Introduction to CEBCO

New Member Training

February 11, 2019

Douglas C. Foust – CEBS, SPHR - Managing Director
Structure

- Member owned, not-for-profit, self-insured purchasing pool
- Partnering with large national vendors, the best in their respective industries for medical, Rx, dental, vision and EAP
Pooling Explained

- Pooling spreads the risk associated with large claims
- Each county has a “pooling point” based on size:

<table>
<thead>
<tr>
<th>Employees</th>
<th>Pooling Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 249</td>
<td>$ 75,000</td>
</tr>
<tr>
<td>250 - 499</td>
<td>$ 100,000</td>
</tr>
<tr>
<td>500 - 749</td>
<td>$ 125,000</td>
</tr>
<tr>
<td>750 - 999</td>
<td>$ 150,000</td>
</tr>
<tr>
<td>1000 +</td>
<td>$ 175,000</td>
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</tbody>
</table>

- Claims above your pooling point are shared by all, proportionate to your size in the pool
- Only your claims below your pooling point count in setting your rates for the following year
Financially Speaking

• Stop loss insurance covers claims over $500,000 (i.e., the pool is protected)

• You pay:
  • Level rates 12 months at a time, regardless of claims activity
  • No front-end funding to join
  • No claims run-out after three years
County-centric Governance

- Our Board of Directors is comprised of 12 Commissioners, and oversees all business decisions of the consortium

- Board Committees serve to manage investments, policies, and vendor RFPs

- Our RFP cycle means you don’t have to worry about purchasing compliance
Cost Containment

• 35 counties together have purchasing power that no single county can achieve alone

• Joint purchasing allows CEBCO to negotiate:
  • Better Rx prices, lower administrative fees
  • Superior member services backed by vendor performance guarantees (*their* money at risk) on those services that most affect employee health and satisfaction

• Stabilizes your healthcare costs over the years
Committed to Preventive Care

Covered preventive services at a network provider are paid without cost-sharing under all CEBCO plans

~Mammography
~Pelvic Exam
~Immunizations
~PSA Test
~Colonoscopy
~Annual Diabetic Eye Exam
~Annual Vision and Hearing Exam
Committed to Wellness

• The CEBCO Wellness Grant program
  • Encourages local programming of your choosing
  • $4000 per county, plus you receive $24 PEPY
  • Full time professional staff to support your county wellness coordinator

Hannah Whiston
BA – Public Health Education

Tori Sinclair – CHES, MPA,
BS – Community Health Education
Committed to Wellness (continued)

❖ Confidential Health Risk Assessments *
❖ Biometric screening events coordinated by CEBCO at no cost*
❖ Individual Health Coaching with telephonic and web-based support *
❖ We encourage cost-neutral, county-level incentives to encourage and support employee engagement

* These services provided through independent contractor Interactive Health to ensure member privacy and HIPAA compliance
Taking the burden off your staff

❖ Full member service support and advocacy
❖ Custom billing and reporting
❖ ACA - Employer reporting, data storage and 1094-C submission – no charge
❖ 1095-C employee form generation
❖ Optional total fulfillment including mail-to-home
❖ We also offer COBRA services
CEBCO Pooling works!

• 2017: 27 of 33 counties received a single-digit increase
• 2018: 28 of 33 counties received a single-digit increase
• 2019: 29 of 33 counties received a zero or decrease
• Our average range-of-increase midpoint over 14 years: 5.2%
We’re here to help

• Your resource for identifying best practices
• Statewide educational programs on current topics (e.g. Affordable Care Act) open to members and non-members alike
• Seven on staff with a combined 150+ years of experience