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**Anderson County Board of Commissioners**  
**Meeting will be held electronically pursuant to Resolution 20-04-812**

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**Public Hearing - Rezoning of the property located at 187 Sequoyah Rd. Andersonville, TN  
Parcel 79.0, Anderson County Tax Map 05, from R-1 (Suburban Residential District) to C-1 (General  
Commercial District). @6:00 p.m.**

**Consent Agenda**  
**Monday April 20, 2020 @ 6:30 p.m.**

- 1. Approval and corrections of March 2020 County Commission Minutes**
- 2. Approval of Notary and Bonds**
- 3. Courtesy Resolutions/Proclamations**
- 4. Agriculture Extension Committee – approve term dates**

Josh Anderson	term expires 12/21	Robert McKamey	term expires 12/20
Rick Meredith	term expires 12/20	Jenny Cooper	term expires 12/20
Amanda Evans	term expires 12/20	Robbie Giles	term expires 12/21
Joe Hall	term expires 12/21		
- 5. Committee Reports**
  - ADA Oversight Committee Minutes (3/9/20)
  - Anderson County Library Board Minutes (2/20/20) (3/19/20)
  - Anderson County Employee Insurance BOT Minutes (3/24/20) (4/8/20)

**Respectfully Submitted,**  
**Tracy Wandell, Chairman**



Anderson County Schools  
Every Student, Every Day

Annette Prewitt <aprewitt@acs.ac>

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## FW: Ag Committee

3 messages

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Leean Tupper <ltupper@andersontn.org>  
To: "aprewitt@acs.ac" <aprewitt@acs.ac>

Mon, Feb 3, 2020 at 3:31 PM

Annette,

I was going through some of our office files last week. In doing so, and comparing information on the county website, I noticed the listed membership of the Agricultural Committee was outdated so I reached out to the Ag office.

I'm sending this your way so you have updated information for the committees/commissions/boards list.

Thanks,

-- Leean R. Tupper

Assistant to the County Mayor

Certified Public Administrator

Anderson County Government

100 North Main Street, Suite 208

Clinton, TN 37716-3617

Phone: (865) 457-6200

FAX: (865) 264-6270

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**From:** "Clark, Laura Christine" <laura.clark@utk.edu>  
**Date:** Monday, February 3, 2020 at 3:19 PM  
**To:** Leean Tupper <ltupper@andersontn.org>  
**Subject:** Ag Committee

Hi Leean,

Here is the information on the Ag Committee as I have it now.

Josh Anderson (12/21) Commissioner

Robert McKamey (12/20) Commissioner

Vacant Commissioner- Rick Meredith's final term ended 12/20 and I have not been notified of who has been put on in his place.

*Fill expired term  
of Rick Meredith-  
Approve all others-*

4/6/2020

Anderson County Schools Mail - FW: Ag Committee

Jenny Cooper (12/20)	Farm Woman
Amanda Evans (12/20)	Farm Woman
Robbie Giles (12/21)	Farm Man
Joe Hall (12/21)	Farm Man

Laura Clark, MS

Family & Consumer Sciences Agent

County Director

Anderson County

UT Institute of Agriculture

100 N. Main Street, Rm 213

Clinton, TN 37716

865.457.6246 Office

[laura.clark@utk.edu](mailto:laura.clark@utk.edu) | [extension.tennessee.edu/anderson/Pages/default.aspx](http://extension.tennessee.edu/anderson/Pages/default.aspx)

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**Annette Prewitt** <[aprewitt@acs.ac](mailto:aprewitt@acs.ac)>  
To: Leean Tupper <[ltupper@andersontn.org](mailto:ltupper@andersontn.org)>

Mon, Feb 3, 2020 at 3:49 PM

Thank you! I will get with them and get the listing corrected.

[Quoted text hidden]

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**Annette R. Prewitt**  
Chief Deputy to the Anderson County Commission  
Phone: (865) 463-6866  
Fax: (865) 264-6264  
Web Site: [www.andersontn.org](http://www.andersontn.org)

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**Leean Tupper** <[ltupper@andersontn.org](mailto:ltupper@andersontn.org)>  
To: "aprewitt@acs.ac" <[aprewitt@acs.ac](mailto:aprewitt@acs.ac)>  
Cc: "Clark, Laura Christine" <[laura.clark@utk.edu](mailto:laura.clark@utk.edu)>

Fri, Apr 3, 2020 at 4:26 PM

Good afternoon, Annette.

I was updating our committee and board files this afternoon. While doing so I noticed that the 3/17/2020 updated list of Boards, Committees and Commissions(see attached) on the county website does not reflect the information that I forwarded to you in early February regarding the Agricultural Extension Committee. Perhaps the email may not have been transmitted properly, so I am forwarding the information to you again this afternoon.

# ANDERSON COUNTY

## Boards, Committees and Commissions

### 2018 - 2019

~~REVISION 17-2020~~

#### Adult Oriented Establishment Board

T.C.A. 7-51-1120 (\*5 \*6 \*7)  
[4 yr term] five members

Open	Commissioner
Chuck Fritts	Commissioner
Steve Mead	Commissioner
Jerry White	Commissioner
Tracy Wandell	Commissioner

#### Alternatives to Incarceration Advisory

[established by resolution # 12-321] [1.17.12] (\*10)

Terry Frank	County Mayor
Rex Lynch	Circuit Court Clerk
Dave Clark	District Attorney General
Tom Marshall	District Public Defender
Phil Yager	County Commissioner
Richard Parker	Chief Jailer
Russell Barker	Sheriff
Jan Cagle	Mental Health Professional

#### American's with Disabilities Oversight

[1 yr term] (\*2 \*4 \*8)  
Oversees policies and facilities compliance with ADA Act

Louise McKown	Chairman
Roger Lloyd	ADA Coordinator
Jerry Creasey	Commissioner
<del>Open</del>	Commissioner
Leroy Gilliam	Site Compliance/Wheelchairs
Jim Woodward	School Department
	School Department

#### ~~Agricultural Extension Committee~~

T.C.A. 49-50-104 (\*4 \*8)  
[2 yr terms, January 1]

Rick Meredith (12/19)	Commissioner
Josh Anderson (12/18)	Commissioner
Robert McKamey (12/18)	Commissioner
Jenny Cooper (12/18)	Farm Woman
Joe Hall (12/19)	Farm Man
Holly Gamble-Meier (12/18)	Farm Woman
Robbie Giles (12/19)	Farm Man

#### Anderson County Beer Board

T.C.A. 57-5-105 [3 yr term] (\*1 \*6 \*7)  
Maximum ten members Regulates issuance of beer licenses

Kim Guinn (9/19)  
Kim Burton Scattergood (9/19)  
Ralph Daniels (9/20)  
Catherine Denenberg (9/20)  
Jerry White (9/19)  
Sam Bice (9/21)  
Theresa Scott (9/20)  
Tim Isbel (9/20)  
Kevin Rice (9/21)  
Steven Phillips (9/20)

#### Board of Health

T.C.A. Title 68, Ch. 2 (\*2 \*6 \*7 \*10)  
[4 yr term] Oversees county health department

Dr. Joseph F. Rainey (9/18)	DDS
Dr. Thomas Clary (9/18)	Physician
Dr. Curtis Sexton (7/17)	Physician
Jim McBride (9/18)	Pharmacist
Mark Garrett (9/18)	Veterinarian
Brenda Vowell (9/18)	Nurse
Jeanie Bertram (7/17)	Community Health Ad.
Dr. Tara Sturdivant	Health Officer Ex Officio

#### Board of Zoning Appeals

T.C.A. 13-7-101 (\*1 \*6 \*7)  
[5 yr term] Required to hear zoning appeals

Claude Langley (9/19)	
Carl Kenneth Wright (9/21)	
Jerry White (9/20)	Commissioner
Kenneth Matthew Hall (9/21)	
Archie Burress (9/22)	
Ralph Daniels (9/23)	Alternate

- 1 Nominated by Nominating Committee
- \*2 Nominated by Board
- \*3 Nominated by County Mayor
- \*4 Appointed by State Agency
- \*5 Appointed by County Mayor

1

- \*6 Ratified by County Legislative Body
- \*7 Members need not be members of the Co. Legislative Body
- \*8 Nominated by City Mayor, ratified by City Council
- \*9 County entitled to seat(s) on the Board
- \*10 Membership required to be people who hold certain positions

Anderson County ADA Oversight Committee  
Minutes March 9, 2020

Present: ADA Coordinator Roger Lloyd, Commissioner Jerry Creasey, Louise McKown, chair of the committee

**Entrance to the Courthouse:** Roger finally got the plans back from Cannon and Cannon on how we should address the sidewalk situation leading from the accessible parking spaces to the ramp. Roger will get with Dayne Wilkerson, who heads up the City of Clinton City public works department to deal with the city's responsibility to improve the parking spaces, ramps and the sidewalk. The major problem the county has is the slope of the sidewalk leading to the ramp. The sidewalk also needs to be widened to five feet to meet State of Tennessee regulations for sidewalk widths.

Roger will then talk with contractors and a company to elongate the handrail to be straight at the end for 12 inches. This is a signal for people with low or no vision to know when the ramp ends.

**Polling sites:** Roger will also ask Clay McKamey with Anderson County schools to come to the April 6<sup>th</sup> ADA meeting. Louise spent six hours on Election Day in March to see if her temporary recommendations she wrote for the Election Commission to do were followed. She did not drive by all the polling sites, but did the majority of them before it got too dark. Sadly, none of her ideas were implemented, nor had any of the schools in both Anderson and Oak Ridge had begun their alterations for the parking lot or entrances.

We suspect most of this will be done this summer. Before we go back to the Election Commission, we would like to see if Clay has any objections to what we are asking in terms of putting up orange cones to block out parking spaces or putting up temporary parking signs where there are none. Once we have Clay's approval, we can go back to the Election Commission saying the school's OK this.

Louise noted where voting was taking place that was not detailed in the ADA survey. One could not miss the huge signs that were out in front of every polling site saying "Vote Here." This sign also had a wheelchair symbol on it implying that this site was truly ADA compliant. Sadly, this is not always the case.

The very worst example was the Oak Ridge Municipal building where voting takes place where City Council meets. The huge sign was placed at the bottom of the stairs whose handrails are so wide, no one can grab onto them. There was no sign directing anyone to another entrance either to the City Clerk's office ramp or the ramp on the back side of the building. Louise wasn't sure if she should sigh, laugh or cry at this, but she did not have time to go into the building to talk with election officials using either ramp. It is a long walk to get to the City Council room, and it was the first site she visited.

It is apparent that we really need to talk one-on-one with election captains for each precinct in order to make these temporary accommodations met. At least by talking with the schools, we may get the ball rolling. We also need to talk with officials in Norris, Clinton, Oak Ridge and Rocky Top, the Armory, and TVA or the Claxton Optimist Club.

The next ADA committee meeting will be April 6<sup>th</sup>, at 4:00 pm.

Minutes prepared and submitted by Louise McKown

Anderson County Library Board  
Minutes of Regular Meeting  
Clinch River Regional Library  
Thursday, February 20, 2020

**Present:**

**Library Board Members:** John Selser, Debra Cox, Lake McCoy, Susan Miceli, Katherine Smith, Mary Jane Berry (Regional Board), Janine Brewer, Theresa Venable, Josh Anderson (Regional), Matthew Jordan (Regional)

**Library Directors:** Meg Harrison (Clinton), Norma Day (Rocky Top), Jenny Heffron (Norris),

**Absent:** , Steve Mead (Anderson County Commissioners), Daphne Windham (Briceville) (ill)

**Others:** Anne McRae, Kim Jeffers-Whitaker (Anderson County Human Resources)

**Call to Order and Revisions to Agenda:**

Chair John Selser called the meeting to order at 4:02 pm. There were no revisions to the agenda.

**Appearance of Citizens:**

John welcomed Anne McRae from Norris who was visiting the meeting and Kim Jeffers-Whitaker, Director of Anderson County Human Resources.

**Approval of Minutes:**

Susan Miceli moved to approve the minutes of January 16, 2020. Lake McCoy seconded the motion. The motion passed unanimously.

**Treasurer's Report:**

Susan Miceli presented the Treasurer's Report, which is appended to these minutes.

Susan presented 3 transfer requests.

1. Rocky Top – Moved to decrease Maintenance Agreements by \$500.00, in order to increase Travel by \$350.00 and Periodicals by \$150.00. Cox moved to approve, and McCoy seconded the motion. The motion was approved unanimously.
2. Clinton – Moved to decrease Staff Development by \$700.00 and Dedicated Reserve by \$100.00, in order to increase Travel by \$700.00 and Postage by \$100.00. Smith moved to approve the transfer, and Berry seconded the motion. The motion was unanimously approved.
3. Clinton – Emergency request of 1-21-2020 - Moved to decrease Local Restricted Funds by \$1,600.00 and increase Building Maintenance by \$1,600.00. Smith moved to approve the transfer, and Selser seconded the motion. The motion was approved unanimously.

**Library Director Reports:** See Library Director Reports Attachment  
Director Reports were given by the directors. A few items are highlighted here.

**Briceville Public Library – Daphne Windham** – Daphne was absent due to illness, but she submitted her report to the Board

- Homeschool program has expanded to include a high school student.
- The regular HSG is planning a trip to Mayfield Dairy
- A goal for the Summer Reading Program is to get the BES students involved in the program. Flyers will be sent home, and Daphne has asked to be included in the information mornings with the student body.
- Briceville was closed February 6, due to flooding problems on the roads and near the building.
- The heat in the building has become a problem since February 10<sup>th</sup>. Daphne has been unable to get assistance from Anderson County Buildings and Maintenance.
- Daphne will attend TLA in Knoxville.

**Clinton Public Library – Meg Harrison**

- March Book Club selection is *The Family Upstairs* by Lisa Jewell. Book Club meets every other month on the second Monday at 5:30 p.m.
- Will be trying out a Silent Book Club this spring on every 2nd Tuesday at 5:30 p.m.
- Friends of the Library Spring Book Sale is scheduled for March 25-28.
- Issues with new floors have been addressed and fixed.
- Most of new circulation desk has been set up.
- All but two of staff have completed the homelessness training from the state. Those two will finish over the coming month.
- Meg and Kimberly will be attending PLA in Nashville.

**Norris Public Library – Jenny Heffron**

- Jenny attended a WebJunction webinar on Feb. 4<sup>th</sup> – New Books, New Worlds, Diverse Titles for Youth and Young Adult
- Planning an Escape Room for Summer Reading
- Planning to refurbish back book drop.
- Working with Bonnie Peacock on the Norris Anniversary celebration
- Joe Deatherage donated \$600 to the library to use as they please. At least part of it will be used for the food cart.

**Rocky Top Public Library – Norma Day**

- STEAM homeschoolers had a Valentine's party.
- Ziggy is back for Reading with a Dog on Mondays from 3:15 – 4 p.m.
- Thanks to Debra Cox for speaking with City Hall about the problems with the back door. Norma is continuing to work with the City about her concerns with both doors.
- VITA tax site is in full swing. 155 returns have already been e-filed.
- Rocky Top hosted the February Rocky Top Chamber of Commerce coffee. Approximately 25 attended. Thanks to Trustee Susan Miceli for stopping by.
- Norma will attend TLA in Knoxville.

- Norma attended Room to Grow: Leadership for You & Your Library workshop at CRRL.

### **Clinch River Regional Library – Matthew Jordan**

- “Making a Difference” Spotlight – Sarah Beth Minton of White Pine Library has established a great working relationship with her city officials since she started as director in July. She has also weeded the entire library and analyzed the turnover rate for each section.
- 2020 Census is an important project. It determines how the federal government allocates more than \$800 billion each year for services that communities rely on – including library service.
- 2019 READS usage report is available through a link on the LibGuide. It shows circulation stats for Tennessee, as well as the top circulated Ebooks, Audiobooks, Magazines, and Videos.
- Clinch River Regional Board Meeting will be held at the Clinch River Regional Library on March 25<sup>th</sup>.
- The TLA Annual Conference will be held at the Knoxville Convention Center on March 31-April 2.

### **Prez’s Corner** – John Selser

John shared the poem “A Good Neighbour”\* by Tabiya Nadeem which stressed *understanding, kindness/respect, caring and being mindful to listen and smile*. He asked trustees to remember those attributes when doing the performance evaluations.

Performance Evaluations – John reminded everyone that the forms are a work in progress. Write down any problems you find. Support your ratings with a written description.

### **Reports of Committees –**

#### Standing Committees

Budget – Susan Miceli – working on budget

Policy and Bylaws – John Selser will have report next month, in re-formatting policies

Personnel & Evaluation – John Selser stated that the evaluations are proceeding.

#### Ad Hoc Committees

Capital Building/Planning – Currently inactive

**New Business:** There was no New Business introduced.

### **Unfinished Business / Updates**

- Election of Vice-Chair – There were no nominations and no volunteers for this position.
- Review of Employee Handbook – Kim Jeffers-Whitaker, Anderson County HR



Kim addressed the Board. She pointed out a few important items for consideration.

1. Inclement Weather - The Board should look at the County's policy and update our policy. The County policy includes fire, weather, power failure, and other emergencies. When a closing occurs, the local media should be informed if possible.
  2. Absences for various reasons
    - A. Personal time – a full time employee has 24 hours a year to use but part-time employees do not have any.
    - B. If the County closes, employees are paid.
    - C. If County doesn't close, employees may use personal time.
  3. It is important for all directors and staff to complete Title VI training on discrimination.
  4. Salaries – A subcommittee has been set up to study issues in this area. A proposed minimum and maximum for each grade level was approved. Guidelines are to be worked on next, and this may take more than a year to complete.
- Performance Evaluations – Progress and Assignments –

Directors are submitting their self-evaluations. Trustees are to begin doing their reviews of Directors.

Two trustees will be assigned to complete a review on each director. The assignments are as follows:

Briceville Director – Lake McCoy and John Selser

Clinton Director – Susan Miceli and Jeanine Brewer

Norris Director – John Selser and Debra Cox

The 2 assigned trustees for each library will meet with the director, using their self-evaluations as guidance, to complete an evaluation form. Finally, the leader of the Personnel & Evaluation Committee (Susan Miceli) and the Board Chair (John Selser) will compile the results and meet with each director to complete the evaluation.

**Announcements/Next Meeting:**

The next meeting will be Thursday, March 19, 2020, at 4:00 p.m., at the Clinton Public Library.

Lake McCoy moved for adjournment at 5:55 p.m. Susan Miceli seconded the motion, and the meeting adjourned.

Respectfully submitted,  
Katherine Smith, Secretary

\*A Good Neighbour by Tabiya Nadeem

To your neighbours, lend a hand  
Show them that you understand

They have rights you must protect  
Show them kindness and respect  
For your neighbours try to care  
When they're troubled, help repair  
Lend them an ear listen too  
If they're worried, help them through  
For your neighbours give a smile  
Spend time with them for a while  
Look after your neighbour's needs  
And Allah will reward your deeds

## **Briceville Public Library**

### **February 2020**

**January 17 – February 20**

**Adult Craft -2 Attendance –5**

**HSG 5 Attendance – 22**

**Story time – 5 Attendance - 41**

**Book & a Snack-20 Attendance-40**

### **Library Programs**

Our homeschool program has expanded to include a high schooler and helping with Spanish is not easy!

Our regular HSG is planning a trip to the Mayfield Dairy.

Our very generous patrons the Kerns have donated lots of craft materials and a set of Time Life Civil War books. If anyone is interested in these please let me know, we will be glad to give them to someone.

I'm working on the schedule for the Summer Reading Program. One of our goals is to get more of the BES kids involved in the program this year. More flyers will be sent home with the students and I have asked to be included in their information mornings with the student body.

### **Library Operations**

The library was closed on February 6<sup>th</sup> due to flooding on the way into Briceville and near the building.

The heat in the building started acting up February 10<sup>th</sup>, and I put in a call to maintenance. There was no word from them the next couple of days. Finally through a maintenance person in the electrical department told us that we were the "lowest on the totem pole". I was told that someone named Clay would be out to see me about the heat and this has yet to happen. I have left a message for Roger Lloyd with Buildings & Maintenance with the County and hopefully I will hear back from him. We can't keep going on this way without any sort of maintenance for when things break down. The heat is now working, possibly a re-set after we froze for 3 ½ days. If someone worked on it I was not informed.

I completed my Self Evaluation and it's attached.

I've begun spending my State and Federal funds on books.

### **Training**

I plan to attend TLA in Knoxville this year with Norma Day.



## **Monthly Report**

**January 17<sup>th</sup>. Thru February 20<sup>th</sup>.**

### **Programs:**

Our STEAM homeschool children had a Valentine's party. They exchanged valentine's decorated cookies and played games.

Ziggy with Ruff Reading is back with us on Mondays' from 3:15-4:00.

### **Program Totals:**

Juvenile: 17    Att: 253

Adult: 4    Att: 40

### **Operations:**

Special thanks to Debra Cox for stopping by City Hall and speaking with them concerning our back door. It was repaired and they actually sent someone to check out the front entrance also. I was told they needed to be replaced (2/18) and it would be near the end of the budget year before a decision could be made on having them replaced. The City Manager said it would cost 850.00. They are actually a hazard to people entering and exiting the building especially handicap individuals. I emailed Kari Hancock the City Recorder and told her my concerns.

Our VITA tax site is in full swing. As of today, we have e-filed 155 returns. We opened our site January 27<sup>th</sup>.

All of our PAC and staff computers have been installed and I am working on completing the paperwork for the LSTA Grant.

The library hosted the February Rocky Top Chamber of Commerce coffee. Approximately 25 attended the event. I was pleasantly surprised by Susan Miceli stopping by.

I am registered for the TLA Conference in Knoxville March 31<sup>st</sup> thru April 2<sup>nd</sup>.

I am working on spending my state funds.

The Census Bureau was at the library today from 10:00-12:30 asking for people to sign up.

### **Training:**

I attended the Room to Grow: Leadership for you & your library workshop at CRRL.

**Norris Community Library  
Monthly Report  
January 16, 2020 – February 19, 2020**

**Training:**

I attended a Webjunction webinar on February 4<sup>th</sup>: New Books, New Worlds: Diverse Titles for Youth and Young Adult.

**Programs:**

Children: 10  
Attendance: 82

Adult: 8  
Attendance: 80

I have started thinking about plans for Summer Reading. A new idea I have for this year is to host an Escape Room at the library. I am currently working on getting some volunteers to help me plan it and set it up. It should be very fun!

**Operational:**

I have turned in my budget proposal to Susan.

We are making plans to refurbish our back book drop (finally – Susan has been asking us to do this for two years...oops). I am working on finance paperwork at the moment to be able to purchase supplies, and then we will be sanding it down and repainting it.

I have contacted Bonnie Peacock to get more information about the Norris Anniversary celebration. They have decided to postpone the celebration, but they are going to let me know when they make a decision about it so that the library can be involved in the celebration.

Joe Deatherage very generously donated \$600 to the library this month to use as we please. We will be using at least part of it for the food cart. He is always very generous to the library and we appreciate him very much.

TREASURER'S REPORT  
February 20, 2020  
Submitted by: Susan Miceli, Treasurer



**Transfer Requests:**

**ROCKY TOP**

DECREASE	CODE DESCRIPTION	AMOUNT
115-56500-432-3000	Maintenance Agreements	500.00
INCREASE		AMOUNT
115-56500-355-3000	Travel	350.00
115-56500-307-3000	Periodicals	150.00

**Explanation** Funds to be used for travel and periodicals expenses.

**CLINTON**

DECREASE	CODE DESCRIPTION	AMOUNT
115-56500-524-2001	Staff Development	700.00
115-34535-2000	Dedicated Reserve	100.00
INCREASE		
115-56500- 355-2001	Travel	700.00
115-56500-348-2000	Postage	100.00

**Explanation:** Because the budget meeting ended up occurring after the registration deadline, we purchased our registration to the PLA conference out of our travel budget after consultation with Finance. This will put money back in our travel budget so the library director can be reimbursed for hotel/travel to the conference.

The postage transfer is to cover a shortfall caused by a more than usual request of out of state ILL service.

**FYI: CLINTON - Emergency request of 1-21-2020 sent 1-21-20**

DECREASE	CODE DESCRIPTION	AMOUNT
115-34535-2001	Local restricted funds	1,600.00
INCREASE		
115-56500-335-2000	Building maintenance	1,600.00

**Explanation:** Unexpected additional cost to original project being done in the building

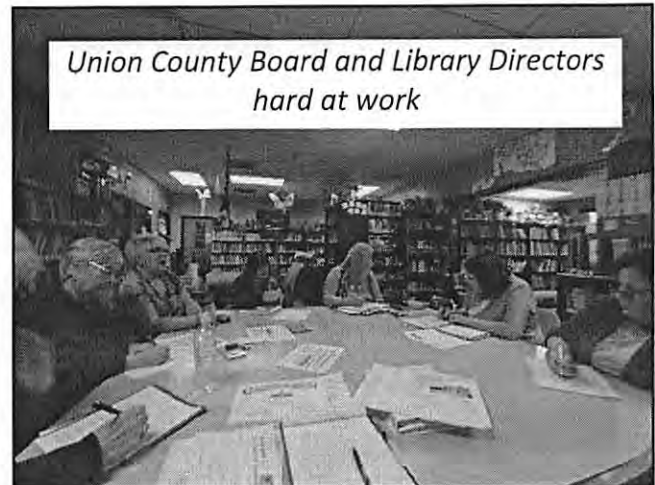
**NOTE: 2020-21 budget submitted on time. Will keep you updated.**

## Clinch River Regional Library Report – February 2020

Matthew Jordan, Director

### **“Making a Difference” Spotlight**

Sarah Beth Minton of White Pine library has put in some excellent strategic efforts since starting as Director in July, including establishing a great working relationship with her city officials. She has also put a focus on her collection by weeding the entire library and analyzing the Turnover rate for each section in order to help her determine how to spend her materials budget.



### **2020 Census**

The 2020 Census counts the population in all 50 states, the District of Columbia, and five U.S. territories. The count is mandated by the Constitution and conducted by the U.S. Census Bureau. It's important that every person gets counted because the results determine how the federal government allocates more than \$800 billion each year for services that communities rely on, like Head Start, highways, support for firefighters, food assistance, and library services. Census data also determines representation in Congress and the Electoral College, as well as in state and local governments. Historically, certain groups of people have been disproportionately undercounted, including young children, people of color, and people experiencing homelessness.

By April 1, 2020, every home will receive an invitation to participate in the census, which will be completed primarily online. Public libraries will play an important role by providing internet access and computers, which people can use to complete the census. Libraries should consider putting direct links to the census on their public computers when that link becomes available and/or dedicate certain computers or laptops for that function. Libraries also receive census promotional materials to display and have been used as recruitment centers for the 500,000 temporary census workers that will be needed. Some of our library directors have been asked to sit on their local county's census committee.

In preparation, please review the basic information on these pages as well:

<https://2020census.gov/en/ways-to-respond.html>

<https://2020census.gov/en/important-dates.html>

<https://2020census.gov/en/avoiding-fraud.html>

## 2019 READS usage report

See the document link below this report's link on the LibGuide to see a report which shows 2019 READS circulation stats for Tennessee, as well as the top circulated Ebooks, Audiobooks, Magazines, and Videos!

### Upcoming Workshops & Events:

Workshops marked with an \* are especially pertinent to trustees.

Workshops in **Bold** are workshops for Standards and Library Service Agreement.

Date	Subject	Location
Tuesday, January 14, 2020 11:00am – 12:00pm EST	<b>Supercharged Storytimes online training begins</b> <i>--Runs through Tuesday, March 24, 2020</i> <i>--Kate Smith, TSLA Youth Services Coordinator</i>	Online
Wednesday, February 5, 2020 9:00am – 3:30pm (Snow make-up day: Feb 12)	<b>In-Service: Room to Grow: Leadership for You and Your Library</b> <i>--For ALL staff, not just directors or supervisors</i> <i>--Nancy Abbott, Consultant for leadership development and organizational culture and currently teaching in the Executive MBA program at Vanderbilt</i>	Clinch River Regional Library
Tuesday, February 25, 2020 12:00pm – 2:00pm	Clinch River Regional Library Board meeting*	Clinch River Regional Library
Friday, March 20, 2020 9:00am – 3:30pm	<b>In-Service: Genealogy Basics for the People</b> <i>--Joe Penza, Archivist for Elizabethton Carter County Public Library and City of Elizabethton</i>	Clinch River Regional Library
Tuesday, March 31 - Thursday, April 2, 2020	<b>Tennessee Library Association Annual Conference</b>	Knoxville Convention Center
Sunday, April 19 - Saturday, April 25, 2020	National Library Week <a href="http://www.ala.org/conferencesevents/celebrationweeks/natlibraryweek">http://www.ala.org/conferencesevents/celebrationweeks/natlibraryweek</a>	
Thursday, April 30, 2020 9:00am – 3:30pm	<b>In-Service: Technology Planning, Policies, Security, and Competencies</b> <i>--Gina Hunter, Network Services Consultant</i>	Clinch River Regional Library
Friday, May 15, 2020 9:00am – 3:30pm	<b>In-Service: Mental Health, Opioid Crisis &amp; Narcan, Basic Emergency skills</b> <i>--Michael Yates, Ridgeview Behavioral Health Services; Catherine Brunson, ASAP of Anderson; Debra Mattingly</i>	Clinch River Regional Library



Anderson County Library Board  
Minutes of Regular Meeting  
Clinton Public Library – Zoom meeting  
Thursday, March 19, 2020

**Present: Attending at Clinton Library**

Library Board Members: John Selser

Library Directors: Meg Harrison (Clinton), Norma Day (Rocky Top), Daphne Windham (Briceville)

**Attending via Zoom**

Library Board Members - Debra Cox, Lake McCoy, Susan Miceli, Katherine Smith, Mary Jane Berry (Regional Board), Janine Brewer, Theresa Venable,

Library Directors: Jenny Heffron (Norris), Matthew Jordan (Regional)

**Absent:** Steve Mead (Anderson County Commissioners) ill, Josh Anderson (Regional), Janine Brewer (Library Board Member)

**Call to Order and Revisions to Agenda:**

Chair John Selser called the meeting to order at 4:02 pm. John added the COVID-19 crisis to New Business on the agenda.

**Appearance of Citizens:** None

**Approval of Minutes:**

Susan Miceli moved to approve the minutes of February 20, 2020. Lake McCoy seconded the motion. The motion passed unanimously.

**Treasurer's Report:**

Susan Miceli stated there were no transfers and no financial report.

**Library Director Reports:** See Library Director Reports Attachment

Abbreviated Director Reports were given by the directors. A few items are highlighted here.

**Clinch River Regional Library – Matthew Jordan**

- Matthew has been following all the emails dealing with the COVID-19 crisis. He's keeping track of closings and special services being offered to the public. He will continue to update the Board as decisions are being made. The TN State Library is closed to the public. Regional library employees have the option of coming in or working from home, Debra Mattingly started working from home.
- TLA has been postponed until May 6, 7, and 8. That will, of course, be dependent on what the situation is by then.
- Inservices have been canceled or being offered on Zoom

#### **Clinton Public Library – Meg Harrison**

- All programs canceled until April 1<sup>st</sup> because of the COVID-19 crisis. Will evaluate again at the end of March
- Friends of the Library book sale rescheduled to week of May 26<sup>th</sup>
- Remaining library upgrades postponed until after the crisis
- Meg wrote and submitted to the Board a COVID-19 procedure last week. As of now, she will be moving into Phase 3, as there has been a case diagnosed in Anderson County.
- Meg suggested moving to a curbside delivery service
- Meg and Kimberly were fortunate to have been able to attend PLA in Nashville, where they acquired many good ideas (including the curbside service, which she'd hoped to institute this fall under better circumstances).

#### **Norris Public Library – Jenny Heffron**

- All programming canceled until further notice.
- Jenny and her staff are keeping patrons updated on local announcements and closures
- She is considering virtual programs and book clubs
- While the Norris Health and Rehabilitation is closed, Alden is recording the reading that he does for the residents.
- his reading that he does for the residents.

#### **Rocky Top Public Library – Norma Day**

- Theresa Venable and Katherine Smith did her review on March 6.
- Norma has applied for a Pettway Grant.
- They have completed 282 tax returns for people in their community.
- The STEAM kids raised \$1,117 in 2 days with a hot dog lunch/bake sale. The month will pay for all end of the year field trips and an annual for each family.
- All programs suspended as of Monday, March 16<sup>th</sup>.

#### **Briceville Public Library – Daphne Windham**

- Heat went out in the building on February 10<sup>th</sup>. Daphne has not been able to get any assistance with it. Debra Cox made a couple of phone calls about it. The Briceville School Maintenance folks finally came, and they said it could be the thermostat or some other problem, but they were unable to determine the problem at this time. They said to call if it goes below 67 degrees, but it hasn't done so since they came.
- Daphne and Brandy are recording videos for homeschoolers.
- BES and grounds are on lockdown due to the COVID-19 crisis.
- Daphne and Brandy are cleaning constantly, wiping down everything, and sanitizers are placed all over.

#### **Prez's Corner** – John Selser – Nothing this month

#### **Reports of Committees** – Nothing this month

**New Business: Covid-19 Health Crisis** – John Selser asked for the opinions of staff and Board members about how to proceed during the current COVID-19 crisis.

Katherine Smith felt that the libraries should close at this time. She said libraries in MI, IN, OH, and LA have already closed – including all of the libraries where she previously worked or was affiliated with. Although libraries have always been places for people to gather during an emergency situation, this COVID-19 crisis is something very different. Katherine felt that library staff could continue to work, if they so desired. There is still much that they can do – answering phones, assisting patrons remotely with technology concerns, weeding, cleaning, and, in some cases, offering no-contact curbside service and interlibrary loan. Debra Cox stated she supported closing the libraries at this time, supporting the well-being of the staff and patrons. Susan Miceli said she believed the libraries should be closed, but the staff should be allowed to come in to work, if desired. Mary Jane Berry stated libraries in MD and VA have already closed. She believes our libraries should be closed, but the staff allowed to continue to work. She remarked that 28% of Norris residents are over 60. Lake McCoy also supported closing the libraries, while allowing staff to continue to work. Matthew Jordan explained that Chuck Sherrill, State Librarian, reminded library boards that the Boards have the authority to close the libraries. At this time, at least 60-70% of state libraries have closed.

After the discussion, John Selser summed up the recommendation of the Board:

1. The Anderson County Libraries will be closed to the public, starting on Saturday, March 21, 2020, until further notice because of the current COVID-19 health crisis and in accordance with guidelines from the American Library Association.
2. Libraries will continue to offer such services as possible via telephone, email, and online resources and interlibrary loan, if available. No-contact curbside service will be optional.
3. Library staff will continue to come in to work, if they so desire. Staffing will be flexible, as long as someone is there to answer the phones.
4. Library staff will prepare clear signage to be placed on all entrance doors. Signs should be laminated if possible and easy to read. Libraries will share their phone numbers and emails on the signs.
5. During the time the libraries are closed, loans will be extended to 4 weeks, and no fines will be accrued.

Lake McCoy moved that the recommendation of the Board be adopted. Theresa Venable seconded the motion, and the motion passed unanimously. The Directors will share the information with their staff members, and Katherine Smith, Board secretary, will prepare and disseminate a press release to the media.

.

#### **Unfinished Business / Updates**

- Election of Vice-Chair – There were no nominations and no volunteers for this position.
- Report regarding “heat in the Briceville Library” – Susan Miceli will contact Mayor Terry Frank about the Briceville heat issue, letting her know that it has been ongoing

since February 10th. Susan will pursue the matter and try to find out who to contact about this problem.

**Announcements/Next Meeting:**

The next meeting will be Thursday, April 16, 2020, at 4:00 p.m., at the Norris Public Library or via Zoom, depending on the current status of the COVID-19 crisis.

Lake McCoy moved for adjournment at 5:10 p.m. Susan Miceli seconded the motion, and the meeting adjourned.

Respectfully submitted,  
Katherine Smith, Secretary

# **Briceville Public Library**

**March 2020**

**February 21 – March 19**

**Adult Craft -2 Attendance –2**

**HSG-3 Attendance – 18**

**Story time –4 Attendance - 40**

## **Library Programs**

All library programs have been cancelled until further notice in an abundance of caution concerning the COVID-19 outbreak.

I have plans to make STEM videos for HSG while we are on a break, that way we can keep up with our science program while keeping the kids safe.

Our high school homeschool student has completed his studies and received his HS diploma.

## **Library Operations**

As you all know the heat in the library has been acting up since February 10<sup>th</sup>. I contacted school maintenance and left a message. No word for days, I then spoke with someone in the electrical department and he said that he understood that the library was “low on the totem pole” when it comes to maintenance. Josh Anderson contacted me for more info on this. The next day I had a voicemail from Shain Vowell on February 24<sup>th</sup>, I left him a message in return. I never heard back from him. On February 26<sup>th</sup> Debra Cox made a call to school maintenance on the library’s behalf. Debra called for a follow up on March 5<sup>th</sup>, finally that day someone from school maintenance came and checked the unit, he thought there might be a leak. Then determined that there wasn’t a leak and thought it might be the thermostat. He told me the next time we came in the building and the thermostat read under 67 degrees to call maintenance. Not once has it been yet we have experienced some pretty cold days inside the building. Sometimes it’s warmer outside the building than inside.

I was invited to the Arbor Day Celebration at the Rocky Top Community Center March 3<sup>rd</sup>. I was presented with a copy of Dr. Seuss’ The Lorax for the library.

Russell Cook updated the computers staff & patron that were no longer supported by Windows 7.

The new computers are to arrive March 19<sup>th</sup>, but the installation will need to be postponed until the COVID-19 crisis has passed.

**Our precautions concerning the Coronavirus:**

- All programs have been cancelled until further notice.
- Doors and surfaces are cleaned frequently and after each computer use, we've debated on no longer letting patrons use the headphones.
- Restrooms are cleaned every hour at the same time the public water fountains are cleaned.
- CDC posters are at each entry and in the public restroom.
- Sanitizer has been placed at the circ desk in several places.
- All toys, games and puzzles have been removed from the children's area.
- The AWE computer has been covered and is no longer in use.
- Postings to social media have included our warnings, the warnings and info from the CDC and our info on our programs. I've included helpful websites for our homeschooling families to use during this time.
- When any ILL materials are returned they are wiped down as usual.
- We are no longer letting the public use the library's cordless phone as a precaution.

Briceville Elementary has put all school grounds on lockdown. I spoke with the school principal Travis Hutcheson about the gate that is between the library and the school. There isn't a lock on it now, he told me not to worry about it for now. I wanted to let the board know about this since the library technically is on school property.

We are trying to maintain "normal" as much as possible for our patrons.

**Training**

I plan to attend TLA in Knoxville this year with Norma Day.

Library Board Meeting  
3/19/20  
Clinton Public Library

Programs

- All programs are cancelled until April 1st because of the COVID 19 outbreak.
- Our Friends of the Library have rescheduled their booksale to the week of May 26th.
- Our partnership with TCAT Knoxville's ReMake Learning days has been postponed until October.

Library Operations

- I'm postponing the remaining upgrades to the library until we're past the outbreak.
- The final piece of our desk arrived Monday with an unfinished piece attached. We're trying to work out how to handle that with Brodart.
- I wrote and submitted a COVID-19 procedure to the board last week. I've since updated that to include computer spacing. Following the guidance from the ALA and the state library, I wish to submit to the board that we move to a curbside delivery only until at least the end of the month with extensions of that time period following the same plan as the programs portion of the original plan.

Training

- All staff have completed the homelessness training from the state.
- Kimberlee and I were at PLA at the end of February and came back with many good ideas (including the curbside service which I'd hoped to institute this fall under better circumstances).

**Norris Community Library  
Monthly Report  
February 20, 2020 – March 18, 2020**

**Training:**

Myself and my staff completed the Title VI training required by the county.

**Programs:**

All programming has been cancelled until further notice.

We are working on implementing some online programming during this time, including virtual storytimes, possibly online books clubs, and things like that.

**Operational:**

We are following strict cleaning procedures at this time. We have asked patrons who are sick to not come in the library, to please call us and we will work with them to renew their books. We are also not charging late fees for illness at this time.

We have amped up our social media presence over the last week. We are providing daily updates on anything going on with the library, local updates such as closures, and online resources for people to be using during this time. We will continue to remain very active on Facebook as a way to interact and connect with our patrons.

We have started a “call list” for people who are not on social media. We hope to use this list during this time to provide people with relevant local updates who are not seeing them on social media.





## **Monthly Report**

**February 21st. thru March 19<sup>th</sup>.**

### **Programs:**

All programs have been suspended as of Monday, March 16<sup>th</sup>.

A few ladies are gathering and crocheting (prior to the suspension) once a month. They just formed their own little crochet program.

### **Program Totals:**

Juvenile: 15 Attendance: 155

Adult: 7 Attendance: 20

### **Operations:**

Theresa and Katherine did my review on Friday, March 6<sup>th</sup>.

I was invited to the Arbor Day celebration by the City of Rocky Top. The library was recognized and presented a book.

I have been working on updating my inventory and getting my surplus computers and equipment ready for the county to put on GovDeals.

I have applied for the Pettway Grant this year.

We have e-filed 282 returns as of today.

The STEAM kids had a hot dog/bake sale and raised \$1,117.00 in two days. The money will pay for all end of the year field trips and each family an annual.

I am registered for TLA, but was informed it has been postponed until May.

We are cleaning and taking every precaution available to keep our facility clean and sanitized. We want to provide our customers with library services, but stay healthy.

### **Training:**

N/A

**Anderson County Employee Insurance Board of Trustees  
Meeting Minutes  
March 24, 2020**

**Members Present** – Mayor Terry Frank, Interim Finance Director Robby Holbrook, HR Director Kim Jeffers-Whitaker, HR Advisory Chairman Phil Yager, and Commissioner Rick Meredith (by teleconference)

**Others Present** – Llean Tupper, Randy Walters, Stephanie Strickland, and (by teleconference) CBIZ Benefit consultants Kari Presley, Seamus McNally, and Megan Dougherty

**Call to Order**

Mayor Frank called the meeting to order at approximately 2:01 p.m.

**Approval of Minutes**

Minutes of the March 5, 2020 meeting were approved as presented on a motion made by HR Advisory Chairman Yager and second by Interim Finance Director Holbrook. Motion carried by voice vote.

**Items for Action/Discussion**

- ❖ **Medical Benefits RFP**—HR Director Whitaker and CBIZ Benefit consultants Kari Presley and Seamus McNally gave the Board an overview of the RFPs received for medical benefits (see attachment A). HR Director Whitaker said the county previously was with Blue Cross Blue Shield of Tennessee Network P; the company submitted a quote for Network S. CBIZ representative Presley indicated that all our area hospitals now are included in both BCBS-TN networks and noted Network P is being used for providers outside of the Tennessee area, and that our current usage over the past six months did reflect minimum disruption of five chiropractors in a Knoxville group. It was noted that BCBS's administrative fee is not charged, in their proposal, for July and August; and, both BCBS-TN and MedBen had included a \$25,000 Wellness Fund in their proposals. However, MedBen was a pass through for this option increasing MedBen's 2020-2021 contract. There was discussion regarding the amount of the overall projected savings from BCBS-STN of over \$300,000. Mayor Frank stated that the last time the county had BCBS-TN, the county learned that the company was paying claims that were outside the plan document. CBIZ Benefit consultant Presley stated that sometimes happened in how the providers or HealthSmart were filing the claims. She stated that periodic plan audits can be performed. HR Director Whitaker said there is a cost associated with those audits and requested that CBIZ get an estimate. HR Advisory Chairman Yager made a motion, seconded by Commissioner Meredith, to award the medical benefits contract to BlueCross BlueShield of Tennessee for one year with the option to renew up to four years. Motion carried by voice vote.
- ❖ **Pharmacy Benefits RFP** – General discussion (see Attachment B). Commissioner Rick Meredith made a motion, seconded by HR Advisory Chairman Yager, to award the pharmacy benefits contract to RxBenefits/ESI. Motion carried by voice vote. Director Whitaker requested CBIZ reach out to the provider to determine an estimated savings for

Walgreens carve-out. The Board will review those numbers at the next meeting to determine if a carve-out is deemed necessary for the upcoming fiscal year

- ❖ **Vision Benefits** – General discussion (see Attachment C). HR Advisory Chairman Yager moved to maintain the vision contract with BlueCross BlueShield-Tennessee for another year. Second by HR Director Whitaker. Motion carried by voice vote.
- ❖ **Ancillary (supplemental) RFPs** – HR Director Whitaker stated that USABLE has better pricing for a better benefit, for all the supplemental insurance proposals. (See Attachment D) HR Advisory Chairman Yager moved to award the contract for all ancillary products – Group Life & AD&D, Voluntary Life & AD&D, Buy-Up Short-Term Disability, Voluntary Long-Term Disability, Voluntary Critical Care, Voluntary GAP/Hospitalization, Voluntary Accident, Voluntary Cancer – to USABLE. Interim Finance Director Holbrook provided the second. Motion carried by voice vote.
- ❖ **Voluntary Pet Insurance** – General Discussion (See Attachment E). HR Advisory Chairman Yager moved to award the contract to Nationwide. Interim Finance Director Holbrook made the second. Motion carried by voice vote.
- ❖ **TeleHealth Benefits** – After much discussion, HR Director Whitaker moved to add an option for telehealth benefits for medical and behavioral health issues through CareHere, for permanent, active part-time and permanent, active full-time county employees. Motion was seconded by HR Advisory Chairman Yager. Motion carried by voice vote. (See Attachment F)
- ❖ **Plan Review (COVID-19)** – HR Director Whitaker presented an amendment to the current health plan (see Attachment G) regarding the coronavirus, COVID-19, in relation to accepting the FFCRA mandates, as well as, early refills and to fill maintenance 90-day prescriptions via mail order and retail April 1 – December 31, 2020. HR Advisory Chairman Yager moved to accept the amendment, effective March 25, 2020 through December 31, 2020. Commissioner Meredith made the second. Motion carried by voice vote.
- ❖ **Thrive Health & Wellness Center Update** – HR Director Whitaker stated that a telehealth program is already in place for the clinic, and Health Risk Assessments are still occurring for the next plan year.

#### **Old Business**

- ❖ **Appeals Process** – General discussion (no action at this time)

#### **Next Meeting**

April 8<sup>th</sup> (2 pm in Room 118A)

There being no further business on the agenda, the meeting was adjourned at 4:10 p.m.

Attach. A

**Anderson County Government - 7/1/2020**  
 Administrative Services  
 Based on 318 employees

TPA	Current - MedBen	Renewal - MedBen	BCBS TN	UMR
<b>FEES COSTS</b>				
Network				
Base Administration	Cigna - PPO \$22.05	Cigna - PPO \$28.60	Network S \$37.28	Choice Plus \$16.62
COBRA Administration	\$1.95	\$1.95	\$1.00	\$1.05
Utilization Review/Medical Management	\$1.40	\$1.40	Included	\$2.15
Care Management	Included	Included	Included	Included
PPO Administration/Coordination Fee	\$0.75	\$0.75	Included	Included
PPO Access Fee	\$19.79	\$19.79	Included	\$16.87
Per Administration/Coordination Fee	\$2.50	\$2.50	\$4.00	Included
Medicare Part D Notices & Testing	\$0.60	\$0.60	n/a	n/a
Other Fees:				
<b>TOTAL MONTHLY FEES PEPHA</b>	\$49.04	\$55.59	\$43.30	\$38.69
Other Annual Fees (if applicable)				
Setup (one time fee)	\$0.00	\$0.00	\$0.00	\$0.00
Run-out fees	n/a	n/a	4 months of admin fees \$194,504.00	Included (1 year) \$147,641.04
<b>TOTAL ANNUAL FEES</b>	\$187,136.64	\$212,131.44	\$194,504.00	\$147,641.04
<b>PERCENTAGE DIFFERENCE</b>		13.36%	-28.12%	-21.51%
<b>ANNUAL COSTS</b>				
Network Discount	\$8.70%	\$8.70%	64.10%	\$7.60%
Amalgamated Medical Claims (2019)*	\$5,976,140.57	\$5,976,140.57	\$5,976,140.57	\$5,976,140.57
Annual Discounted Medical Claims	\$2,468,146.06	\$2,468,146.06	\$2,145,494.47	\$2,531,883.60
<b>TOTAL ANNUAL COST</b>	\$2,633,232.70	\$2,633,232.70	\$2,279,948.47	\$2,681,524.44
<b>PERCENTAGE DIFFERENCE</b>	0.00%	0.00%	-18.14%	0.99%
<b>COST INCREASE</b>	\$0.00	\$24,994.80	(\$175,334.23)	\$26,241.95
<b>Optional Fees:</b>				
Disease Management/Wellness Program Fee	\$6.00	\$6.00	\$2.28	\$3.85
Rare Guarantee		Yes - 2 years	Yes - 1 year	Yes - 2 years
<b>Notes</b>	1) BCBS TN PPO access fee is for the state of TN and its contiguous counties. For services outside of this area there are additional fees.			
<b>Other:</b>				
Subrogation	20% of recovered amount Yes	20% of recovered amount Yes	25% of amount recovered Yes	30% of amount recovered Yes
Reporting/Integrated Data Fees				Yes (additional fees may apply)
Clinic - Integrated Reporting	Yes	Yes	Yes	Included in Admin Fee
Telemedicine	No	\$3.75	\$0.74	No
HealthCare Bluebook App	\$1.75	\$1.75	No	No
Wellness Fund		\$25,000	\$25,000	\$0

\*Medical reporting fee received from MedBen contains claims from 7/1/19 - 1/27/20 (17 months) Amounts have been annualized for comparison purposes only

\*MedBen Increase in ASD fee appears to be based on the \$25,000 wellness fund request

\*BCBS TN will provide a 2 month "fee holiday" which applies to the ASD fees. This is considered in the "Total Annual Fees" listed above.

Attach. B

**CBIZ EMPLOYEE BENEFITS  
CONSULTING SERVICES**

**Anderson County Government Pharmacy RFP**

**2020 | MARCH 24**

**CBIZ**

# Industry Trends & Approach

## Industry Trends

- Pharmacy continues to grow 7-10% annually due to robust specialty pipeline
- High brand price inflation: ~10%/year
- High new to market pricing: >\$500,000/year (multi-million dollar therapies)
- Increased utilization due to aging population
- Increased utilization due to expanded indications of current therapies (many in specialty class)

## Our Approach

- Unbiased, Objective point of view
- Provide pharmacy expertise that is not from the perspective of the carrier/PBM
- In house financial analysis - Medispan Access & Repricing Capabilities



# Financials – Year 1, Closed Formulary

## Anderson County Government

Experience data - 7/1/2019 - 12/31/2019

CLOSED FORMULARY

Employees	Experience	Yr. 1 Projections	TRADITIONAL			TRADITIONAL		
Members	318	318						
	711	711						
Projection Year 1 7/1/2020 - 6/30/2021	Experience	Experience Projected	Ventegra (Renewal)	MagellanRx	Employers Health (EnvisionRx)	RxBenefits (OptumRx)	RxBenefits (Caremark)	RxBenefits (ESI)
Retail Network	\$ 241,000	\$ 500,000	\$ 526,000	\$ 529,000	\$ 529,000	\$ 501,000	\$ 501,000	\$ 506,000
Retail 90	\$ -	\$ 1,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Mail Order	\$ 14,000	\$ 29,000	\$ 31,000	\$ 28,000	\$ 26,000	\$ 27,000	\$ 27,000	\$ 27,000
Specialty Pharmacy	\$ 230,000	\$ 588,000	\$ 596,000	\$ 593,000	\$ 579,000	\$ 571,000	\$ 571,000	\$ 571,000
Gross Claim Cost	\$ 485,000	\$ 1,118,000	\$ 1,153,000	\$ 1,150,000	\$ 1,134,000	\$ 1,099,000	\$ 1,099,000	\$ 1,104,000
Member Cost Share	\$ 45,000	\$ 98,000	\$ 96,000	\$ 97,000	\$ 97,000	\$ 93,000	\$ 93,000	\$ 94,000
Net Claim Cost	\$ 440,000	\$ 1,020,000	\$ 1,057,000	\$ 1,053,000	\$ 1,037,000	\$ 1,006,000	\$ 1,006,000	\$ 1,010,000
PBM Admin Fees	\$ 20,000	\$ 43,000	\$ 51,000	\$ -	\$ 25,000	\$ 13,000	\$ 12,000	\$ 26,000
Medical ASO Fees	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
CBIZ Program Fee	\$ -	\$ -	\$ -	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000
Rebates	\$ (53,000)	\$ (98,000)	\$ (112,445)	\$ (127,000)	\$ (188,000)	\$ (255,000)	\$ (250,000)	\$ (270,000)
Projected Pharmacy Cost	\$ 407,000	\$ 965,000	\$ 995,555	\$ 946,000	\$ 894,000	\$ 784,000	\$ 788,000	\$ 786,000
Cost/(Savings)				\$ (19,000)	\$ (71,000)	\$ (181,000)	\$ (177,000)	\$ (179,000)
				-2.0%	-7.4%	-18.8%	-18.3%	-18.5%

### Assumptions and Considerations

Trend assumptions are based on industry trend projections and take into account market place changes such as; new product launches, brand inflation, patent expiration, specialty drug impacts and anticipated practice guideline changes

Modeling assumes consistent utilization patterns within population. New clinical and non-clinical programs may impact utilization and are not accounted for in this exhibit

Projections are valued using base claims data. These data are assumed to be accurate as delivered by the client and incumbent vendor(s)

Enrollment changes are assumed constant or based on estimates from the client. Projections do not account for sporadic or unplanned enrollment shifts

Excluded claims not included in analysis which make up 0.25% of total spend. Zero paid, null-AWP, Zero quantity and VA/DoD claims excluded

Assumes a high level of data integrity and accuracy. All data is assumed to be accurate as delivered by the client and incumbent vendor(s)

For the purpose of this analysis, the following assumptions were made:

Analysis is based on the most recent data available. Projections are based on the most recent data available.

Enrollment data is assumed to be accurate as delivered by the client and incumbent vendor(s)

Analysis is based on the most recent data available. Projections are based on the most recent data available.

Analysis is based on the most recent data available. Projections are based on the most recent data available.

Analysis is based on the most recent data available. Projections are based on the most recent data available.

## Formulary Disruption\*

Employers Health/Envision		
Standard Control Formulary		
Disruption	# of claims	% of claims
Positive	65	1.9%
Negative	161	4.8%
Excluded	59	1.7%
<b>Total Negative:</b>	<b>220</b>	<b>6.5%</b>

MagellanRx		
Precision Formulary		
Disruption	# of claims	% of claims
Positive	35	1.0%
Negative	25	0.7%
Excluded	60	1.8%
<b>Total Negative:</b>	<b>85</b>	<b>2.5%</b>

RxBenefits		
CVS Health – Standard Control Formulary		
Disruption	# of claims	% of claims
Positive	86	2.5%
Negative	8	0.2%
Excluded	176	5.2%
<b>Total Negative:</b>	<b>184</b>	<b>5.4%</b>
ESI – National Preferred Formulary *		
Disruption	# of claims	% of claims
Positive	83	2.44
Negative	11	0.3%
Excluded	36	1.1%
<b>Total Negative:</b>	<b>47</b>	<b>1.4%</b>
OptumRx – Premium Formulary		
Disruption	# of claims	% of claims
Positive	57	1.7%
Negative	55	1.6%
Excluded	138	4.1%
<b>Total Negative:</b>	<b>193</b>	<b>5.7%</b>

## Pharmacy Access

Ventegra

• 96.5%

Employers Health/Envision

• 100%

MagellanRx

• 98.4%

RxBenefits

- CVS – 100%
- ESI – 98.3%
- OptumRx – 99.4%

\*Ventegra: No Disruption (Incumbent)



# Recommendations & Next Steps

- Confirm list of local pharmacies are in network
- Determine finalist(s) for new PBM vendor – RxBenefits/ESI
  - 18.5% Cost Savings
  - Lowest Member Disruption
  - Greatest Pharmacy Choice
- Phone interview with potential Finalist & Account Team
  - Review vendor transition timeline
  - Review any additional follow up items
- Award business no later than March 31, 2020

Attach. C

**Anderson County Government  
Vision**

	Current / Renewal BCBST	Humana	Delta Dental (VSP Network)
<b>In-Network</b>			
Frequency	12/12/24 months	12/12/24 months	12/12/24 months
Examinations	\$20 copay	\$20 copay	\$10 copay
Lenses*	\$20 copay	\$20 copay	\$10 copay
Frames	up to \$150 retail allowance (20% off balance)	up to \$150 retail allowance (20% off balance)	\$150 retail allowance
Contact Lenses	covered in full med nec / up to \$150 allowance elect (15% off balance for conventional)	covered in full med nec / up to \$150 allowance elect (15% off balance for conventional)	covered in full med nec / \$150 allowance elect
Second Pair	not listed	not listed	20% off
<b>Out-of-Network</b>			
Frequency	12/12/24 months	12/12/24 months	12/12/24 months
Examinations	reimburse up to \$35	reimburse up to \$30	reimburse up to \$45
Lenses*	reimburse up to \$30 - \$50	reimburse up to \$25 - \$100	reimburse up to \$30 - \$50
Frames	reimburse up to \$75	reimburse up to \$50	reimburse up to \$70
Contact Lenses	reimburse up to \$200 med nec / up to \$120 elect	reimburse up to \$210 med nec / up to \$105 elect	reimburse up to \$210 med nec / up to \$105 elect
Rate guarantee	1 year	2 years	1 year
Employee	\$5.43	\$5.21	\$6.11
Employee + One	\$10.66	\$10.41	\$12.22
Employee + Two or More	\$17.37	\$16.65	\$19.68
Estimated Monthly Cost	\$3,678.54	\$3,526.78	\$4,157.80
Estimated Annual Cost	\$44,142.48	\$42,321.36	\$49,893.60
Percentage change from current		-4.13%	13.03%

\*depends on type of lenses (i.e. single, bi-focal, tri-focal)

This grid is intended for discussion purposes only. It is NOT intended to be a complete description of benefits. Please refer to individual plan descriptions for more detailed information.  
 proposed effective date: 7/1/2020  
 Not Competitive: VSP

Attach. D

**Anderson County Government  
Group Life & AD&D**

	Current NABCO Madison National	Ochs Minnesota Life	USable
Life Benefit amount	\$50,000	\$50,000	\$50,000
AD&D Benefit amount	\$50,000	\$50,000	\$50,000
Guaranteed Issue Amt.	\$50,000	\$50,000	\$50,000
Age reduction Schedule, benefit reduces to	65% age 65 / 50% age 70. Class II further reduces to 25% at 75	65% age 65 / 50% age 70. Class II further reduces to 25% at 75	65% age 65 / 50% age 70. Class II further reduces to 25% at 75
Spouse Life Benefit	\$5,000	\$5,000	\$5,000
Child Life Benefit	\$500 age five birth to 6m / \$3000 6m+	\$5,000	\$500 age five birth to 6m / \$5000 6m+
Life rate per \$1000	\$0.09	\$0.115	\$0.09
AD&D rate per \$1000	\$0.02	\$0.025	\$0.02
Dependent Life rate	\$1.00 per family	\$1.00 per family	\$1.00 per family
Rate Guarantee	3 years	5 years	2 years
Volume	\$21,072,500	\$21,072,500	\$21,072,500
Number of covered lives	436	436	436
Number of dependent units	222	222	222
Estimated Monthly total	\$2,539.98	\$3,172.15	\$2,539.98
Estimated Annual total	\$30,479.70	\$38,065.80	\$30,479.70
Annual Cost difference		\$7,586.10	\$0.00

Volume is based on current for comparison purposes

**Actively at Work provision applies**

This grid is intended for discussion purposes only. It is NOT intended to be a complete description of benefits. Please refer to individual plan descriptions for more detailed information.

Disqualified: Guardian, Unum  
 Not Competitive: Dearborn National, MetLife  
 Rates assume an effective date of: 7/1/2020

**Anderson County Government  
Voluntary Life & AD&D**

	Current NABCO Madison National	Ochs Minnesota Life	USable
EE Life Benefit amount	\$10,000 increments up to \$300,000 max (5x Annual Earnings)	\$10,000 increments up to \$500,000 max	\$10,000 increments up to \$300,000 max (5x Annual Earnings)
EE AD&D Benefit amount	\$10,000 increments up to \$300,000 max (5x Annual Earnings)	\$10,000 increments up to \$500,000 max	\$10,000 increments up to \$300,000 max (5x Annual Earnings)
Age reduction Schedule, benefit reduces to	65% age 65 / 50% age 70	none	65% age 65 / 50% age 70
Spouse Life Benefit	\$5,000 / \$10,000 / \$15,000	\$5,000 increments up to \$150,000 max*	\$5,000 / \$10,000 / \$15,000
Child Life Benefit	\$5,000 / \$10,000 / \$15,000	\$5,000 / \$10,000 / \$15,000	\$5,000 / \$10,000 / \$15,000
Guaranteed Issue Amt.	EE: \$100,000 SP: \$15,000 CH: \$15,000	EE: \$250,000 SP: \$50,000 CH: \$15,000	EE: \$100,000 SP: \$15,000 CH: \$10,000
Conversion/Portability	Included	Included	Included
Vol Life rate per \$1000	age banded	age banded (matched current)	age banded (matched current)
Vol AD&D rate per \$1000	\$0.04	\$0.04	\$0.04
Child Life rate	\$0.50 / \$1.00 / \$1.50	\$0.50 / \$1.00 / \$1.50	\$0.50 / \$1.00 / \$1.50
Rate Guarantee	3 years	5 years	2 years
Participation requirement	25%	none	35%

\*Ochs also quoted a spouse/child supplemental life package to match current (\$5k, \$10k, \$15k)

**Actively at Work provision applies**

This grid is intended for discussion purposes only. It is NOT intended to be a complete description of benefits. Please refer to individual plan descriptions for more detailed information.

Disqualified: Guardian and Unum  
Not Competitive: Dearborn National, MetLife  
Rates assume an effective date of: 7/1/2020

**Anderson County Government  
Buy-Up STD Plan**

**Current**  
**American Fidelity**      **USABLE**

**STD Benefit Amount**

**STD Minimum Benefit**

**STD Maximum Benefit**

**Guarantee Issue**

**Elimination Period**

**Pre-Existing Condition Period**

**Benefit Duration**

**Participation Requirement**

**Rate Guarantee**

Increments of \$50, not to exceed 25% of monthly earnings	25% of weekly earnings
\$300 per month	\$25 per week
\$5,000 per month	\$1,000 per week
\$4,000 per month	\$1,000 per week
7 or 14 days	14 days
12 / 12	12 / 12
90 days, 180 days or 1 year	90 days
20%	15%
	2 years

**Monthly Rate per \$10**

Monthly Benefit	Weekly Benefit
Under 25	\$1,250
25 - 29	\$0,595
30 - 34	\$0,787
35 - 39	\$0,526
40 - 44	\$0,517
45 - 49	\$0,425
50 - 54	\$0,571
55 - 59	\$0,787
60 - 64	\$1,258
65+	\$0,782

\*14 day elimination period, 90 day benefit duration rates listed above (for comparison purposes)

**Actively at Work provision applies**

This grid is intended for discussion purposes only. It is NOT intended to be a complete description of benefits. Please refer to individual plan descriptions for more detailed information.  
Rates assume an effective date of: 7/1/2020

\*Example: 40 year old employee, \$1,000 monthly benefit

American Fidelity:  $(\$1,000 / \$10) \times \$0.236$

Monthly Premium: \$23.60

USABLE:  $(\$1,000 \times 12 / 52) = \$230.77$  weekly benefit. Then  $(\$230.77 / \$10) \times \$0.517$

Monthly Premium: \$11.93

**Anderson County Government  
Voluntary LTD Plan**

**Current  
American Fidelity**      **USAbile**

**LTD Benefit Amount**

**LTD Minimum Benefit**

**LTD Maximum Benefit**

**Guarantee Issue**

**Elimination Period**

**Pre-Existing Condition Period**

**Benefit Duration**

**Participation Requirement**

**Rate Guarantee**

Increments of \$100, not to exceed 60% of monthly earnings	Increments of \$100, not to exceed 60% of monthly earnings
\$100 or 10%, whichever is greater	\$100 or 10%, whichever is greater
\$10,000	\$5,000
\$4,000	60% of monthly earnings or \$5,000 (whichever is less)
90 days	90 days
12 / 12	12 / 12
SSNRA for injury / 5 years for Sickness	5 years RBD
20%	44%
	2 years

**Monthly Rate per \$100**

**Under 25**

**25 - 29**

**30 - 34**

**35 - 39**

**40 - 44**

**45 - 49**

**50 - 54**

**55 - 59**

**60+**

Monthly Benefit	Monthly Benefit
\$1,580	\$0.242
\$1,580	\$0.254
\$1,580	\$0.340
\$1,580	\$0.504
\$2,000	\$0.619
\$2,000	\$0.839
\$3,000	\$1.175
\$3,000	\$1.558
\$4,120	\$1.850

90 day elimination period rates listed above (for comparison purposes)

**Actively at Work provision applies**

This grid is intended for discussion purposes only. It is NOT intended to be a complete description of benefits. Please refer to individual plan descriptions for more detailed information.

Rates assume an effective date of: 7/1/2020

\*Example: 40 year old employee, \$1,000 monthly benefit

American Fidelity:  $(\$1,000 / \$100) * \$2.000$

Monthly Premium: \$20.00

USAbile:  $(\$1,000 / \$100) * \$0.619$

Monthly Premium: \$6.19







	USable "Basic"	USable "Select"	USable "ULTRA"	American Family Book	American Family Enhancement	American Family Refinement +
Accident Compensation						
Physician Visits	\$125/visit; 2 visits	\$150/visit; 2 visits	\$225/visit; 2 visits	\$75	\$100	\$125
Emergency Treatment	\$125/treatment	\$150/treatment	\$225/treatment	\$150	\$200	\$250
Emerg-Dental (crown/extract)	\$250 / \$100	\$300 / \$120	\$450 / \$180	\$150/\$50	\$150/\$50	\$150/\$50
Major Diagnostic Exam	\$200	\$240	\$360	\$200	\$200	\$200
Lacerations	\$450	\$540	\$810	\$25 to \$400	\$25 to \$400	\$25 to \$400
X-Rays	N/A	N/A	N/A	\$50	\$100	\$150
Burns (based on severity)	\$500 - \$2,500	\$600 - \$3,000	\$900 - \$4,500	\$100 to \$10,000	\$100 to \$10,000	\$100 to \$10,000
Eye Injury (surgical/non-surg)	\$200 / \$35	\$240 / \$42	\$360 / \$63	\$250/\$50	\$250/\$50	\$250/\$50
Brain Injury / Concussion	\$500	\$600	\$900	\$200	\$200	\$200
Blood, plasma, platelets	\$200	\$240	\$360	\$250	\$250	\$250
Initial Hospitalization	\$1,000	\$1,200	\$1,600	\$500	\$1,000	\$1,500
Hospital Confinement/day	\$250/day	\$250/day	\$250/day	\$100	\$200	\$300
confinement limit	365 days	365 days	365 days	365 days	365 days	365 days
Hospital ICU confinement	\$500/day	\$500/day	\$500/day	\$800	\$600	\$900
ICU confinement limit	15 days	15 days	15 days	15 days	15 days	15 days
Ambulance - air / ground	\$1,250 / \$200	\$1,500 / \$240	\$2,000 / \$320	\$1,500/\$300	\$1,500/\$300	\$1,500/\$300
Internal Injury (open surgery)	\$1,250	\$1,500	\$2,000	\$1,000	\$1,000	\$1,000
Surgery (exploratory)	\$250	\$300	\$400	\$250	\$250	\$250
Tom Knee (repair/exploratory)	\$500 / \$375	\$600 / \$450	\$800 / \$600	\$500	\$500	\$500
Ruptured disc	\$500	\$600	\$800	\$500	\$500	\$500
Tendon/rotator/ligament	\$500	\$600	\$800	\$500 / \$750	\$500 / \$750	\$500 / \$750
Dislocations (examples)	\$2,750 / \$600 / \$125	\$3,300 / \$720 / \$150	\$4,950 / \$1,080 / \$225	\$25 to \$3,000	\$25 to \$3,000	\$25 to \$3,000
Fractures (examples)	\$2,750 / \$1,200 / \$600	\$3,300 / \$1,440 / \$720	\$4,950 / \$2,160 / \$1,080	\$25 to \$3,000	\$25 to \$3,000	\$25 to \$3,000
Follow Up Care						
Physician follow-up	\$50/visit; 6 visits	\$70/visit; 6 visits	\$80/visit; 6 visits	\$50/visit; 4 visits	\$50/visit; 4 visits	\$50/visit; 4 visits
Rehabilitation	\$125/day; 30 days	\$175/day; 30 days	\$200/day; 30 days	N/A	N/A	N/A
Physical Therapy	\$100/visit; 6 visits	\$140/visit; 6 visits	\$160/visit; 6 visits	\$25/visit; 8 visits	\$25/visit; 8 visits	\$25/visit; 8 visits
Locomotion appliance	\$100	\$140	\$160	\$100	\$100	\$100
Coma	Part of ADD	Part of ADD	Part of ADD	N/A	N/A	N/A
Paralysis	Part of ADD	Part of ADD	Part of ADD	\$10,000	\$10,000	\$10,000
Quadra	Part of ADD	Part of ADD	Part of ADD	\$5,000	\$5,000	\$5,000
Prosthetics: per device	\$375; 2 device limit	\$525; 2 device limit	\$600; 2 device limit	\$500	\$500	\$500
Family Lodging	\$100/day; 30 days	\$150/day; 30 days	\$175/day; 30 days	\$100/day; 30 days	\$100/day; 30 days	\$100/day; 30 days
Transport (non-local treatment)	\$400/trip; 5 trips	\$600/trip; 5 trips	\$700/trip; 5 trips	\$300/trip; 3 trips	\$300/trip; 3 trips	\$300/trip; 3 trips
Post Transport -return	\$200	\$300	\$350	N/A	N/A	N/A
Wellness Benefit	\$60	\$75	\$105	\$75; after 30 day wait	\$75; after 30 day wait	\$75; after 30 day wait
Accidental Death	\$50,000 or \$100,000 options	\$50,000 or \$100,000 options	\$50,000 or \$100,000 options	\$30,000	\$30,000	\$60,000
Accidental Dismemberment	Matches Accidental Death	Matches Accidental Death	Matches Accidental Death	\$1,000 to \$15,000	\$1,500 to \$30,000	\$2,000 to \$60,000
Common Carrier Death	\$75,000 or \$150,000 options	\$75,000 or \$150,000 options	\$75,000 or \$150,000 options	\$50,000	\$100,000	\$200,000
USable (24-hour plan, w/ \$50k AD&D Rider)						
Employee	\$14.41	\$16.49	\$20.01	\$19.90	\$26.10	\$33.40
Employee and Spouse	\$26.47	\$30.29	\$36.79	\$28.30	\$34.90	\$41.90
Employee and children	\$27.18	\$31.76	\$39.26	\$31.50	\$41.00	\$51.30
Family	\$39.24	\$45.56	\$56.04	\$39.90	\$49.80	\$59.90

Voluntary Accident

	Voluntary Cancer Plan I	Voluntary Cancer Plan II	Voluntary Cancer Plan III	Voluntary Cancer Plan IV	Voluntary Cancer Plan V	Voluntary Cancer Plan VI
Wellness Benefit	\$75.00/year	\$75.00/year	\$75.00/year	\$45.00/year	\$60.00/year	\$75.00/year
Follow up screening	N/A	N/A	N/A	\$45.00/year	\$60.00/year	\$75.00/year
Annual Physical	200.00/year for 5 years	200.00/year for 5 years	200.00/year for 5 years	N/A	N/A	N/A
Hospital Confinement	\$100.00/day	\$250.00/day	\$300.00/day	\$100.00/day	\$200.00/day	\$300.00/day
after 30 days	\$200.00/day	\$250.00/day	\$300.00/day	\$200.00/day	\$400.00/day	\$600.00/day
after 60 days	\$400.00/day	\$500.00/day	\$600.00/day	\$200.00/day	\$400.00/day	\$800.00/day
Radiation/Chemo	up to \$5,000/year	\$10,000.00/year	\$15,000.00/year	\$200.00/day (4 days/mo max)	\$300.00/day (4 days/mo max)	\$400.00/day (4 days/mo max)
Anti-nausea	up to \$500/year	\$1,000.00/year	\$1,500.00/year	\$100.00/confinement	\$200.00/confinement	\$300.00/confinement
Admission/Labwork	N/A	N/A	N/A	\$50.00/month	\$75.00/month	\$100.00/month
Hormone Therapy	N/A	N/A	N/A	\$50.00/treatment	\$50.00/treatment	\$50.00/treatment (12/yr)
				max 12/year	max 12/year	max 12/year
Medical Equipment	up to \$1,000/year	up to \$1,000/year	up to \$1,000/year	\$2,000.00/operation	\$3,000.00/operation	\$4,000.00/operation
Surgical benefit	up to \$1,000/operation	\$2,000.00/operation	\$4,000.00/operation	25% of covered surgery benefit	25% of covered surgery benefit	25% of covered surgery benefit
Anesthesia	30% of surgical expense	30% of surgical expense	30% of surgical expense	\$100/image 2/year	\$200/image 2/year	\$300/image 2/year
Medical Imaging				\$400/surgery	\$600/surgery	\$800/surgery
Outpatient surgery	up to \$1,000/operation	\$2,000.00/operation	\$4,000.00/operation	\$100.00/day	\$150.00/day	\$200.00/day
Blood & Plasma	up to \$5,000/year	\$10,000.00/year	\$15,000.00/year	max \$5,000.00/year	max \$7,500.00/year	max \$10,000.00/year
				\$200.00/confinement	\$300.00/confinement	\$400.00/confinement
Drugs & medicine	\$25/day	\$25.00/day	\$25.00/day	N/A	N/A	N/A
max/year	\$500/year	\$500/year	\$500/year	\$50.00/prescription	\$50.00/prescription	\$50.00/prescription
outpatient	N/A	N/A	N/A	\$100 to \$1,000/person	\$150 to \$1,500/person	\$200 to \$2,000/person
Prostheses	\$3,000/year	\$1,000/year	\$3,000/year	\$100.00/lifetime	\$150.00/lifetime	\$200.00/lifetime
Hair prostheses	\$200/every 3 years	\$200/every 3 years	\$200/every 3 years	\$500 or \$1,500/yr	\$1,000 or \$3,000/yr	\$1,500 or \$4,500/yr
Bone Marrow	\$10,000.00/lifetime	\$10,000.00/lifetime	\$10,000.00/lifetime	\$500 or \$1,500/yr	\$1,000 or \$3,000/yr	\$1,500 or \$4,500/yr
Stem Cell Transplant	\$7,500.00/lifetime	\$2,500.00/lifetime	\$2,500.00/lifetime	\$1,000.00	\$1,000.00	\$1,000.00
Donors expenses	\$1,000.00	\$1,000.00	\$1,000.00	N/A	N/A	N/A
Experimental Treatm	\$5,000.00/year	\$5,000.00/year	\$5,000.00/year	\$25.00/visit 4/month	\$25.00/visit 4/month	\$25.00/visit, limit 4/mo; \$1000
Physical or Speech	\$30.00/visit	\$30.00/visit	\$30.00/visit			
Therapy						
Occup. Or Hearing	\$30.00/visit	\$30.00/visit	\$30.00/visit	N/A	N/A	N/A
Annual Maximum	\$400.00/year	\$400.00/year	\$400.00/year	N/A	N/A	N/A
Lifetime Maximum	None	None	None	N/A	N/A	N/A
U.S. Government or	\$300/day in lieu of	\$300/day in lieu of	\$300/day in lieu of	\$100.00/day in lieu of	\$200.00/day in lieu of	\$300.00/day in lieu of
Charity Hospital or	other benefits max 179	other benefits max 180	other benefits max 180	most benefits provided in	most benefits provided in	most benefits provided in
HMO	Normal benefits	Normal benefits	Normal benefits	the policy	the policy	the policy
Extended Care Fac.	\$200/day	\$200/day	\$200/day	\$50.00/day	\$75.00/day	\$100.00/day
Hospice Care	\$100.00/day 180 days	\$100.00/day 180 days	\$100.00/day 180 days	\$50.00/day	\$75.00/day	\$100.00/day
Lifetime maximum	\$18,000.00 maximum	\$18,000.00 maximum	\$18,000.00 maximum	\$9,000.00 maximum	\$13,500.00 maximum	\$18,000.00 maximum
Attending Physician	\$75.00/day	\$75.00/day	\$75.00/day	\$30.00/day	\$40.00/day	\$50.00/day
Private duty nursing	\$200./day/days conf.	\$200./day/days conf.	\$200./day/days conf.	N/A	N/A	N/A
Home Health care	\$200./day/days conf.	\$200./day/days conf.	\$200./day/days conf.	\$50.00/day/days conf.	\$75.00/day/days conf.	\$100.00/day/days conf.
Postive diag. Test	\$500.00 one time	\$500.00 one time	\$500.00 one time	N/A	N/A	N/A
2nd & 3rd Surg. Opin.	\$200.00	\$200.00	\$200.00	\$300.00	\$300.00	\$300.00
Annual Physical	200.00/year 5 years	200.00/year 5 years	200.00/year 5 years	N/A	N/A	N/A
National Can. Instit.	\$500. + \$250. transp.	\$500. + \$250. transp.	\$500. + \$250. transp.	N/A	N/A	N/A
Ambulance	Charges/confinement	Charges/confinement	Charges/confinement	up to \$200/trip	up to \$200/trip	\$200/trip, max 2 trips
Air Ambulance	up to \$500.01	up to \$500.00	up to \$500.00	up to \$2,000.00/trip	up to \$2,000.00/trip	\$2000/trip max 2 trips
Family Lodging	up to \$100.00/day	up to \$100.00/day	up to \$100.00/day	\$40.00/day	\$60.00/day	\$80.00/day
Family Transportation	.50 cents/mile	.50 cents/mile	.50 cents/mile	.50 cents/mile	.50 cents/mile	.50 cents/mile 12 trips/yr max
Patient Transportation	.50 cents/mile	.50 cents/mile	.50 cents/mile	.50 cents/mile	.50 cents/mile	.50 cents/mile 12 trips/yr max
Airfare	Roundtrip coach fare	Roundtrip coach fare	Roundtrip coach fare	Roundtrip coach fare	Roundtrip coach fare	Roundtrip coach fare (12/yr)
At home recovery	\$100.00/month	\$100.00/month	\$100.00/month	N/A	N/A	N/A
Dread Disease	31 Dread Diseases	32 Dread Diseases	32 Dread Diseases	27 Dread Diseases	27 Dread Diseases	27 Dread Diseases
1st 30 days	\$250.00/day	\$250.00/day	\$250.00/day	\$100.00/day	\$200.00/day	\$300.00/day
30 to 100 days	\$250.00/day	\$250.00/day	\$250.00/day	\$200.00/day	\$400.00/day	\$600.00/day
Waiver of premium	After 60 days	After 60 days	After 60 days	After 90 days	After 90 days	After 90 days
Childs private tutoring	\$25.00/day	\$25.00/day	\$25.00/day	N/A	N/A	N/A
Diagnose rider	1,000.00 to \$,000	1,000.00 to \$,000	1,000.00 to \$,000	N/A	N/A	N/A

	Voluntary Cancer Plan I	Voluntary Cancer Plan II	Voluntary Cancer Plan III
Employee	\$30.10	\$28.66	\$34.34
Employee + Child(ren)	\$34.74	\$33.06	\$42.22
Family	\$37.38	\$33.12	\$62.98

18-40	41-50	51-60	61+	18-40	41-50	51-60	61+	18-40	41-50	51-60	61+
\$11.30	\$16.10	\$21.80	\$29.30	\$15.70	\$22.90	\$31.60	\$43.30	\$20.10	\$29.70	\$41.50	\$57.30
\$16.90	\$23.90	\$32.50	\$43.70	\$23.30	\$34.00	\$47.10	\$64.50	\$29.90	\$44.30	\$61.90	\$85.60
\$22.00	\$31.00	\$42.20	\$56.80	\$30.30	\$44.20	\$61.20	\$84.00	\$38.90	\$57.50	\$80.50	\$111.30

Voluntary Cancer

Attach. E

## Anderson County Government Voluntary Pet Insurance

### Plan Highlights (Dogs and Cats)

Annual Deductible  
Percentage reimbursement (after deductible)  
Annual Maximum Benefit

Accidents, including poisonings  
Injuries, including cuts and broken bones  
Common illnesses, including ear infections  
Serious/Chronic illnesses, including cancer  
Hereditary and congenital conditions  
Hospitalization, including x-rays and surgeries  
Prescription medications and RX diets  
Wellness exams  
Vaccinations and routine blood tests  
Flea, tick and heartworm prevention  
Spay/neuter

### Nationwide

	\$250	
	90%	
	\$7,500	
My Pet Protection	My Pet Protection wellness	
X	X	
X	X	
X	X	
X	X	
X	X	
X	X	
X	X	
X	X	

### Monthly Rate

Dogs  
Cats

My Pet Protection	My Pet Protection wellness
\$47.48	\$79.39
\$39.99	\$50.13

This grid is intended for discussion purposes only. It is NOT intended to be a complete description of benefits. Please refer to individual plan descriptions for more detailed information.  
Rates assume an effective date of:

7/1/2020

Attach. F

# CareHere!

Proposed to: Anderson County Government

Telehealth Services Fee and Savings Analysis

January 8, 2020

ELIGIBILITY AND FEE SUMMARY				
ELIGIBILITY SUMMARY		YEAR 1	YEAR 2	YEAR 3
Employee Count		319	325	332
Employee: Dependant Ratio	2.37			
Total Eligible Members		756	771	787
PEPM Fee		\$ 0.89	\$ 0.89	\$ 0.89
Per Visit Fee		Refer to Fee Schedule (below)		
FEE SUMMARY		YEAR 1	YEAR 2	YEAR 3
Total Annual PEPM Fees		\$ 3,407	\$ 3,475	\$ 3,545
Implementation Fee		\$ 1,000		
Estimated Pass-Through Costs During 6 Week Implementation:				
Initial Communication & Marketing (Email Blasts & Mailing)		\$ 632		
Includes Telehealth Welcome Package (Key Chain, Wallet Card, and Shelf Taker)				

## Behavioral Health (PEPM + Visit Fee)

Per Employee Per Month (PEPM) Fee: \$0.89

Per Visit Fee: See Table Below

Implementation Fee (one-time): \$1,000 Medical only/ \$1,500 Two or More Services

LICENSE TYPE	CPT CODE	MODIFIER	DESCRIPTION	DURATION	FEE SCHEDULE
MASTERS/PH.D.					
	90791	GT	Psychiatric diagnostic evaluation	N/A	\$90
	90832	GT	Individual psychotherapy	30	\$45
	90834	GT	Individual psychotherapy	45	\$90
	90847	GT	Family psychotherapy with patient present	45	\$90
PSYCHIATRIC					
	90792	GT	Psychiatric diagnostic with an E&M services	N/A	\$250
*Add-on only	90833	GT	Individual/family psychotherapy with E&M	30m	\$100
*Add-on only	90836	GT	Individual/family psychotherapy with E&M	45m	\$150
*Add-on only	90838	GT	Individual/family psychotherapy with E&M	60m	\$200
	99213	GT	E&M services for an established patient	15m	\$95
	99214	GT	E&M services for an established patient	25m	\$100
	99215	GT	E&M services for an established patient	40m	\$150

# CareHere!

Medical & Behavioral

Proposed to: **Anderson County Government**

Telehealth Services Fee and Savings Analysis

January 2, 2020

ELIGIBILITY AND FEE SUMMARY			
ELIGIBILITY SUMMARY	YEAR ONE	YEAR TWO	YEAR THREE
Employee Count	319	325	332
Employee: Dependant Ratio 2.37			
Total Eligible Members	756	771	787
PEPM Fee (Medical & Behavioral)	\$ 2.23	\$ 2.23	\$ 2.23
Per Visit Fee (Medical)	\$ 45.00	\$ 45.00	\$ 45.00
Per Visit Fee (Behavioral)	Varies	Varies	Varies
FEE SUMMARY	YEAR ONE	YEAR TWO	YEAR THREE
Total Annual PEPM Fees	\$ 8,536	\$ 8,707	\$ 8,881
Implementation Fee	\$ 1,500		
Estimated Pass-Through Costs During 6 Week Implementation:			
Initial Communication & Marketing (Email Blasts & Mailing)	\$ 632		
Includes Telehealth Welcome Package (Key Chain, Wallet Card, and Shelf Taker)			

Attach. G

**ANDERSON COUNTY GOVERNMENT  
EMPLOYEE BENEFIT PLAN**

**AMENDMENT FFCRA**

The Anderson County Government Employee Benefit Plan (hereinafter referred to as "Plan") is hereby amended and modified as set forth below. Such amendments are effective as of the dates listed below.

1.) The Plan will comply with the requirements set forth in the Families First Coronavirus Response Act through the later of December 31, 2020 or the date such Act is extended, as described below:

- A. Effective March 18, 2020, the following services will be paid without member cost-sharing (such as deductibles, copayments, or coinsurance), and without prior authorization or other medical management requirements regardless of a provider's participation in any designated Preferred Provider network:
  - 1. FDA approved, cleared or authorized diagnostic (testing) products for the detection of SARS-CoV-2 or the virus that causes COVID-19; and
  - 2. items and services furnished to a Covered Person during health care provider office visits (including in-person visits and telehealth visits), urgent care center visits, and emergency room visits that result in an order for, or administration of, a diagnostic product described in number (1) above. These items and services will only be covered to the extent they relate to the furnishing or administration of the diagnostic product described above or to the evaluation of such Covered Person for purposes of determining the need for testing.
- B. Effective April 2, 2020, a Participant who utilizes any Emergency Paid Sick Leave, as defined in the Families First Coronavirus Response Act, shall be considered Actively at Work, during such leave.
- C. Effective April 2, 2020, the FMLA provisions set forth in this Plan shall be expanded to include the FMLA expansion provisions included in the Families First Coronavirus Response Act.

2.) Effective ~~March 18, 2020~~, Section 2.9, entitled, "SCHEDULE OF PRESCRIPTION DRUG CARD AND MAIL ORDER PRESCRIPTION PROGRAMS," as set forth in Article II of the Plan, is amended in its entirety, as follows:

**"2.9 SCHEDULE OF PRESCRIPTION DRUG CARD AND MAIL ORDER PRESCRIPTION PROGRAMS**

The Plan has a prescription drug card program that covers prescriptions dispensed through a participating pharmacy and, for maintenance medications only, a mail order prescription drug service. The Plan Administrator will provide a listing of the pharmacies that are participating in the prescription drug card program and the drugs that are considered formulary/preferred. The Plan will cover up to a maximum of a ninety (90) day supply per prescription under the prescription drug card program and up to a maximum of a ninety (90) day supply for maintenance drugs through the mail order program. Some prescriptions require prior authorization. Certain exclusions and limitations apply to the prescription programs. These are described in Section 10.4 of the Plan.

Prescriptions filled through Walgreens Pharmacy will not be covered under this Plan.

The applicable Deductible listed below must be met before the following Copayments apply, unless otherwise noted, up to the Out-of-Pocket limits listed at the end of this section.

**DEDUCTIBLE**

<b>Gold Option</b>	
<u>Individual Calendar Year Deductible</u>	\$125.00
<u>Family Calendar Year Deductible</u>	\$250.00
<b>Silver Option</b>	
<u>Individual Calendar Year Deductible</u>	\$250.00
<u>Family Calendar Year Deductible</u>	\$500.00

**COPAYMENT**

	<u>30 Day Supply Through Retail (Maintenance Drugs)</u>	<u>30 Day Supply Through Retail (All Other Drugs)</u>	<u>90 Day Supply Through Retail or Through Mail Order (Mail Order Available for Maintenance Drugs Only)</u>
<b>FDA Approved Contraceptives for Females (under age 55) and Tobacco Cessation Products (age 18+), Tamoxifen &amp; Evista (age 35+), Bowel Preparation Kits used with Colonoscopies (age 50- 75), Statins and Other Products included in the Recommended Wellness Services</b>	None, Deductible does not apply	None, Deductible does not apply	None, Deductible does not apply
<b>Influenza, Shingles (age 50+ for Shingrix &amp; age 60+ for Zostavax)</b>	None, Deductible does not apply	Not Applicable	Not Applicable
<b>Other Generic Equivalent Prescription Drugs</b>	\$10.00	\$10.00	\$20.00
<b>Other Brand Name Prescription Drugs</b>			
<u>On Formulary/Preferred Listing</u>	\$30.00	30% of the cost of the drug up to a maximum of \$125.00	\$60.00
<u>Not on Formulary/Preferred Listing</u>	\$40.00	30% of the cost of the drug + \$30.00 up to a maximum of \$175.00	\$80.00
<b>Specialty Drugs</b>	30% of the cost of the drug + \$30.00 up to a maximum of \$175.00		Not Covered

**OUT-OF-POCKET LIMITS**  
*(includes retail & mail order combined)*

**Gold Option**Individual Calendar Year Deductible

\$1,500.00

Family Calendar Year Deductible Limit

\$3,500.00

**Silver Option**Individual Calendar Year Deductible

\$2,000.00

Family Calendar Year Deductible Limit

\$4,000.00"

Anderson County Government hereby adopts the above amendments to the Anderson County Government Employee Benefit Plan effective on the dates listed above.

ADOPTED this \_\_\_\_\_ day of \_\_\_\_\_, 2020.

**PLAN ADMINISTRATOR FOR  
ANDERSON COUNTY  
GOVERNMENT EMPLOYEE  
BENEFIT PLAN**



**Anderson County Employee Insurance Board of Trustees  
Meeting Minutes  
April 8, 2020**

**Members Present** – Mayor Terry Frank, HR Director Kim Jeffers-Whitaker, Interim Finance Director Robby Holbrook, and (by teleconference) HR Advisory Chairman Phil Yager and Commissioner Rick Meredith

**Others Present** – LEEAN TUPPER, Stephanie Strickland, Randy Walters, and (by teleconference) CBIZ Benefits consultants Kari Presley, Seamus McNally and Nadea Rule

**Call to Order**

Mayor Frank called the meeting to order at 2:05 pm.

**Approval of Minutes**

Minutes of the March 24, 2020 meeting were approved as presented on a motion made by HR Advisory Chairman Yager and seconded by Interim Finance Director Holbrook. Motion carried by voice vote.

**Items for Action and Discussion**

- Fund 263 Budget for FY 2021 – CBIZ Benefits consultant Seamus McNally reviewed the prepared 2020/2021 actuarial with proposed renewal information, medical and pharmacy funding rate projections for the fiscal year beginning July 1, 2020 (See Attachment A). He said CBIZ recommends a 3.5-percent increase in premiums. Also, Mr. McNally said CBIZ renegotiated the projected individual stop-loss cost projection from a 23-percent increase down to a 1-percent increase, still with a \$100,000 ISL deductible. CBIZ is projecting \$2,384,828 in medical claims for FY 2021, and (with a 3.5-percent increase in premiums) a projected budget of \$4,337,470 for medical and pharmacy claims and clinic operations. Asked if funding for FY 2021 were kept at the current-year premiums levels, would Fund 263 be okay, Mr. McNally said he thinks it would be okay, but he cautioned there is no way to predict “shock” claims.
- Contract Renewals (Dental) – CBIZ Benefits consultant Kari Presley indicated Delta Dental is projecting a 2.5-percent increase in FY 2021. Commissioner Meredith made a motion, seconded by HR Advisory Chairman Yager, that the county absorb the full cost of the 2.5-percent projected increase in dental for the basic tier and pass a 60-cent credit on the employee-only base option and a \$1.81 to the family base option to employees who choose the “buy-up” dental plans; that would leave employees (who choose a buy-up plan) with an 18-cent to 40-cent increase in cost, depending on the plan. Motion carried by voice vote. (See Attachment B)
- 2020/2021 Gold & Silver Plan Review Premiums (See Attachment C) – There was discussion about the 3.5-percent increase projected by CBIZ, and general discussion about lowering deductibles or out-of-pocket maximums to help create clearer “true Gold” and “true Silver” options for the available employee health plans. HR Director Whitaker said the health fund’s cash balance is “holding steady” at nearly \$1 million. Interim Finance Director Holbrook said, if the current claims trend continues through the end of the current FY, there could be a \$700,000 surplus in Fund 263 of revenue over expenses. Mr. Holbrook made a motion, seconded by Commissioner Meredith, to keep insurance premiums and the plans at current levels for next FY. Motion carried by voice vote.
- Vision Plan (see Attachment D) – HR Director Whitaker made a motion, seconded by Interim Finance Director Holbrook, that the Vision plan be separated from the health insurance plans and offered as a stand-alone option. Motion carried by voice vote.
- Thrive Health & Wellness Center update (see Attachment E) – HR Director Whitaker made a motion, seconded by Interim Finance Director Holbrook, that she (Whitaker) be authorized to

communicate with CareHere that they can extend by two months the deadline for annual Health Risk Assessments, due to COVID-19.

#### **Old Business**

- Medical Audit Cost (see Attachment F) – In response to a question at the March 24<sup>th</sup> meeting about the cost for periodic audits of the medical plan, CBIZ indicated a “mini comprehensive audit” could cost the county \$26,090.
- Walgreens Savings via Benefits Rx-ESI – CBIZ representatives projected there could be a savings to the health plan if Walgreens remains excluded from the plan. HR Director Whitaker made a motion, seconded by HR Advisory Chairman Yager, to continue to exclude Walgreens from the pharmacy plan in the next FY. Motion carried by voice vote.
- Telehealth Plan - HR Director Whitaker presented information that defines “permanent, active part-time and full-time employees” (Attachment G). The Board approved to follow Anderson County Policy and ACA in defining those eligible for the Telehealth benefit. In addition, there was general discussion about providing a telehealth option to all employees for both medical and behavioral health needs (See Attachment H). It was noted that the BOT can assess the levels of use for the telehealth option in a few months. HR Director Whitaker made a motion, seconded by Interim Finance Director Holbrook, for the county to pay 100 percent of the costs associated with this option. Motion carried by voice vote.
- Possible Plan Updates – HR Director Whitaker presented information from MedBen related to the CARES Act and COVID-19, specifically mandates to include coverage of non-FDA approved tests for the virus, as well as mandates that “health plans must cover any qualifying coronavirus preventive service – including a vaccine – without member cost-sharing” (See Attachment I). HR Director Whitaker made a motion, seconded by Interim Finance Director Holbrook, that Anderson County’s health plan cover these mandates for coverage of non-FDA approved tests as well as coverage for a COVID-19 vaccines. Motion carried by voice vote. HR Advisory Chairman Yager made a motion that HR Director Whitaker be authorized to facilitate with MedBen and Cigna the updating of the health plan documents in regards to COVID-19. Interim Finance Director Holbrook provided the second, and the motion carried by voice vote. Mr. Holbrook made a second motion that HR Director Whitaker, post July 1, 2020, be authorized to work with BlueCross BlueShield of Tennessee for any COVID-19-related changes to the county’s health plan documents. HR Advisory Chairman Yager made the second, and the motion carried by voice vote.

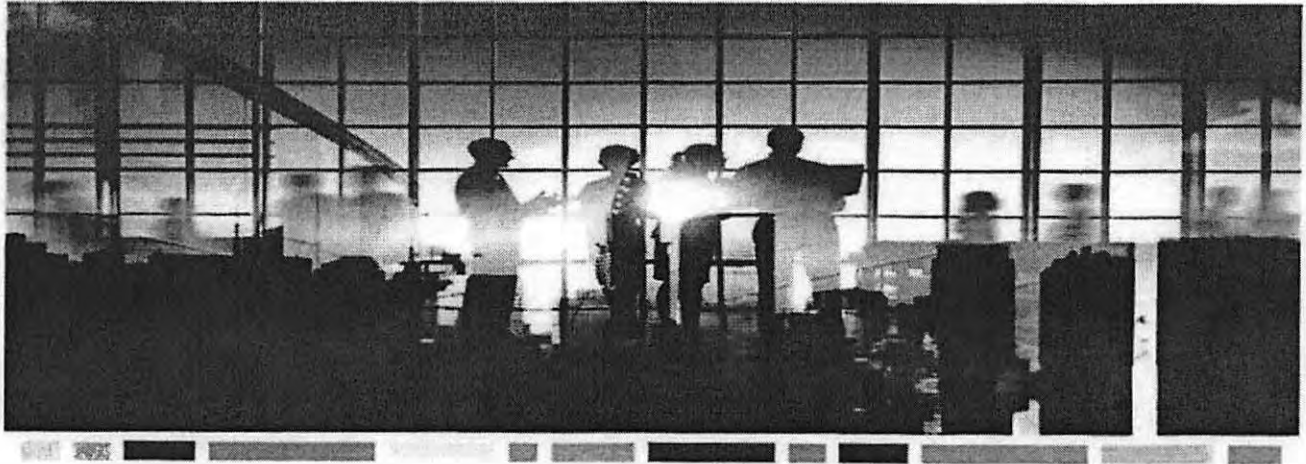
**New Business – none**

#### **Next Meeting**

HR Director Whitaker said she will send out an e-mail with potential dates for the next meeting

#### **Adjourn**

There being no further business on the agenda, the meeting was adjourned at 3:50 pm.



## Anderson County Government

### Medical and Pharmacy Funding Rate Projection For a July 1, 2020 Effective Date

Updated April 6, 2020

# DRAFT FOR DISCUSSION

Presented by:  
CBIZ Benefits & Insurance Services, Inc.  
5450 Frantz Road, Suite 300  
Dublin, OH 43016  
Telephone: (614) 793-7770



*The information provided herein is the confidential and proprietary work product of CBIZ and cannot be disclosed, copied or distributed to outside third parties without the prior written consent of CBIZ. This information can be expressly used only for the intended purpose and recipient.*

**Anderson County Government**  
**Medical and Pharmacy Funding Rate Projection For a July 1, 2020 Effective Date**  
**— Executive Summary —**

**1. Current Enrollment (February 2020)**

	<u>Gold</u>	<u>Silver</u>	<u>Total</u>
Employee Only	91	61	152
Employee + 1	41	15	56
Employee + Family	86	24	110
Total	218	100	318
	69%	31%	

**2. Current 2020 Premium Equivalent Rates**

	<u>Gold</u>	<u>Silver</u>	<u>Total</u>
Employee Only	\$581.28	\$540.28	
Employee + 1	\$1,424.55	\$1,424.55	
Employee + Family	\$1,694.88	\$1,574.88	
PEPM Funding:	\$1,179.19	\$921.22	\$1,098.07
Monthly Funding:	\$257,063	\$92,122	\$349,185
Annual Funding:	\$3,084,753	\$1,105,469	\$4,190,222
	\$0	\$0	

**3. Percent Change in Funding Rates**

*\* Assumes plan no changes for 2021 \**

Expected	3.51%
Pessimistic	8.51%
Optimistic	-1.49%
Used	3.51%

**4. Projected 2021 Funding Rates**

	<u>Gold</u>	<u>Silver</u>	<u>Total</u>
Employee Only	\$601.71	\$569.27	
Employee + 1	\$1,474.61	\$1,474.61	
Employee + Family	\$1,754.44	\$1,630.22	
PEPM Funding:	\$1,220.62	\$953.60	\$1,138.65
Monthly Funding:	\$266,096	\$95,360	\$361,456
Annual Funding:	\$3,193,154	\$1,144,317	\$4,337,470
% Change:	3.51%	3.51%	3.51%

**5. Key Assumptions and Observations**

- a. Med/Rx experience period: Experience Period 1: Claims paid March 2019 thru February 2020. Experience Period 2: Claims paid March 2018 thru February 2019. Experience periods were weighted 50.0% Experience Period 1 and 50.0% Experience Period 2.
- b. Plan changes: Anderson County switched carriers from BCBS TN and HealthSmart (Rx) to MedBen (PHCS) and Ventegra (Rx) on 7/1/2018. On 10/1/2019 they switched within MedBen from the PHCS Network to the Cigna Network, then on 7/1/2020 they will switch to BCBS TN. Therefore a factor was created to account for the change in discounts.
- c. Annual trend: Annual trend of 6.8% for medical and 7.1% for Rx. Experience Period 1 was trended 17 months and Experience Period 2 was trended 29 (trended from midpoint of experience period to midpoint of projection period). For a slight contribution to reserves, used a one month lag, e.g., incurred claims from May thru April equal paid claims from June thru May.
- d. Claim margin: 8.0% *Includes 2% standard margin + 6% coronavirus margin - see below for detail*
- e. Individual stop loss: Assumes a \$100,000 ISL deductible. Claims exceeding stop loss were removed from the experience.

f. Fixed costs:

The following assumptions were made for 2020 fixed costs:

	2019 3 months PHCS	2019 / 2020 9 months Cigna	2020 BCBS	Estimated % Change
Administration fee	\$35.80	\$48.68	\$42.30	-7.0%
Individual stop loss <sup>1</sup>	\$123.69	\$123.69	\$152.15	<del>-23.0%</del> 12.0%
Aggregate stop loss	\$0.00	\$0.00	\$0.00	0.0%
Total stop loss	\$123.69	\$123.69	\$152.15	0.0%
Consulting Fee	\$7.86	\$7.86	\$7.86	0.0%
Clinic "Thrive" Fee	\$25.50	\$25.50	\$25.50	
FSA Admin Fee -Flex	\$1.31	\$1.31	\$1.31	
Total fixed costs	\$194.16	\$207.04	\$229.12	12.4%

<sup>1</sup> Assumes \$100,000 ISL deductible

	PMPY	PEPM
Estimated PCORI Fee:	\$2.50	\$0.47
Assumed ERISA, hence excluded from Funding Rates		

6. Reasonableness Test — Projected Claims Compared to Historical Claims adjusted for stop loss

	PEPM	% Increase
Average Paid Claims Most Recent 12 Months Adj	\$827.67	9.6%
Average Paid Claims Prior 12 Months Adj	\$799.27	13.5%
Final Projected Claims 2020 Plan Year	\$907.54	

8. COVID 19 impact

CBIZ's full COVID model is currently nearing completion. In the meantime below are our estimates.

Part 1: COVID Treatment Cost Impact

Included low margin in rates, however actual costs could be higher

		Optimistic	Base Line			
	Adjustment to Claims	No Adjustment	3.0%	5.0%	10.0%	20.0%
a	Claim Rate PEPM:	\$856.17	\$881.85	\$898.98	\$941.78	\$1,027.40
b	Enrollment:	318	318	318	318	318
c	Monthly Claims:	\$272,261	\$280,429	\$285,874	\$299,487	\$326,713
d	Annual Claims:	\$3,267,133	\$3,365,147	\$3,430,490	\$3,593,847	\$3,920,590
e	Annual Added Cost	\$0.00	\$98,014	\$163,357	\$326,713	\$653,427
f	# of Hospitalizations:	0	1.0	1.5	3.3	6.5
g	Est. Premium Shortfall	None	2.3%	0.8%	-2.9%	-9.5%
h	Total Est. Members	636	636	636	636	636
i = f/h	Frequency of Hosp.	0.000%	0.154%	0.257%	0.514%	1.027%
			Low	High		
Cost of Hospitalization (12 days)			\$65,000	\$150,000	=> could be much higher	
Central Estimate			\$100,000			

Part 2: Tests Covered 100% during Emergency Period Treatment Cost Impact (90 Days - May Be Extended)

	Members	Test Frequency	Cost	Annual Total
Estimate:	636	30%	\$292.00	\$55,714
Percent:				1.7%

Part 3: Delay in Non Emergency Services (Wellness, Joint Replacements, e.g., hip, etc., Other) Treatment Cost Impact

Lack of Services in 2020 will lead to pent up demand possibly rolling into late 2020 or 2021- Estimated:	1.4%
--	------

Total Corona Virus Margin (Parts 1, 2, 3) Included:

6.1%

Additional costs - Assumes that funding not used during lockdown period is rolled forward and used for those same services which were delayed into next the plan year.

**Anderson County Government**  
**Medical and Pharmacy Funding Rate Projection For a July 1, 2020 Effective Date**  
**— Medical Claims Projection —**

1. **Objective** Develop funding rates which cover all medical paid claims and associated administrative expenses.

2. **Assumptions**

- a. Medical trend: 6.8%
- b. Months of trend: Exp. Period 1 = 17.0, Exp. Period 2 = 29.0 (From midpoint of experience period to midpoint of projection period)
- c. Enrollment: Lagged 1 month
- d. Experience: Per BCBSTN and MedBen
- e. Pooled claims: Removed; \$100,000 ISL deductible
- f. Network change factor: 88.4% 92.3%
- g. Plan change factor: Exp. Period 1 = 1.002, Exp. Period 2 = 1.007
- h. Chronic \$ load: \$0
- Other \$ load: \$0
- i. Claim fluctuation margin: Normal: 2.0%  
COVID Adj: 6.0%  
Total: 8.0%
- j. Current enrollment: 318 (February 2020)

3. **Algorithm**

		Experience Period 1	Experience Period 2
Paid period:		3/1/19 - 2/29/20	3/1/18 - 2/28/19
Approx. incurred period:		2/1/19 - 1/31/20	2/1/18 - 1/31/19
Midpoint incurred period:		8/1/2019	8/1/2018
Average enrollment:		320	334
Number of months:		12	12
a. Medical paid claims:		\$1,982,240	\$2,082,930
b. Pooled claims:	Period 1 = 2    Period 2 = 1	<u>\$230,882</u>	<u>\$140,770</u>
c. Adjusted paid claims (a less b):		\$1,751,357	\$1,942,160
d. Change in reserve (lagged claims):		1,000	1,000
e. Network change factor:		<u>0.884</u>	<u>0.923</u>
f. Adjusted paid claims (c x d x e):		\$1,548,658	\$1,792,618
g. Trend adjustment factor:		<u>1.098</u>	<u>1.172</u>
h. Trended adjusted paid claims (f x g):		\$1,699,931	\$2,101,527
i. Add in individual claims to pooled level:		\$200,000	\$100,000
j. Plan change adjustment factor:		1.002	1.007
k. Enrollment change adjustment factor:		0.994	0.953
l. Clinic Claims*		<u>\$315,000</u>	<u>\$315,000</u>
m. Projected experience paid claims [(h + i) x j x k + l]:		\$2,208,174	\$2,425,939
n. Claim fluctuation margin:		<u>1.080</u>	<u>1.080</u>
o. Projected experience paid claims with margin (m x n):		\$2,384,828	\$2,620,014
p. Claim rate:	PEPM:	\$624.96	\$886.59
	Monthly:	\$198,736	\$218,334
	Annual:	\$2,384,828	\$2,620,014
	Credibility:	50.0%	50.0%
	PEPM Blended Rate:	\$655.77	

\*Based on budgeted \$315,000 for clinic claims, current understanding is these claims are not reported to the carrier, and not included in the reporting which forms the basis of claims in this study.

## Anderson County Government

### Medical and Pharmacy Funding Rate Projection For a July 1, 2020 Effective Date — Pharmacy Claims Projection —

1. **Objective** Develop funding rates which cover all pharmacy paid claims and associated administrative expenses.
2. **Assumptions**
  - a. Rx trend: 7.1%
  - b. Months of trend: Exp. Period 1 = 17.0, Exp. Period 2 = 29.0 (From midpoint of experience period to midpoint of projection period)
  - c. Enrollment: Lagged 1 month
  - d. Experience: Per MedBen experience reports
  - e. Pooled claims: Removed from 'Medical Claims Projection'
  - f. Network change factor: 1.000
  - g. Plan change factor: Exp. Period 1 = 1.002, Exp. Period 2 = 1.007
  - h. Rx management savings: \$0
 

Rx rebates	(\$88,200)	Exp Pd 1
	(\$88,200)	Exp Pd 2
  - i. Claim fluctuation margin: Normal: 2.0%  
COVID Adj: 6.0%  
Total: 8.0%
  - j. Current enrollment: 318 (February 2020)

### 3. Algorithm

	Experience Period 1	Experience Period 2
Paid period:	3/1/19 - 2/29/20	3/1/18 - 2/28/19
Approx. incurred period:	2/1/19 - 1/31/20	2/1/18 - 1/31/19
Midpoint incurred period:	8/1/2019	8/1/2018
Average enrollment:	320	334
Number of months:	12	12
a. Pharmacy paid claims:	\$910,248	\$844,704
b. Pooled claims: Removed from 'Medical Claims Projection'	\$0	\$0
c. Adjusted paid claims (a less b):	\$910,248	\$844,704
d. Change in reserve (lagged claims):	1.000	1.000
e. Network change factor:	1.000	1.000
f. Adjusted paid claims (c x d x e):	\$910,248	\$844,704
g. Trend adjustment factor:	1.102	1.180
h. Trended adjusted paid claims (f x g):	\$1,003,140	\$997,001
i. Add in individual claims to pooled level:	\$0	\$0
j. Plan change adjustment factor:	1.002	1.007
k. Enrollment change adjustment factor:	0.994	0.953
l. Rx management savings/Rx rebates:	(\$88,200)	(\$88,200)
m. Projected experience paid claims $[(h + i) \times j \times k + l]$ :	\$911,372	\$867,777
n. Claim fluctuation margin:	1.080	1.080
o. Projected experience paid claims with margin (m x n):	\$984,282	\$937,199
p. Claim rate:		
PEPM:	\$257.94	\$245.60
Monthly:	\$82,023	\$78,100
Annual:	\$984,282	\$937,199
Credibility:	50.0%	50.0%
PEPM Blended Rate:	\$251.77	

**Anderson County Government**  
**Medical and Pharmacy Funding Rate Projection For a July 1, 2020 Effective Date**  
**— Medical/Pharmacy Rate Change —**

**1. Current Enrollment (February 2020)**

	<u>Gold</u>	<u>Silver</u>	<u>Total</u>
Employee Only	91	61	152
Employee + 1	41	15	56
Employee + Family	86	24	110
Total	218	100	318
	69%	31%	

**2. Current 2020 Premium Equivalent Rates**

	<u>Gold</u>	<u>Silver</u>
Employee Only	\$581.28	\$540.28
Employee + 1	\$1,424.55	\$1,424.55
Employee + Family	\$1,694.88	\$1,574.88

**3. Total Funding Current Structure**

	<u>Gold</u>	<u>Silver</u>	<u>Total</u>
PEPM Funding:	\$1,179.19	\$921.22	\$1,098.07
Monthly Funding:	\$257,063	\$92,122	\$349,185
Annual Funding:	\$3,084,753	\$1,105,469	\$4,190,222

**4. Percent Change in Funding Rates**

Current PEPM Funding:	\$1,098.07
Projected PEPM Funding:	\$1,136.65
Calculated Rate Action:	3.51%
Recommended Rate Action:	3.51%

<u>Medical</u>	<u>Pharmacy</u>	<u>Admin</u>	<u>Individual</u>	<u>Aggregate</u>	<u>Consulting + Other</u>
<u>Claims</u>	<u>Claims</u>		<u>Stop Loss</u>	<u>Stop Loss</u>	<u>Fixed Costs</u>
\$655.77	\$251.77	\$42.30	\$152.15	\$0.00	\$34.67
\$907.54			\$229.12		
79.8%			20.2%		

**5. Projected 2021 Funding Rates**

	<u>Gold</u>	<u>Silver</u>
Employee Only	\$601.71	\$559.27
Employee + 1	\$1,474.61	\$1,474.61
Employee + Family	\$1,754.44	\$1,630.22

	<u>Gold</u>	<u>Silver</u>	<u>Total</u>
Renewal PEPM Funding:	\$1,220.62	\$953.60	\$1,136.65
Renewal Monthly Funding:	\$266,096	\$95,360	\$361,456
Renewal Annual Funding:	\$3,193,154	\$1,144,317	\$4,337,470



**Anderson County Government**  
**Medical and Pharmacy Funding Rate Projection For a July 1, 2020 Effective Date**  
**— Fixed Costs —**

Medical/Rx Fixed Costs (PEPM)					
	2019 3 months PHCS	2019 / 2020 9 months Cigna	2020 BCBS	Estimated % Change	Estimated Annual
Subscribers	318	318	318		
Base Administration Fee	\$22.05	\$22.05	\$37.28		
COBRA Admin Mgmt	\$1.95	\$1.95	\$1.02		
Utilization Management Fee	\$3.05	\$1.40	Included		
PPO Admin Fee - Network Maintenance	\$0.75	\$0.75	Included		
PPO Access Fee	\$4.90	\$19.43	Included		
Rx Admin Fee	\$2.50	\$2.50	\$4.00		
Medicare Part D Notices/Testing	<u>\$0.60</u>	<u>\$0.60</u>	n/a		
<b>Total Admin</b>	<b>\$35.80</b>	<b>\$48.68</b>	<b>\$42.30</b>	<b>-7.0%</b>	<b>\$161,417</b>
Consulting Fee	\$7.86	\$7.86	\$7.86	0.0%	\$30,000
Clinic "Thrive" Fee	\$25.50	\$25.50	\$25.50		\$97,300
FSA Admin Fee -Flex	\$1.31	\$1.31	\$1.31		\$5,000
Individual stop loss <sup>1</sup>	\$123.69	\$123.69	\$152.15	23.0%	\$580,592
Aggregate stop loss	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>		<u>\$0</u>
<b>Total stop loss</b>	<b>\$123.69</b>	<b>\$123.69</b>	<b>\$152.15</b>	<b>0.0%</b>	<b>\$580,592</b>
<b>Total fixed costs</b>	<b>\$194.16</b>	<b>\$207.04</b>	<b>\$229.12</b>	<b>12.4%</b>	<b>\$874,309</b>

<sup>1</sup> Assumes \$100,000 ISL deductible

	PMPY	PEPM
Estimated PCORI Fee:	\$2.50	\$0.47
Assumed ERISA, hence excluded from Funding Rates.		

**Anderson County Government  
Dental Benefit Plan**

		2019.2020 Current Year Premium			2020.2021 Renewal Premium	
		Cost			Renewal	Increase
Plans		Total	EE	EER	2.5% Increase	PEPM
\$1,000 Single		\$ 24.07	\$ -	\$ 24.07	\$ 24.67	\$ 0.60
	Family	\$ 72.22	\$ 26.42	\$ 45.80	\$ 74.03	\$ 1.81
\$1,500 Single		\$ 27.65	\$ 3.58	\$ 24.07	\$ 28.43	\$ 0.78
	Family	\$ 82.99	\$ 37.19	\$ 45.80	\$ 85.06	\$ 2.07
\$2,000 Single		\$ 29.39	\$ 5.32	\$ 24.07	\$ 30.12	\$ 0.73
	Family	\$ 88.20	\$ 42.40	\$ 45.80	\$ 90.41	\$ 2.21
<b>Est. Annual Cost</b>		\$87,158.12 \$ 153,815.68				
<b>Est. Annual Total Cost</b>		\$240,973.80			\$247,031.88	
<b>Est. Annual Increase</b>		\$ 6,058.08				

## Anderson County Government Dental Benefit Plan

	Current Delta Dental of TN - \$1,000		Renewal Delta Dental of TN - \$1,500		Current Delta Dental of TN - \$2,000		Renewal Delta Dental of TN - \$2,000		
Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	
Preventative	100% / 100% / 100%	100% / 100% / 100%	100% / 100% / 100%	100% / 100% / 100%	100% / 100% / 100%	100% / 100% / 100%	100% / 100% / 100%	100% / 100% / 100%	
Basic	90% / 80% / 80%	90% / 80% / 80%	90% / 80% / 80%	90% / 80% / 80%	90% / 80% / 80%	90% / 80% / 80%	90% / 80% / 80%	90% / 80% / 80%	
Major	60% / 50% / 50%	60% / 50% / 50%	60% / 50% / 50%	60% / 50% / 50%	60% / 50% / 50%	60% / 50% / 50%	60% / 50% / 50%	60% / 50% / 50%	
Endodontic Category	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic	
Periodontic Category	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic	
Sealants	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	
Implants	Major	Major	Major	Major	Major	Major	Major	Major	
Bitewing X-Rays	2x per 12 months	2x per 12 months	2x per 12 months	2x per 12 months	2x per 12 months	2x per 12 months	2x per 12 months	2x per 12 months	
UCR Percentile	NA / NA / INFS	NA / NA / INFS	NA / NA / INFS	NA / NA / INFS	NA / NA / INFS	NA / NA / INFS	NA / NA / INFS	NA / NA / INFS	
Deductible (Applies to Basic & Major)	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	
Annual Maximum per person	\$1,000	\$1,000	\$1,500	\$1,500	\$2,000	\$2,000	\$2,000	\$2,000	
Orthodontic	50% up to \$1000	50% up to \$1000	50% up to \$1000	50% up to \$1000	50% up to \$1000	50% up to \$1000	50% up to \$1000	50% up to \$1000	
Orthodontic age limit	none	none	none	none	none	none	none	none	
Waiting period provisions (late entrant)*	annual enrollment	annual enrollment	annual enrollment	annual enrollment	annual enrollment	annual enrollment	annual enrollment	annual enrollment	
Discount Vision Plan Included	yes	yes	yes	yes	yes	yes	yes	yes	
Rate Guarantee		1 year		1 year		1 year		1 year	
Single	116	\$24.07	\$24.67	28	\$27.65	\$28.43	47	\$29.39	\$30.12
Family	113	\$72.22	\$74.03	16	\$82.99	\$85.08	64	\$88.20	\$90.41
Estimated Monthly Cost		\$10,952.98	\$11,227.11		\$2,102.04	\$2,157.00		\$7,026.13	\$7,201.88
Estimated Annual Cost		\$131,435.76	\$134,725.32		\$25,224.48	\$25,884.00		\$84,313.56	\$86,422.56
Estimated Annual Increase			\$3,289.56			\$659.52			\$2,109.00

\*Waiting Period Provisions are waived for prior coverage/timely applicant, unless otherwise noted

Rates assume an effective date of:

7/1/2020

This grid is intended for discussion purposes only. It is NOT intended to be a complete description of benefits.

Attach. C

Anderson County Government  
2020.2021 Premium Review  
July 1, 2020 Renewal Date

		Cost		
Plan	No. Enrolled	Total	County	Employee
Gold	EE Only	91	\$580.57	\$ 439.00 \$ 141.57
	EE+1	41	\$1,423.69	\$ 1,114.55 \$ 309.14
	Family	86	\$1,692.63	\$ 1,310.00 \$ 382.63
Silver	EE Only	61	\$539.57	\$ 439.00 \$ 100.57
	EE+1	15	\$1,423.14	\$ 1,156.00 \$ 267.14
	Family	24	\$1,572.63	\$ 1,226.00 \$ 346.63
318		\$ 4,185,279.96	\$ 3,262,182.60	\$ 923,097.36
		\$ 4,185,279.96		

Vision Cost
\$5.43
\$10.86
\$17.37

3.5% County Cost Increase			Monthly
Total	County	Employee	EE Increase
\$ 600.89	\$ 459.32	\$141.57	\$0.00
\$ 1,473.52	\$ 1,164.38	\$309.14	\$0.00
\$ 1,751.87	\$ 1,369.24	\$382.63	\$0.00
\$ 558.45	\$ 457.88	\$100.57	\$0.00
\$ 1,472.95	\$ 1,205.81	\$267.14	\$0.00
\$ 1,627.67	\$ 1,281.04	\$346.63	\$0.00

Est. Annual Total \$ 4,331,764.76 \$ 3,408,667.40 \$ 923,097.36  
\$ 4,331,764.76

Est. Annual Increase \$ 146,484.80 \$ 146,484.80 \$ -

2% County / 1.5% EE Cost Increase			Monthly
Total	County	Employee	EE Increase
\$ 600.89	\$ 457.20	\$ 143.69	\$2.12
\$ 1,473.52	\$ 1,159.74	\$ 313.78	\$4.64
\$ 1,751.87	\$ 1,363.50	\$ 388.37	\$5.74
\$ 558.45	\$ 456.38	\$ 102.08	\$1.51
\$ 1,472.95	\$ 1,201.80	\$ 271.15	\$4.01
\$ 1,627.67	\$ 1,275.84	\$ 351.83	\$5.20

\$ 4,331,764.76 \$ 3,394,820.94 \$ 936,943.82

\$ 4,331,764.76

\$ 146,484.80 \$ 132,638.34 \$ 13,846.46

2.5% County / 1% EE Cost Increase			Monthly
Total	County	Employee	EE Increase
\$ 600.89	\$ 457.90	\$ 142.99	\$1.42
\$ 1,473.52	\$ 1,161.29	\$ 312.23	\$3.09
\$ 1,751.87	\$ 1,365.42	\$ 386.46	\$3.83
\$ 558.45	\$ 456.88	\$ 101.58	\$1.01
\$ 1,472.95	\$ 1,203.14	\$ 269.81	\$2.67
\$ 1,627.67	\$ 1,277.58	\$ 350.10	\$3.47

Est. Annual Total \$ 4,331,764.76 \$ 3,399,436.43 \$ 932,328.33  
\$ 4,331,764.76

Est. Annual Increase \$ 146,484.80 \$ 137,253.83 \$ 9,230.97

1.75% County / 1.75% EE Cost Increase			Monthly
Total	County	Employee	EE Increase
\$ 600.89	\$ 448.70	\$ 152.19	\$10.62
\$ 1,473.52	\$ 1,141.19	\$ 332.33	\$23.19
\$ 1,751.87	\$ 1,340.54	\$ 411.33	\$28.70
\$ 558.45	\$ 450.34	\$ 108.11	\$7.54
\$ 1,472.95	\$ 1,185.77	\$ 287.18	\$20.04
\$ 1,627.67	\$ 1,255.04	\$ 372.63	\$26.00

\$ 4,331,764.76 \$ 3,339,435.10 \$ 992,329.66

\$ 4,331,764.76

\$ 146,484.80 \$ 77,252.50 \$ 69,232.30

**Anderson County Plan Decrements**

	<b>Plan Change</b>	<b>Actuarial Value</b>	<b>Plan Decrement</b>	<b>Total Decrement</b>
<b>Gold Plan</b>				
	None	0.8426	0.00%	0.00%
	Ded \$1,000 to \$500	0.8569	1.70%	1.16%
	Coins 80% to 90%	0.8647	0.91%	0.62%
	MOOP \$3,000 to \$2,500	0.8711	0.74%	0.51%
	PC Copay \$25 to \$15	0.8730	0.22%	0.15%
	Generic Rx Copay \$10 to \$5	0.8780	0.57%	0.39%
<b>Silver Plan</b>				
	None	0.8009	0.00%	0.00%

# Anderson County Government

## Medical Plan Analysis

July 1, 2020 Renewal Date

	Current - Gold Plan	Alternate - Gold Plan		Current - Silver Plan
<b>Benefits (Member Pays)</b>	In-Network	In-Network		In-Network
<b>Deductible</b>	<i>Embedded<sup>1</sup></i>	<i>Embedded<sup>1</sup></i>		<i>Embedded<sup>1</sup></i>
Individual	\$1,000	\$500		\$2,000
Family	\$2,000	\$1,000		\$4,000
<b>Coinsurance</b>	20%	10%		30%
<b>Out-of-Pocket Maximum</b>				
Individual	\$3,000	\$2,500		\$4,000
Family	\$6,000	\$5,000		\$8,000
<b>Lifetime Maximum</b>	unlimited	unlimited		unlimited
<b>Hospital Services</b>				
Inpatient Hospital	20% after deductible	10% after deductible		30% after deductible
Outpatient Hospital	20% after deductible	10% after deductible		30% after deductible
Major Diagnostics	20% after deductible	10% after deductible		30% after deductible
Emergency Room	\$500 copay	\$500 copay		\$500 copay
<b>Routine Services</b>				
Primary Care Office Visit	\$25 copay	\$15 copay		\$35 copay
Specialist Office Visit	\$40 copay	\$40 copay		\$50 copay
Wellcare Exam	100% covered	100% covered		100% covered
<b>Prescription Drugs</b>				
RX Deductible	<b>\$125 individual / \$250 family</b>	<b>\$125 individual / \$250 family</b>		<b>\$250 individual / \$500 family</b>
Generic Drugs	\$10 copay	\$5 copay		\$10 copay
	Maintenance Drugs - \$30 copay	Maintenance Drugs - \$30 copay		Maintenance Drugs - \$30 copay
	All Others - 30% coinsurance, up to \$125 copay	All Others - 30% coinsurance, up to \$125 copay		All Others - 30% coinsurance, up to \$125 copay
Preferred Brand Drugs	Maintenance Drugs - \$40 copay	Maintenance Drugs - \$40 copay		Maintenance Drugs - \$40 copay
	All Others - 30% coinsurance + 30 copay, up to \$175 copay	All Others - 30% coinsurance + 30 copay, up to \$175 copay		All Others - 30% coinsurance + 30 copay, up to \$175 copay
Non-Preferred Brand Drugs	30% coinsurance + \$30 copay, up to \$175 copay	30% coinsurance + \$30 copay, up to \$175 copay		30% coinsurance + \$30 copay, up to \$175 copay
Specialty Drugs	\$175 copay	\$175 copay		to \$175 copay

**Anderson County Government  
Vision**

**Current / Renewal  
BCBST**

**In-Network**

Frequency  
Examinations  
Lenses\*  
Frames

12/12/24 months
\$20 copay
\$20 copay
up to \$150 retail allowance (20% off balance)
covered in full med nec / up to \$150 allowance elect (15% off balance for conventional)
not listed

Contact Lenses  
Second Pair

**Out-of-Network**

Frequency  
Examinations  
Lenses\*  
Frames

12/12/24 months
reimburse up to \$35
reimburse up to \$30 - \$60
reimburse up to \$75
reimburse up to \$200 med nec / up to \$120 elect

Contact Lenses

Rate guarantee

1 year
--------

140 Employee	\$5.43
48 Employee + One	\$10.86
138 Employee + Two or More	\$17.37
326	
Estimated Monthly Cost	\$3,678.54
Estimated Annual Cost	\$44,142.48
Percentage change from current	

\*depends on type of lenses (i.e. single, bi-focal, tri-focal)



**CareHere!**

## IMPORTANT CORONAVIRUS INFORMATION

To our Client Partners:

This letter is to update you on the steps we are taking to protect your employees, their families (our patients) and our employees from the COVID-19 pandemic. Each day, our COVID-19 Task Force reviews the latest recommendations from the Centers for Disease Control and Prevention (CDC), respected national sources and State Board of Medicine organizations to remain appropriately focused on patients who count on us for their care.

Here are our actions currently:

- We are continuing face-to-face patient visits where appropriate.
- We are also continuing to support your chronic condition population by helping them maintain their optimal health, while reducing their risk of exposure to the COVID-19 virus in the healthcare system.
- We are working to reschedule non-essential visits such as annual physical exams and Annual Health Assessment (AHA) blood draws to future dates.

Because of the increased incidence of patients infected with COVID-19, and our limited ability to screen all visits prior to arrival, we have added protections for your health center such as:

- Managing waiting areas to reduce exposure.
- Using masks immediately when needed, for example in the event of last minute walk-in appointments who cannot be screened or those who have not been screened in the last 24 hours.
- Placing signs in the health centers asking individuals to STOP and wait for our call to provide a remote screening prior to them entering the health center.

These steps are important to ensure social distancing and prevent exposure that could result in the health center being closed for cleaning. If these steps prove ineffective, we will discuss with you stronger options.

We are committed to doing everything we can to protect our patients and staff while continuing to provide high-quality safe care that your employees and families deserve. In this time of high anxiety, it's key for patients with acute needs to receive care and reassurance from a provider they trust. Additionally, patients with chronic conditions especially need the ongoing support of their trusted health care providers. If you have questions or additional needs, please contact your DCS or us.

Sincerely,

**Ernie Clevenger**  
President

**Ben Baker**  
Chief Operating Officer

**Edward Schwartz, MD | Anthony V. Dallas, Jr., MD**  
Chief Medical Officers

**CareHere!**

**CareHere!**

**CORONAVIRUS BULLETIN: For continuous updates, please visit [CDC.gov](https://www.cdc.gov)**

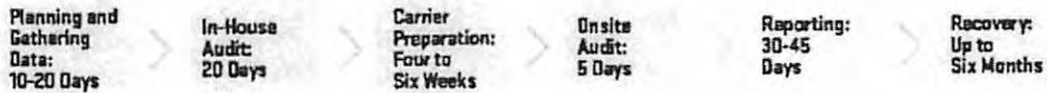




## 5. Timeline

We depict our general time frame for conducting an audit in **Exhibit 4**.

Exhibit 4 ▶ Through years of experience, we have finely tuned our processes to maximize results



Because our audits heavily depend on carrier cooperation, these timelines can vary. In particular, the time a carrier takes to provide claim data and scheduling of the onsite portion of the audit might delay the project beyond the listed timelines. However, the HMS Employer Solutions Division's experience in working with all national carriers enables us to predict and mitigate potential delays.

## 6. Pricing Structure

We recommend a mini-comprehensive audit approach for Anderson County Government. The pricing for this approach, provided in **Exhibit 5**, includes all audit-associated travel costs.

Exhibit 5 ▶ Since 2012, HMS's auditing services have saved our clients a total of \$2.2 million.

Carrier	Audit Type	Price
BC/BS	Mini Comprehensive	\$26,090

Attach. G

**Kim Jeffers-Whitaker**

---

**From:** Kim Jeffers-Whitaker  
**Sent:** Friday, April 3, 2020 4:43 PM  
**To:** Phil ; Terry Frank; 'Rick Meredith'; Robby Holbrook  
**Subject:** Telehealth Data for BOT, April 8  
**Attachments:** Anderson County - CareHereTeleHealthCostProposal - 1.2.20 (Medical and Behavioral).pdf; Anderson County - CareHereTeleHealthCostProposal - 1.2.20 (Medical only).pdf; Anderson County - CareHereTeleHealthCostProposal - 1.3.20 (Behavioral only).pdf

Tracking:	Recipient	Delivery	Read
	Phil		
	Terry Frank	Delivered: 4/3/2020 4:43 PM	
	'Rick Meredith'		
	Robby Holbrook	Delivered: 4/3/2020 4:43 PM	Read: 4/3/2020 4:50 PM

I hope this email finds everyone healthy!

During our last meeting the Board elected to cover the administrative cost (PEPM) for both medical and behavioral option for all Anderson County permanent, active PT & FT members. I am super excited about this option for all of our MVP's! Thank you!

**Information:**

One item the Board requested was a bit of knowledge on the providers being utilized via Telehealth. I have gathered the below information. If you would like to know anything else, please let me know.

1. Providers are Board Certified in Internal Medicine, Family Practice, Emergency Medicine and Pediatrics  
As well as trained, licensed mental health professionals
2. All providers go through background checks with primary source verification through the National Physician Data Base and the American Medical Association for medical licensure, training and education, work history and malpractice history.
3. Providers have 15 years of experience that are Board Certified, credential using NCQA and URAC guidelines and licensed to practice in the state of TN.



## National Committee for Quality Assurance

Has awarded MDLIVE Provider Services, LLC. NCQA Certification in Credentialing and Recredentialing.



## American Telemedicine Association

All of our providers go through special communication, diagnosis and treatment video.

4. ALL appointments are digitally archived with the highest level of security and only accessible by the patient and practitioner.

### Vote:

At our meeting on April 8<sup>th</sup>, the Board will need to decide the following:

1. Determine the *Plan Paid Cost* above the administrative fees

I have attached the original quotes received from CareHere (CH).

Based upon the eligibility of 70 PT and 400 FT, the estimated cost for the annual admin fee is \$13,000

2. Recommended/Most Seen Scenarios

- a. Cost / visit payment scenarios:

- Scenario 1 – AC covers call/visit at 100% - This is CH's recommended best practice and the most common approach that they see their partners take. Below are a couple pros:

- i. Eliminates the co-pay for the patient, which steers utilization (avoids potential urgent care and ER bills).
- ii. With the current eligibility file not including the Subscriber ID, no changes to file format are necessary
- iv. Go live date, 7/1/2020

- Scenario 2 – AC does not cover cost of call/visit (or any amount above the admin fee) – This can be done if preferred. Below are a couple cons:

- i. Potential barrier which could steer patient to urgent facility or ER  
One goal of this option is to decrease the high cost associated with ER visits.
- ii. Changes required for file format to include Subscriber ID.
- iii. Go live date, 7/1/2020

3. Defining permanent, active: (EX: Library, Elected Officials Staff, Sr. Center Staff, etc.)

- a. ACG Policy Snippet:

### EMPLOYEE DEFINITION AND STATUS

An "employee" of Anderson County is a person who regularly works directly for Anderson County Government on a wage or salary basis but does not include Independent Contractors or employees of any temporary staffing service that may be used to provide assistance to the County.

- Full-Time Regular Employees are those that work a normal, full-time work schedule of thirty (30) hours or more per week on a regular basis.

- Part-Time Regular Employees are those who work less than thirty (30) hours per week on a regular basis

- Temporary or Seasonal Employees are those who work either full time or part time with the understanding that their employment will terminate upon the completion of a specific assignment.

b. ACA defines Seasonal as, "an employee who is hired into a position for which the customary annual employment is six months or less and for which the period of employment begins each calendar year in approximately the same part of the year, such as summer or winter."

c. Non-permanent, inactive positions would include: (EX: Parks Summer Staff, Poll Workers, EMS fill-in positions)

1. Seasonal or Temporary ACG Employees
2. Contractor
3. Temp Staffing Service

Lastly, it is my goal to have further usage and cost estimations to you prior to Wednesday's meeting.

Stay Safe,  
Kim

Sincerely,



Kim Jeffers-Whitaker, IPMA-SCP, aPHR  
Director of Human Resource & Risk Management  
Anderson County Government  
100 N Main St., Room 102, Clinton, TN 37716  
Main Tel 865.264.6300 | Direct 865.264.6330 | Fax 865.264.6259  
[kwhitaker@andersontn.org](mailto:kwhitaker@andersontn.org) | <http://www.anderson-county.com/humanresources/>

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Attach. H

## EXHIBIT G

### CareHere Telehealth Services Fee Schedule:

CareHere shall provide telehealth services for the below eligible employees and dependents as detailed below:

ELIGIBILITY AND FEE SUMMARY				
ELIGIBILITY SUMMARY		YEAR ONE	YEAR TWO	YEAR THREE
1 Enrolled Employees w Coverage		322	328	335
2 Non-Insured Employees (PT & Waived)		178	182	185
3 Enrolled Employee: Dependancy Ratio	2.37			
4 Total Eligible Members (Enrolled Employee & Dependents, Unenrolled Employees, & PT Employees)		941	960	979
5 PEPM Fee (Medical)		\$ 1.74	\$ 1.74	\$ 1.74
6 PEPM Fee (Behavioral)		\$ 0.49	\$ 0.49	\$ 0.49
7 Per Visit Fee (Medical)		\$ 45.00	\$ 45.00	\$ 45.00
8 Per Visit Fee (Behavioral)		Varies	Varies	Varies
FEE SUMMARY		YEAR ONE	YEAR TWO	YEAR THREE
9 Total Annual PEPM Fees		\$ 13,380	\$ 13,648	\$ 13,921
10 Total Annual Employer Share of Visit Fees (Medical Only)		\$ 2,970	\$ 3,178	\$ 3,404
11 Total Annual Employer Share of Visit Fees (Behavioral Only)		\$ 2,541	\$ 1,296	\$ 1,586
12 Implementation Fee (Medical & Behavioral)		\$ 1,500		
13 Estimated Pass-Through Costs During Implementation:				
14 Telehealth Welcome Package, Initial Communication & Marketing		\$ 990		

### Eligibility\*:

Employees (Enrolled and Non-Insured) .....500

\* Eligibility based on the most recently updated eligibility files and to be updated based on current eligibility file update frequency or, if there is no eligibility file feed currently in place, to be updated no less than monthly.

### Management Fees:

CareHere offers the Telehealth services on a recurring Per Employee Per Month (PEPM) fee along with a per visit fee for both acute care medical visits as well as behavioral health visits.

### Medical Visits (PEPM + Visit Fee):

Per Employee Per Month (PEPM) Medical Fee .....\$1.74

Per Visit Fee (Medical) .....\$45.00

### Behavioral Health (PEPM + Visit Fee):

Per Employee Per Month (PEPM) Fee: .....\$0.49

Per Visit Fee..... See Table Below

Implementation Fee (one-time) .....\$1,500

LICENSE TYPE	CPT CODE	MODIFIER	DESCRIPTION	DURATION	FEE SCHEDULE
MASTERS/PH.D.					
	90791	GT	Psychiatric diagnostic evaluation	N/A	\$90
	90832	GT	Individual psychotherapy	30	\$45
	90834	GT	Individual psychotherapy	45	\$90
	90847	GT	Family psychotherapy with patient present	45	\$90
PSYCHIATRIC					
	90792	GT	Psychiatric diagnostic with an E&M services	N/A	\$250
*Add-on only	90833	GT	Individual/family psychotherapy with E&M	30m	\$100
*Add-on only	90836	GT	Individual/family psychotherapy with E&M	45m	\$150
*Add-on only	90838	GT	Individual/family psychotherapy with E&M	60m	\$200
	99213	GT	E&M services for an established patient	15m	\$95
	99214	GT	E&M services for an established patient	25m	\$100
	99215	GT	E&M services for an established patient	40m	\$150



## **CORONAVIRUS AID, RELIEF, AND ECONOMIC SECURITY ACT**

### **("CARES" ACT)**

*(enacted March 28, 2020)*

The *Coronavirus Aid, Relief, and Economic Security Act* – or CARES Act – became law on March 28, 2020. While the majority of the Act's 335 pages deals with economic relief for American businesses, financial assistance for workers, and bolstering our health care system in light of the COVID-19 pandemic (including Medicare and Medicaid), several provisions affect self-funded group health plans and health insurance policies offering both individual and group health coverage (including grandfathered plans). Most of the Act's health plan-related provisions clarify earlier requirements set forth in the *Families First Coronavirus Response Act* ("FFCRA") and therefore bear the same effective dates. In addition, the CARES Act includes expanded coverage for telehealth, COVID-19 vaccines, and over-the-counter medications.

#### **Expanded Coverage of COVID-19 Testing**

The FFCRA mandates health plans to cover COVID-19 testing for FDA-approved tests. The CARES Act expands that mandate to include coverage of *non-FDA* approved tests. Specifically, it expands the coverage mandate to include tests that are:

- approved, cleared, or authorized by the FDA.
- from a developer that has requested or intends to request emergency use authorization under applicable FDA guidance.
- developed in and authorized by a state that has notified the Secretary of Health and Human Services ("HHS") of its intention to review tests intended to diagnose COVID-19; or
- determined by HHS to be appropriate in guidance.

MedBen recommends that all group health plan sponsors amend their plans to include coverage of COVID-19 testing and any related visit charges as described above from March 18, 2020 through December 31, 2020.

#### **Costs of COVID-19 Testing**

While the FFCRA described how cost sharing for COVID-19 testing must be waived for individuals covered under a health plan, the CARES Act establishes how health care providers can charge for such COVID-19 diagnostics tests. In cases where the plan had a negotiated rate for such testing and related services prior to the date of the COVID-19 public health emergency, that negotiated rate will apply to COVID-19 tests throughout the current public health emergency.

However, if there was no prior negotiated rate for COVID-19 testing and related services, the plan must pay the amount the health care provider has listed on the provider's publicly available website. The CARES Act also requires that each provider of a diagnostic test for COVID-19 make public the cash price for such test on a public internet website.

MedBen recommends that all group health plan sponsors amend their plans to include coverage of COVID-19 testing and any visit charges for same as described above from March 18, 2020 through December 31, 2020. MedBen will process claims in accordance with the published public price for such tests.



### **Coverage for COVID-19 Vaccine**

The CARES Act includes provisions intended to expedite coverage of a COVID-19 vaccine under health plans when it has been developed. Once available, health plans must cover any qualifying coronavirus preventive service – including a vaccine – without member cost-sharing.

Under the framework requiring coverage for preventive services established in the Affordable Care Act, preventive services include evidence-based services that have a rating of “A” or “B” under current U.S. Preventive Services Task Force (USPSTF) recommendations, as well as vaccines recommended by the Advisory Committee on Immunization Practices (ACIP). Health plans usually have one year from the date a preventive service is identified as having an “A” or “B” USPSTF rating or recommendation by the ACIP to cover the preventive service under the plan. However, under the CARES Act, health plans are required to cover any item, service, or immunization to prevent or mitigate COVID-19 that has received an appropriate recommendation within 15 days after such a recommendation from either the USPSTF or ACIP.

**MedBen recommends that all group health plan sponsors amend their plans to cover coronavirus vaccines at 100% in-network and as the plan otherwise covers ACA preventive services as soon as such vaccines become available.**

### **High Deductible Health Plans and Telehealth**

A qualified high deductible health plan (HDHP) with an associated Health Savings Account (HSA) is only permitted to pay benefits after the plan deductible has been met, with the exception of preventive services, in order for plan participants to still qualify for contributions to their HSAs. In response to the COVID-19 pandemic, the IRS issued Notice 2020-15 to address the payment of COVID-19 testing under qualified High Deductible Health Plans. In the Notice, the IRS confirms that a High Deductible Health Plan with a Health Savings Account will not lose its “qualified” status if it pays for COVID-19 related testing or treatment without a deductible, or with a deductible below the minimum required deductible.

In addition to the IRS Notice, the CARES Act permits HDHPs with plan years beginning on or before December 31, 2021 to provide pre-deductible coverage for telehealth and other remote care services without disqualifying the associated health savings accounts. This is not a coverage mandate for HDHPs, but rather an option for plan sponsors. HDHPs do not have to implement this option and can require some form of cost-sharing – such as telehealth visit copayments – prior the deductible being met.

**MedBen recommends that all high deductible health plan sponsors consider amending their plans to allow telehealth services to be covered at same level of coverage (coverage tier) and at the same cost-sharing as other in-person office visits as described in the plan.**

### **Telehealth in General**

While not a mandate under the Families First Coronavirus Response Act or the Cares Act, telehealth may be an important benefit for employees during the COVID-19 public health emergency. Given the current ‘stay-at-home’ and ‘social distancing’ environment, many patients and their providers are asking to conduct their visits over the telephone or via teleconference, if possible.

Telehealth services include office visits, psychotherapy, consultations, and certain other medical or health services that are provided by an eligible health care provider. Services can include diagnostic evaluation and the prescribing of medication. Due to the Coronavirus (COVID-19) doctors and other health care providers can use telehealth services to treat COVID-19 (and for other medically reasonable purposes) from offices, hospitals, and places of residence (like homes, nursing homes, and assisted living facilities).

**MedBen recommends that all group health plan sponsors consider amending their plans to allow telehealth services to be covered at same level of coverage (coverage tier) and at the same cost-sharing as other in-person office visits until the current public health emergency is over.**

### **Consumer Driven Health Plan Funds for Non-Prescription Purchases**

Effective retroactively to January 1, 2020, the CARES Act permanently reinstates coverage of OTC (Over the Counter) drugs and medicines as eligible for reimbursement from flexible spending accounts (FSAs), health reimbursement arrangements (HRAs), health savings accounts (HSAs), and Archer medical savings accounts (MSAs) without the need for a prescription. It further expands the definition of qualified OTC items to include menstrual care products.

MedBen recommends that all sponsors of consumer-driven health plans consider allowing plan reimbursement for over-the-counter drugs and medicines without a prescription if the plan currently reimburses prescription drugs and medicines.