims Covered	Not Reported	Not Reported	\$15,907,796.00	\$20,974,736.00
Medical Claims Savings	Not Reported	Not Reported	<i>\$9,394,796.00</i>	<i>\$12,564,109.00</i>
Medical Claims Allowed	Not Reported	Not Reported	\$6,512,999.00	\$8,410,626.00
COB and Plan Design	Not Reported	Not Reported	<i>\$1,340,652.00</i>	<i>\$1,978,880.00</i>
<b>Medical Claims Paid</b>	<b>\$8,880,647.00</b>	<b>\$7,574,517.00</b>	<b>\$5,145,774</b>	<b>\$6,429,607.00</b>
<b>Average Discount on Medical Claims</b>	<b>Not Reported</b>	<b>Not Reported</b>	<b>59.5%</b>	<b>60.4%</b>
<b>RX Claims</b>	<b>Not Reported</b>	<b>Not Reported</b>	<b>\$2,406,180.00</b>	<b>\$2,306,409.00</b>
<b>Total Claims Paid **</b>			<b>\$7,551,954.00</b>	<b>\$8,736,016.00</b>

# Facts About Healthcare Costs-Education

Greene County Data	Cigna		UMR	
	2021-2022	2022-2023	2023-2024	2024-2025
Number of Catastrophic Claimants (\$100k+)	3	5	11	13
Number of Claimants over \$500K	1	3	0	1
Number of CC Hospital Admissions/Days	18/99	8/73	11/67	13/198
In Network Utilization	95.4%	95.4%	99.50%	99.4%
Well Visits	508	635	825	1012
Office Visits-PCP	1860	1986	2632	3479
Office Visits -Spec	728	881	1247	1439
Urgent Care Visits	378	436	603	648
Telehealth Visits	420	392	283	529
Total Hospital Admissions/Days	Not Reported	Not Reported	58/237	64/361
Emergency Room Visits	114	143	179	203

# How Much Does Health Insurance Cost?

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***For the Medical Plans, the annual costs are:***

- Total Premium=\$9,166,596
- Total Employer Contribution=\$8,445,684
- Total H S A Contribution = \$2,152,800
- Greene County Bottom Line Cost = \$10,598,484  
\$10,452 per employee per year.



# A Strategy for the Future

## *Change is Imminent-just like the Mill...*

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### Premiums

- Midwest Public Risk-Sharing Risk
- Stable premiums
- Affordable Quality Benefits

### Costs

- Control Costs of Claims
- Be Good Consumers
- Best Available Discounts

### Balance

- Balancing the Premium Income to the Claims Expense is the ultimate goal in the plan.

# A Strategy for the Future

## *Some things are Black & White...*

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### Goals for Benefits

- Sustainable and Affordable for the County AND the Employees

### US Healthcare Costs

- Premiums Increased 20-50%, 2014 to 2024
- Employer Contributions up 50%
- Overall Inflation 36%

### Greene County since 2020-2021

- 1.69% premium increase
- Employer Premium Contribution Up
- Employer HSA Funding Up



# The Recent Past...

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- With the claims running well, and the need to make some plan changes to be compliant with IRS rules, it was a great time to share the savings with employees, adjust the plans but still have “Best In Class” benefits for the Employees and their families.
- The premium reduction by changing plans is what provided the savings for the County Commission to fund more toward employee premiums for their dependents, and to increase the HSA funding for employees and their dependents in 2024.
- This is a great step in the right direction for having a sustainable benefit plan strategy that remains affordable to The County AND its Employees.



# The Future...

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- This year's increase was a 3% increase to premiums across the board.
- After reviewing options to share all or part of the increase, the Commission approved the County absorbing the entire increase, which was a \$266,988 increase to the County cost because they also absorbed the dependent increases, which kept employee premiums the same as last year.
- The 2024-25 plans saw a reduction in employee premiums for dependents of 10%.
- Healthcare Trend is estimated to be 8.5% next year and Pharmacy Trend at 12.5%.
- Not every year can the County afford to make those decisions. There could be premium increases or benefit changes.

# The Plans and the Rewards!

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- Use LOWEST Cost providers such as Springfield MRI
- Take Advantage of the UMR App for the cost estimator
- RX Card and the Options
- Be your own Advocate
- Wellness Challenges and Culture within the County & other MPR members
- If it doesn't make sense, reach out! Don't suffer in silence!

# Who to Contact for Help

**For assistance with Medical or Pharmacy Claims, call the number on the back of your ID card,  
or call MPR Customer Service at 816-292-7500.**

**For assistance with Dental, contact Delta Dental Customer Service at the number on the back of your card,  
or MPR Customer Service at 816-292-7500.**

**For Assistance on Vision Claims contact VSP Customer Service at 1-800-877-7195,  
or MPR Customer Service at 816-292-7500**

**For Assistance with Life or Disability, contact Mutual of Omaha Customer Service at 800-655-5142.**

**If you don't get resolution at any of these, OR just have questions, you can call BPJ at 417-887-3550, tell them you are an employee of  
Greene County and need to talk to Jamie, Mike or Tim in Employee Benefits.**

**Jamie Brummett is [jbrummett@bpj.com](mailto:jbrummett@bpj.com) Mike Scott is [mscott@bpj.com](mailto:mscott@bpj.com) Tim Lee is [tlee@bpj.com](mailto:tlee@bpj.com)**

