



Healthcare Cost-Containment Strategies

County Commissioners Association of Ohio

December 3, 2025



Agenda

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Current Healthcare Cost
Trends



2

Employer Strategies to
Contain Healthcare Costs



3

Alternative Health Plan
Models to Increase Value-
Led Healthcare



1

Current Healthcare Cost Trends

Aon Health Solutions



Innovation and
Specialty Solutions



2,200

U.S. colleagues*

200+

colleagues focused on:

- ✓ Time away & life solutions
- ✓ Health transformation team
- ✓ Health analytics intelligence
- ✓ Legal & compliance
- ✓ Voluntary benefits
- ✓ Pharmacy
- ✓ Audits
- ✓ Executive benefits
- ✓ Delivery system transformation

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U.S. Offices Support
Health Solutions

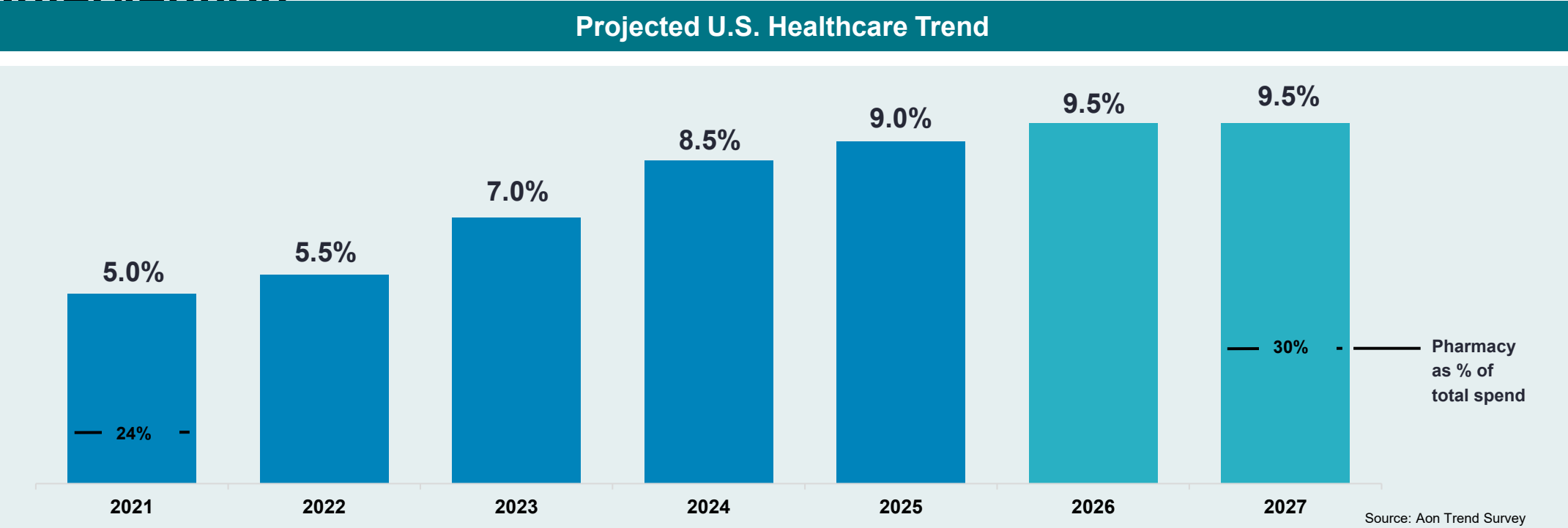
300+



actuaries, actuarial students,
and underwriters

**Headcount as of April 2025*

Next Era of Cost Drivers To Sustain Trend Without Direct Intervention



Here & Intensifying

Inflation

Labor Cost, Service Intensity

GLP-1s

Weight + New Indications

Chronic Conditions

Cancers, Mental Health

Policy & Regulation

Medicaid & ACA Cuts, Tariffs

High-Cost Claims

NICU, Cancers

Market Consolidation

Health Systems, Payors, Private Equity

Specialty Rx

High-Cost Therapies

Gene & Cell

Coming

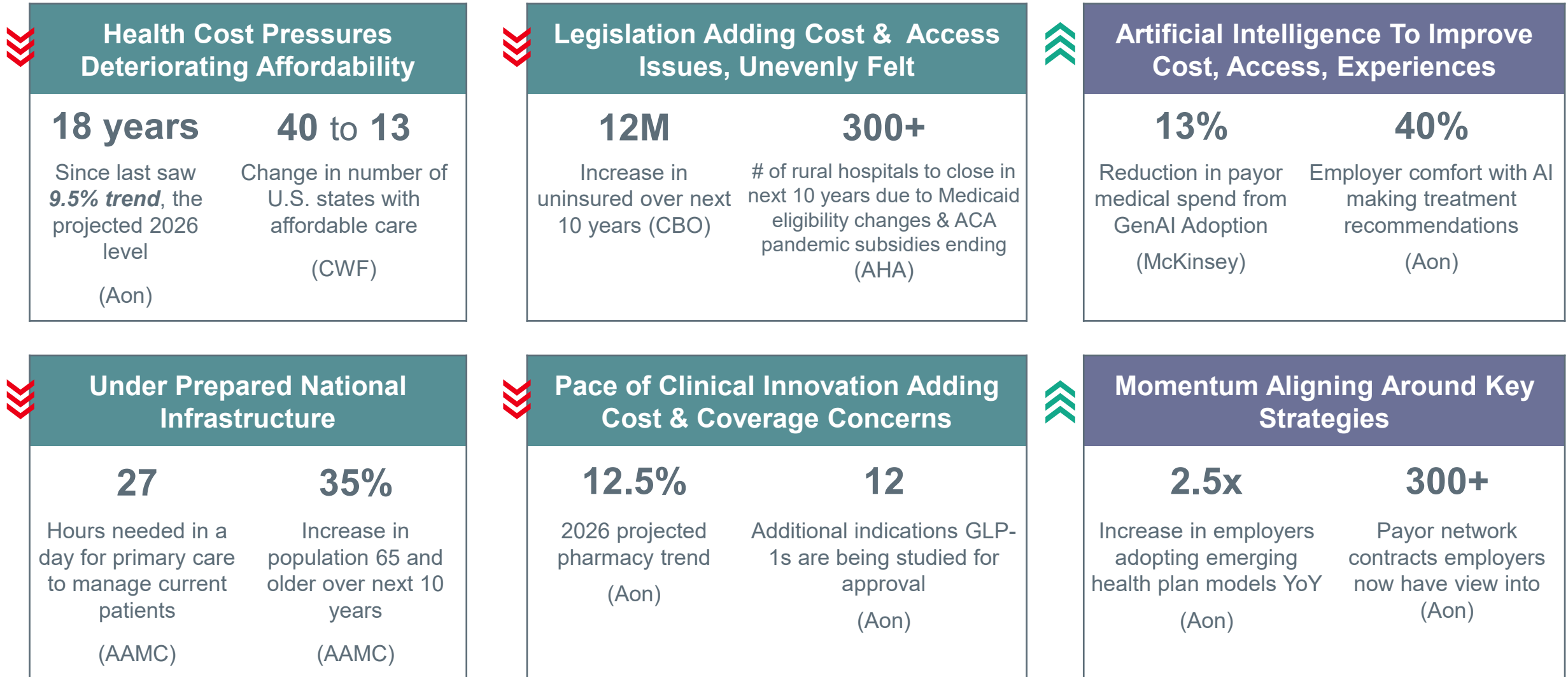
AON

Monitoring: Artificial Intelligence, Rx Regulation

Proprietary and Confidential

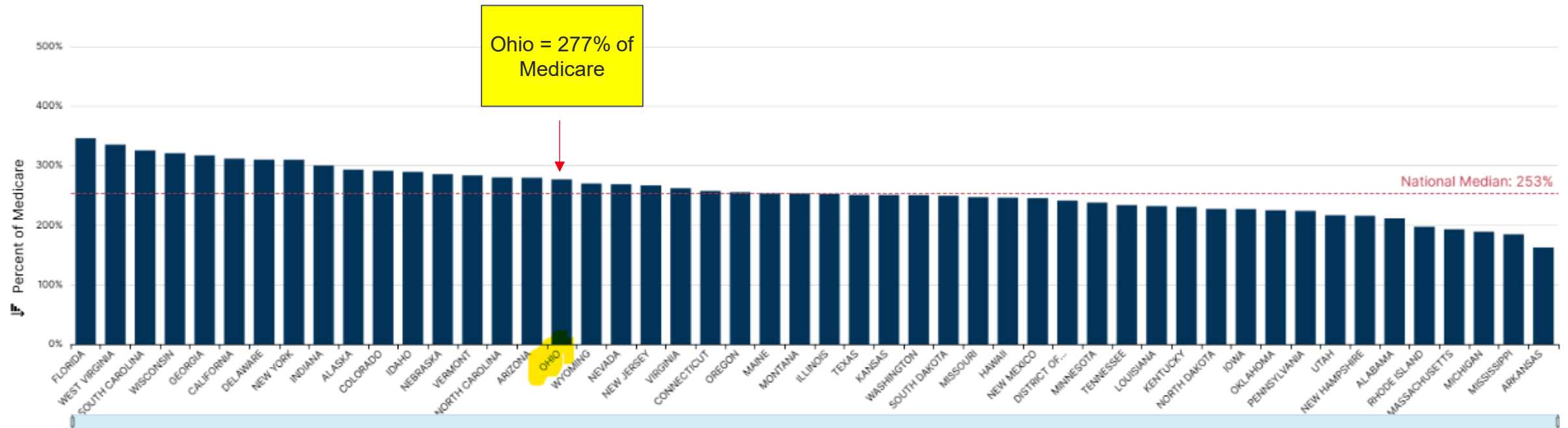
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Market Landscape



National Comparison: Total Facility Plus Physician Commercial Price as a % of Medicare

Source – Sage Transparency 2.0 Tool (Rand 2022 Data)



Sage Transparency

Sage Transparency is a free, public-facing tool designed to offer a clear, unbiased view of hospital price, cost, and quality data, as well as price data for ambulatory surgery centers (ASCs) and physician-administered medications. Sage Transparency 2.0 includes new dashboards, data, and features. It aids employers, policymakers, researchers, and the general public in making informed, evidence-based decisions.

Aon GLP-1 Experience Through Q3 2025 (through August)

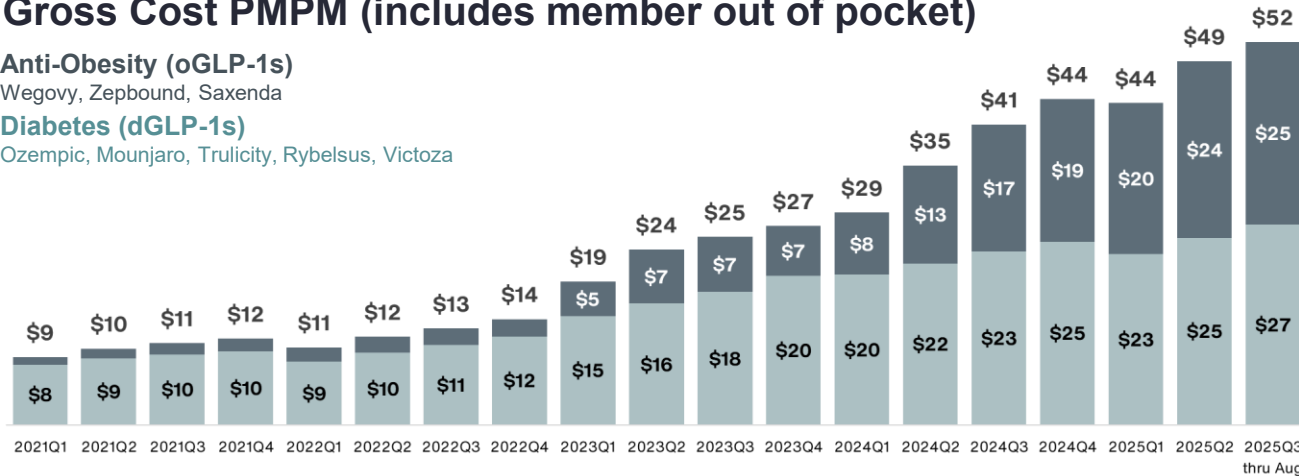
Gross Cost PMPM (includes member out of pocket)

Anti-Obesity (oGLP-1s)

Wegovy, Zepbound, Saxenda

Diabetes (dGLP-1s)

Ozempic, Mounjaro, Trulicity, Rybelsus, Victoza



- Growth of GLP-1s slowed at the end of 2023 as supply issues constrained utilization
- Through 2024 utilization moved higher, particularly in the anti-obesity class as supply constraints have loosened
- Spend on GLP-1 drugs continues to increase into 2025

Obesity GLP-1s up **76%** from 2024 through Q3 to 2025 through August

Diabetic GLP-1s up **14%** from 2024 through Q3 to 2025 through August

Entire GLP-1 class up **37%**

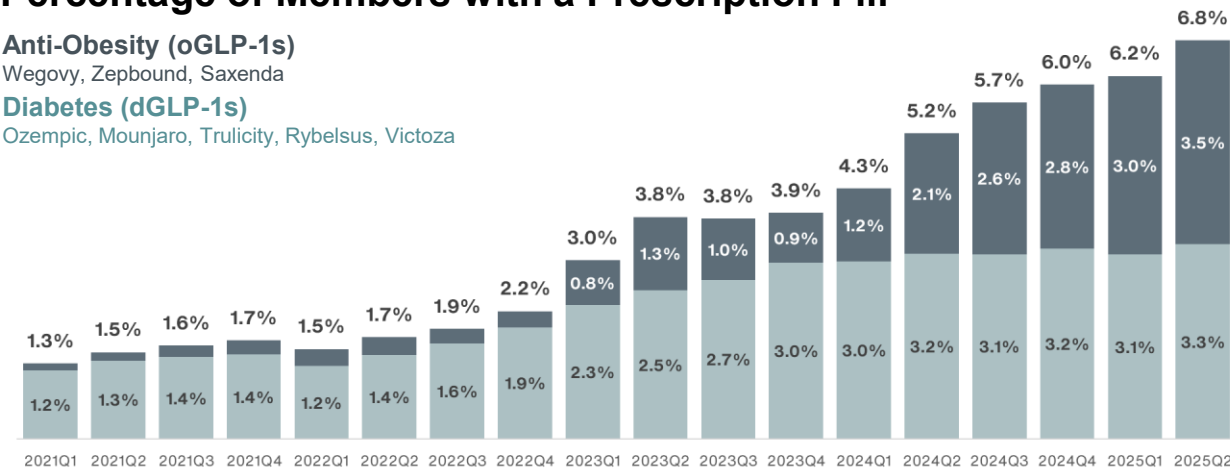
Percentage of Members with a Prescription Fill

Anti-Obesity (oGLP-1s)

Wegovy, Zepbound, Saxenda

Diabetes (dGLP-1s)

Ozempic, Mounjaro, Trulicity, Rybelsus, Victoza

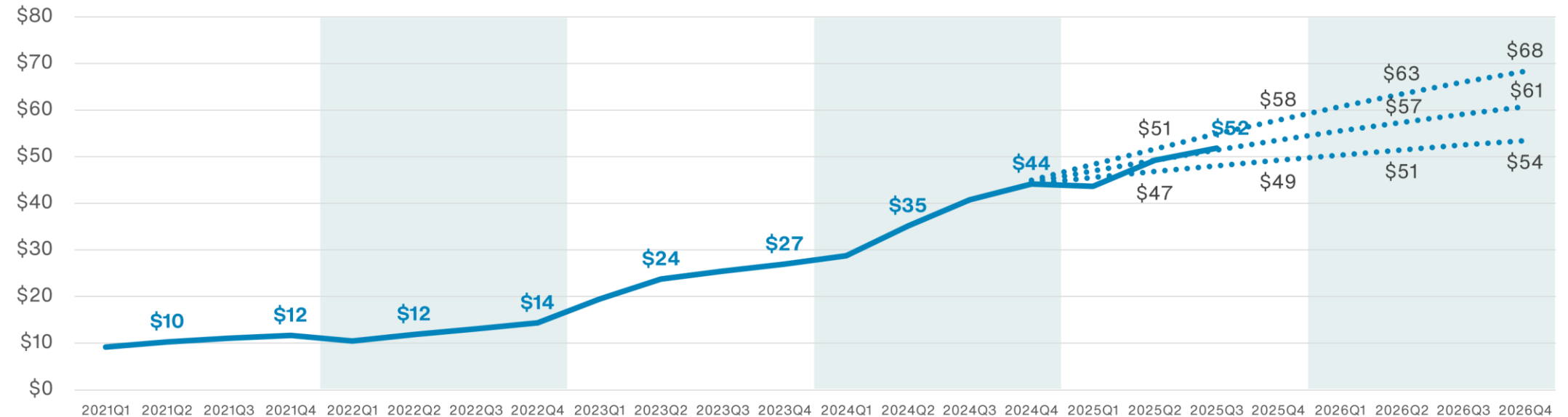


Note: 2025Q3 with data through August is excluded because it does not capture a full quarter's worth of utilization and is not a good comparison point to prior quarters

- YTD through 2025Q2, **6.8% of members** filled a GLP-1 script — over 20% increase to the percentage of members from 2024 (5.3%)
- Average GLP-1 gross PMPM spend moved from **\$12 in 2022 to \$24 in 2023 to \$37 in 2024 to \$48 in 2025 through August**
- Average GLP-1 percentage of gross drug spend moved from **8% in 2022 to 13% in 2023 to 17% in 2024 to 20% in 2025 through August**

GLP-1 Future State — Anti-Obesity and Diabetes GLP-1 Coverage

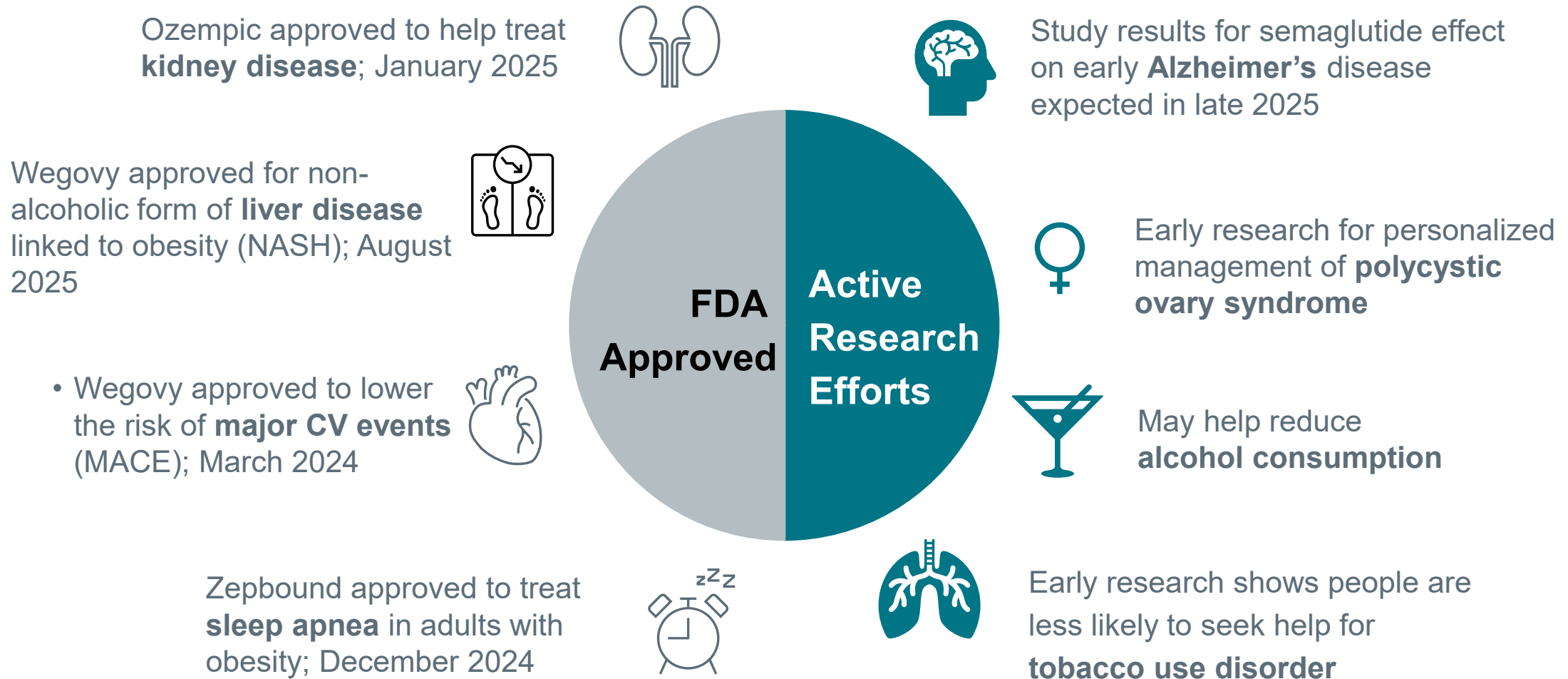
GLP-1 Gross Cost PMPM Projection for Average Client



- Utilization increase slowed at the end of 2023 but grew substantially in 2024 and continuing into 2025.
- Current spend as of Q3 2025 is **\$52 PMPM**; mid-estimate projects increase to **\$61 PMPM** by end of 2026.
- Growth tailwinds include approvals for new indications (e.g. Wegovy for HFpEF in 2025Q4, Semaglutide for Alzheimer’s disease in 2026, OA of the knee, and PCOS) and release of oral formulations for obesity (Orforglipron in Phase III trials).
- New pricing schemes (e.g., direct-to-consumer) and pressure from payors may give way to lower pricing, leading to lower overall cost in 2026 and beyond.

GLP-1s Reshaping Treatment Beyond Diabetes and Weight loss

Anti-inflammatory effect is speculated as a key mechanism



2

Employer Strategies to Contain Healthcare Costs



Healthcare Cost-Containment Strategies

Plan Design, Cost Management & Eligibility

	Strategy	Savings Potential	Employee Perception	Administrative Impact
Q	Negotiate Administrative Fees & Shared Savings Programs	\$	None	Low
Q	Review Stop Loss Deductible & Terms	\$	None	Low
	Add / Increase Tobacco Surcharge	\$	Neutral	Low
Q	Conduct Dependent Eligibility Verification Audit	\$\$	Negative	Medium
	Condition Specific Management Program	\$\$	Positive	Medium
Q	Identification of future High-Cost Claimants	\$\$	Neutral	Medium
Q	Change Medical/Rx Plan Design & Evaluate Medical/Rx Employer Contribution %	\$\$\$	Negative	Medium
	Implement Spousal Surcharge or Carveout	\$\$\$	Negative	Medium
	Spousal Medical Expense Reimbursement Plan (MERP)	\$\$\$	Positive	High

Savings Potential	%
\$	< 2%
\$\$	2 – 5%
\$\$\$	5 – 10%
\$\$\$\$	> 10%

Healthcare Cost-Containment Strategies

Pharmacy, Carve-Outs, and Voluntary Benefits

	Strategy	Savings Potential	Employee Perception	Administrative Impact
Q	Subrogation Carve-Out Vendor	\$	None	Low
	Vision Carve-Out (Voluntary)	\$	Negative	Low
	Dental Carve-Out (Voluntary)	\$\$	Negative	Low
	Rx Strategies			
Q	<ul style="list-style-type: none"> Narrow Pharmacy Network Specialty Coupon Program Value Formulary / Biosimilars Fully Customized Formulary 	\$ - \$\$\$\$	Varies	Varies
Q	Medical Rx (Site of Care Steerage)	\$	Neutral	Medium
Q	Evaluate/Market Pharmacy Benefit Manager (PBM) or join Rx Coalition	\$\$\$	Neutral	Medium

Savings Potential	%
\$	< 2%
\$\$	2 – 5%
\$\$\$	5 – 10%
\$\$\$\$	> 10%

Healthcare Cost-Containment Strategies

Network, Provider, and Access Strategies

	Strategy	Savings Potential	Employee Perception	Administrative Impact
Q	Near Site Clinic (Advanced Primary Care)	\$\$	Positive	Low
	Evaluate OON Coverage & Reimbursements	\$\$	Negative	Low
	Surgical Network COE	\$\$	Neutral	Medium
Q	Alternative Health Plans <ul style="list-style-type: none"> • Steerage to High Quality Doctors • High Performance Network Plans • Variable Co-Pay Only Plans • Virtual First Plans • PCP-Directed Plans 	\$ - \$\$\$\$	Varies	Varies
Q	Evaluate Medical Network Discounts	\$\$\$\$	Neutral	Medium
	Individual Coverage Health Reimbursement Arrangements (ICHRA)	\$\$\$\$	Negative	High
	Referenced-Based Pricing Health Plan (RBP)	\$\$\$\$	Negative	High

Savings Potential	%
\$	< 2%
\$\$	2 – 5%
\$\$\$	5 – 10%
\$\$\$\$	> 10%



























3

Alternative Health Plan Models to Increase Value-Led Healthcare



Opportunities to Reduce Total Cost of Care

Shifting to Value-Led Care Via Alternative Health Plan Models

	Provider Steerage	Surgery Network Incentives	High Performance Network	Variable Co-Pay Model	Virtual First Health Plan	PCP-Directed Plan	Reference-Based Pricing
Description	Identifies and steers to the highest quality/ lowest cost providers within existing carrier network through differentiated plan design or incentive design	Steers to curated network of high-quality surgeons and facilities with a single bundled payment for all services associated with the procedure	Medical carrier network containing a limited subset of the providers found in the broad network to steer members to higher quality or lower cost care	Differentiated, fixed co-pay plan design based on quality and cost effectiveness of providers and sites of care	Advanced Primary Care (APC) models that leverage virtual care & plan design to incentivize primary care coordination	Primary care coordinated plan that partners with a high performing health system in specific MSAs to deliver all care for a member	Reimburses providers on a percent of Medicare lower than traditional health plans
Representative Vendors	 	  	   	   	 		  
Savings Potential	1-15%	2-8%	5-18%	2-10%	5-10%	10-15%	20-30%
Employer Adoption ¹	 31% 29% considering	 22% 24% considering	 14% 21% considering	 9% 17% considering	 9% 21% considering	 9% 18% considering	 2% 7% considering

¹ Aon 2025 Health Survey results

■ Currently Offering

■ Considering for the Future

Value-Led Strategies: Spectrum View

	Traditional or Regional Carrier with Broad Network	Surgery Network/COE	Provider Steerage	Variable Copay Plan	Virtual-First Plan	PCP-Directed Plan	Direct Contracting	Traditional Carrier with High Performance Network	Reference-Based Pricing
Sample Vendors	BUCA or Regional Carriers	Carrum, Lantern, Transcarent	Garner, Embold	Coupe, Clarity, SimplePay, Surest	Firefly Health, myVirtual Care Access Plan	Centivo	Regional Health Systems	BUCA carriers	HST, Imagine360
Savings Potential	Minimal	2-5%	1-15%	2-10%	5-10%	10-15%	3-5%	5-18%	20-30%
Steerage to Quality Providers						Varies by market		Varies by carrier/market	
PCP at Center								Varies by carrier	
Addresses Affordability									
Member Disruption									
Consistency Across Markets		Varies by Market and Condition				Not in every market		Varies by market	
Administrative Complexity									
Communication Needs									

Less Disruptive
More Disruptive

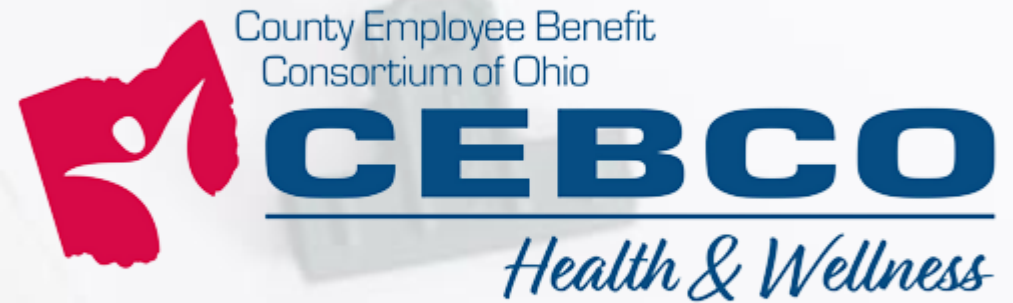
Q&A

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The Advantage of



Financial Stability

- New members have first year renewal protection with increase no larger than trend
- Minimum and maximum renewal rates after initial year provide stability for members
- CEBCO's historical average rate renewal is 5.21% for member counties
- Members can leave with no financial penalty at the completion of each three-year participation agreement

Predictability

- Funding rates at each renewal provides budgetary certainty for members throughout the year
- Members realize renewal rating provided by actuarial approved pricing for consortium and impact of high-cost claims

Administrative Efficiency

- COBRA administration
- PCORI fee payment each year
- Annual ACA 1094 filing after confirmation of enrollment
- Wellness Program Benefits
- Annual Wellness Grant for members include \$4,000 and \$30 per employee annually
- CEBCO Rewards 200-hour wellness program which rewards employees and their spouses up to \$200 each for completing wellness activities
- Members Can Utilize Enhanced Services Provided at No Charge

To learn more about how CEBCO may benefit your county please contact:

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