

PERSONNEL COMMITTEE

TUESDAY, DECEMBER 5, 2023

[illegible]

RENSSELAER COUNTY LEGISLATURE

Introduced by Legislator(s) Wysocki, Patire, Zalewski

Sent To: Personnel

Committee

Date December 12, 2023

Resolution No. G/5

RESOLUTION AUTHORIZING RENEWAL AGREEMENTS WITH CERTAIN HEALTH CARE INSURANCE PROVIDERS - BUREAU OF HUMAN RESOURCES

WHEREAS, This Resolution is filed with the Rensselaer County Legislature by the Rensselaer County Executive; and

WHEREAS, Resolution G/455/22 authorized agreements with certain health insurance providers for the year 2023; and

WHEREAS, Such agreements are subject to renewal and the new rates have been established for the year 2024; and

WHEREAS, Execution of renewal agreements will provide County employees and retirees with selecting the coverage option which best suits their individual and family needs; now, therefore, be it

RESOLVED, That the Rensselaer County Executive, or his designee, is authorized to sign renewal agreements with New York State Health Insurance Plan (NYSHIP), Empire Blue Cross, Capital District Physicians Health Plan (CDPHP), MVP Health Care, Delta Dental, and Davis Vision, subject to the approval as to form by the Rensselaer County Attorney.

Resolution ADOPTED by the following vote:

Ayes:

Nays:

Abstain:

December 12, 2023

Clerk of the Legislature

Sent to County Executive _____

Received from County Executive _____

Clerk of the Legislature



Executive Action

Approved _____ Date _____

Disapproved _____
Veto Message Attached and Returned to Clerk

County Executive

LEGISLATIVE FISCAL IMPACT STATEMENT

Type of Legislation: Local Law:_____ G Resolution:_____ P Resolution:_____

Title of Legislation:_____

Requested by:_____

Sponsor(s):_____

FISCAL IMPACT

- 1) Projected cost of proposed legislation, if any:\$_____ current year
\$_____ ongoing expenses per year
- 2) Method of financing – note all that apply (federal funding, state funding, bonding, tax levy, etc.):_____
 - a) For federal funding: amount \$_____ and length of time federal funding is available _____. Is it available for ongoing expenses? Yes _____ or No _____
 - b) For state funding: amount \$_____ and length of time state funding is available _____. Is it available for ongoing expenses? Yes _____ or No _____
 - c) If bonded, state amount of total indebtedness this legislation will create and projected interest cost over the course of borrowing:
Principal \$_____
Total projected interest costs \$_____
 - d) Tax levy impact for current year \$_____ and ongoing \$_____
 - e) Other (please explain) \$_____
- 3) Is this expense or program mandated? Yes _____ No _____
- 4) Length of expense or project (one time only, ongoing, etc.):_____
- 5) Justification for the appropriation/expenditure requested. Include any revenue this will produce or any expense that will be avoided:_____

Department Head

CDPHP**2023 Rates**

Single	\$957.43
2Person	\$1,914.85
Family	\$2,489.31

2024 Rates

Single 9.1% increase	\$1,044.38
2Person 14.5% increase	\$2,193.20
Family 9.1% increase	\$2,715.39

MVP**2023 Rates**

Single	\$946.80
2Person	\$2,177.64
Family	\$2,319.66

2024 Rates

Single 5.1% increase	\$994.86
2Person 5.1% increase	\$2,288.88
Family 5.1% increase	\$2,437.41

Empire**2023 Rates**

Single	\$1,836.73
2Person	\$3,581.64
Family	\$5,326.86

2024 Rates

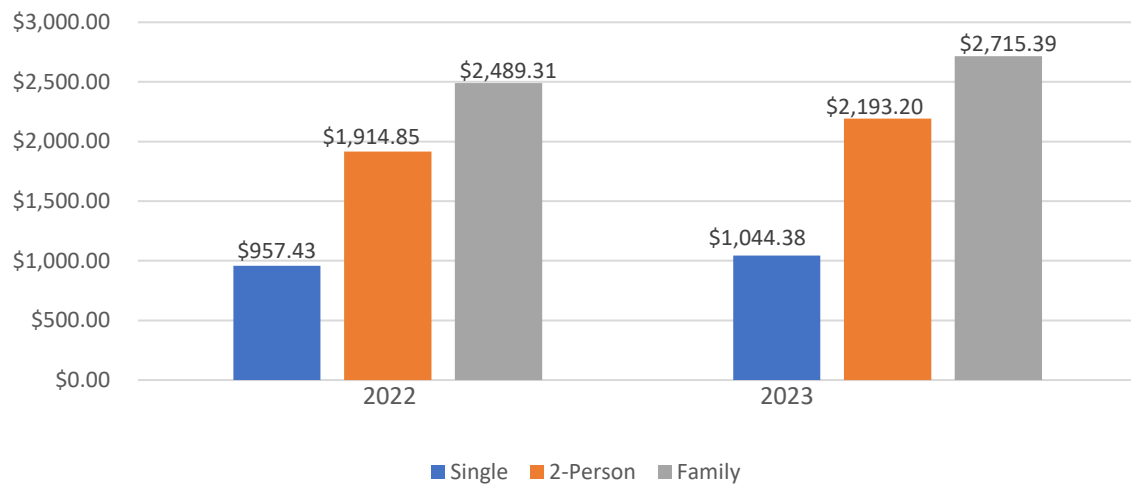
Single 13% increase	\$2,075.50
2Person 13% increase	\$4,047.25
Family 13% increase	\$6,019.35

Rensselaer County Master Rate Sheet Actives



	<u>CDPHP 2023 Rates</u>	<u>CDPHP 2024 Rates</u>
Single	\$957.43	\$1,044.38
2-Person	\$1,914.85	\$2,193.20
Family	\$2,489.31	\$2,715.39

CDPHP Rate Increases 2022-2023



At 20%

	<u>2023 Payroll Deduction</u>	<u>2024 Payroll Deduction</u>
Single	\$88.38	\$96.40
2-Person	\$176.76	\$202.45
Family	\$229.78	\$250.65

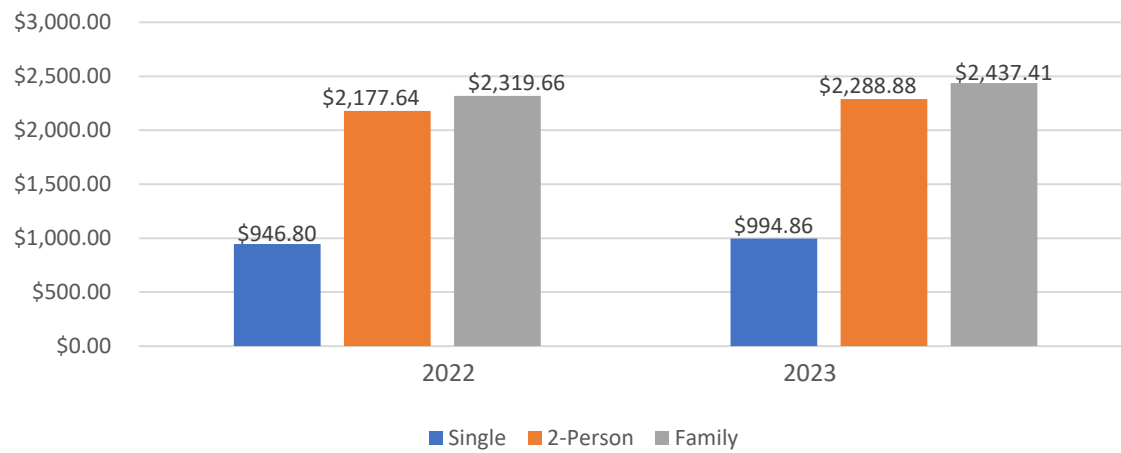
At 25%

	<u>2023 Payroll Deduction</u>	<u>2024 Payroll Deduction</u>
Single	\$110.47	\$120.51
2-Person	\$220.94	\$253.06
Family	\$287.23	\$313.31



	<u>MVP 2023 Rates</u>	<u>MVP 2024 Rates</u>
Single	\$946.80	\$994.86
2-Person	\$2,177.64	\$2,288.88
Family	\$2,319.66	\$2,437.41

MVP Rate Increases 2022-2023



At 20%

	<u>2023 Payroll Deduction</u>	<u>2024 Payroll Deduction</u>
Single	\$87.40	\$91.83
2-Person	\$201.01	\$211.28
Family	\$214.12	\$224.99

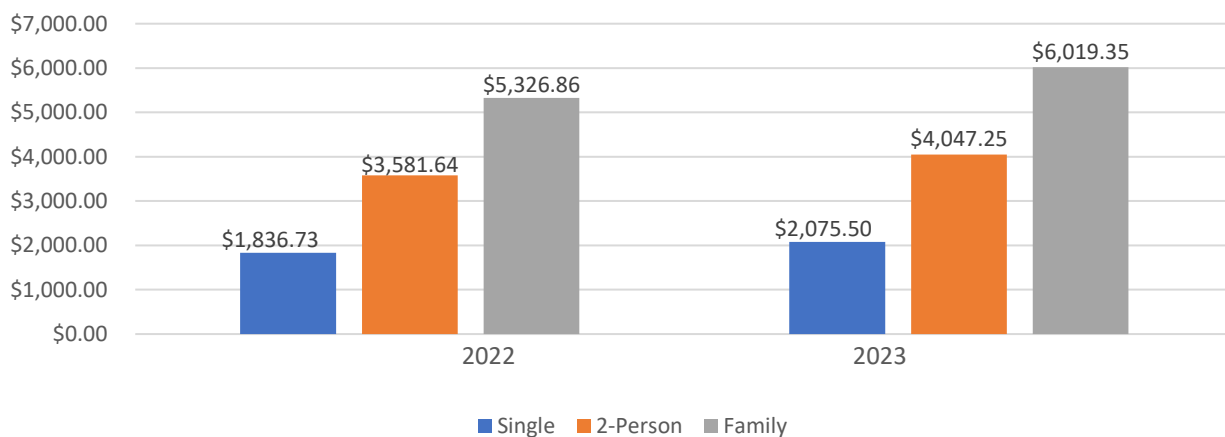
At 25%

	<u>2023 Payroll Deduction</u>	<u>2024 Payroll Deduction</u>
Single	\$109.25	\$114.79
2-Person	\$251.27	\$264.10
Family	\$267.65	\$281.24



	<u>2023 Empire Rates</u>	<u>2024 Empire Rates</u>
Single	\$1,836.73	\$2,075.50
2-Person	\$3,581.64	\$4,047.25
Family	\$5,326.86	\$6,019.35

Empire Rate Increases 2022-2023



At 20%

	<u>2023 Payroll Deduction</u>	<u>2024 Payroll Deduction</u>
Single	\$169.54	\$191.58
2-Person	\$330.61	\$373.59
Family	\$491.71	\$555.63

At 25%

	<u>2023 Payroll Deduction</u>	<u>2024 Payroll Deduction</u>
Single	\$211.93	\$239.48
2-Person	\$413.27	\$466.99
Family	\$614.64	\$694.54



CDPHP Changes You Should Know for January 2024:

*Prescription Drug Network: 2024 pharmacy network will include preferred pharmacies. Below is a listing of preferred pharmacies within the CDPHP network. If you choose to fill a retail medication at a non-preferred pharmacy, you will be subject to a 50% coinsurance of the cost of the medication.

National Chains:

- Market 32/Price Chopper
- Walmart
- Hannaford
- ShopRite
- Walgreens
- Kinney Drugs
- RiteAid
- Stop & Shop
- Giant Foods
- Food Lion

Independent Pharmacies:

- Guy Park Pharmacy LLC, Amsterdam
- Condo Pharmacy, Plattsburgh
- Lindsay Drug Co., Inc., Troy
- Marra's Pharmacy, Cohoes
- Parkway Drugs, Utica
- Putnam Valley Pharmacy Inc, Putnam Valley
- Riverfront Pharmacy, Amsterdam
- St. Mary's Community Pharmacy, Amsterdam
- Thorpes Pharmacy, Hoosick Falls



*Need help transferring your medications to a preferred pharmacy? The ConnectRx App lets you do it fast and conveniently. Download the app today using the QR Code.

Optum Home Delivery Pharmacy has been added to the mail order services network.

Tier 1 generic medications will not have a co-pay for dependents under the age of 19 at preferred pharmacies.

Out of pocket maximum is now \$9,450 for a single and \$18,900 for family enrollments.