PERSONNEL COMMITTEE

TUESDAY, MARCH 5, 2024

INDEX OF RESOLUTIONS:		
	RESOLUTION	**TITLE**
Per/B/R	**G/12**	**RESOLUTION AUTHORIZING RENSSELAER COUNTY TO CHANGE RETIREE HEALTH INSURANCE FROM HUMANA MEDICARE TO AETNA PASSIVE PPO AND AMENDING THE 2024 RENSSELAER COUNTY ADOPTED BUDGET – BUREAU OF HUMAN RESOURCES** **Motion Made By:** **Seconded By:** **Moved:** **Notes:**

RENSSELAER COUNTY LEGISLATURE

Introduced by Legislator(s) Wysocki, Patire, Zalewski

Sent To: Personnel **Committee** **Date** March 12, 2024

Resolution No. G/12

RESOLUTION AUTHORIZING RENSSELAER COUNTY TO CHANGE RETIREE HEALTH INSURANCE FROM HUMANA MEDICARE TO AETNA PASSIVE PPO AND AMENDING THE 2024 RENSSELAER COUNTY ADOPTED BUDGET – BUREAU OF HUMAN RESOURCES

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

WHEREAS, The current Humana Medicare health insurance plan for retiree health care coverage is ending on June 1, 2024; and

WHEREAS, Due to recent unsuccessful negotiations between Humana, Albany Medical Center, Community Care Physicians and New York Oncology Hematology, a Request for Proposals was conducted and returned to Rensselaer County on February 2, 2024; and

WHEREAS, Based upon the response to the Request for Proposals, the recommendation is for Rensselaer County to utilize Aetna Passive PPO as the Medicare health insurance provider for retiree health insurance coverage; now, therefore, be it

RESOLVED, That Aetna Passive PPO be utilized as the Medicare health insurance provider for retiree health insurance coverage; and, be it further

RESOLVED, That the 2024 Rensselaer County Adopted Budget shall be and hereby is amended as follows:

2024 CS HEALTH FUND REVENUE

CODE/DESCRIPTION	PRESENT	CHANGE	REVISED
CS.9060.27094 Retiree Contribution - Health	$ 763,208.00	$50,333.00	$ 863,873.00
CS.9060.28013 County Health Assessment	$24,382,755.00	$50,333.00	$24,433,088.00

2024 CS HEALTH FUND APPROPRIATION

CODE/DESCRIPTION	PRESENT	CHANGE	REVISED
CS.9060.04211 Medical Insurance Premiums	$30,887,788.00	$100,666.00	$30,988,454.00

Resolution ADOPTED by the following vote:
Ayes:
Nays:
Abstain:
March 12, 2024

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: X P Resolution:_____

Title of Legislation: RESOLUTION TO CHANGE FROM HUMANA MEDICARE FOR RETIREES TO AETNA PASSIVE PPO AND AMENDING THE 2024 RENSSELAER COUNTY ADOPTED BUDGET – BUREAU OF HUMAN RESOURCES

Requested by: Human Resources

Sponsor(s):_____

FISCAL IMPACT

1) Projected cost of proposed legislation, if any: $690,435.90 current year
   % increases 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): Increase to retiree health insurance line

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:_____
   Current Humana cost projected at $589,770.72 for the remainder of 2023. Change to Aetna would increase overall cost to the County by $100,665.18 (17.07%). County was previously on Aetna and switched to Humana for cost savings. New rate ensures equal coverage through our Passive PPO plan.

_____

Department Head

Erik Rabe

Group Name: **Rensselaer County- Medicare Advantage Proposal Comparison**

Medical Renewal Date:	1/1/2024
Proposal Dates:	6/1/2024
Current Carrier:	Humana

Notes: -- ALL PROPOSALS RENEW 1/1/25

Anthem - will not allow slice. 834 = yes
Highmark - will not allow slice **834 = no**
Aetna - will not allow slice. 834 = yes
UHC - will not allow slice. 834 = yes
MVP - will not allow slice. **834 = No**

Benefits in bold indicate a benefit difference

Benefit Summary	***CURRENT*** Humana Passive PPO	***Proposal*** Anthem Passive PPO	***Proposal*** Highmark NENY **PPO**	***Proposal*** Aetna Passive PPO	***Proposal*** MVP Passive PPO	***Propsal*** United (UHC) Passive PPO
	1/1/24 Renewal	6/1/2024	6/1/2024	6/1/2024	6/1/2024	6/1/2024
In-Network Benefits						
Deductible	N/A	N/A	N/A	N/A	N/A	N/A
Coinsurance	N/A	N/A	N/A	N/A	N/A	N/A
OOP Max	$3400	$3400	$3400	$3400	$3400	$3400
Inpatient Hospital	$0	$0	$0	$0	$0	$0
Outpatient Surgery	$20	$0	$0	$20	$0	$0
Emergency Room Visit	$75	$75	$75	$75	$65	$75
Urgent Care	$25	$25	$10	$25	$15	$10
Prescription Drugs	$0/$20/$35/$35	$0/$20/$35/$35	$0/$20/$35/$35	$0/$20/$35/$35	$0/$5/$15/$30	$0/$20/$35/$35
Office Visit - PCP/Specialist	$10 / $15	$10 / $15	$10 / $15	$10 / $15	$10 / $15	$10 / $15
Ambulance	$75	$100	$100	$75	$35	$100
Durable Medical Equipment	$20/20%	$10	20%	$20/20%	$0	$20
Prosthetics & Orthotics	$0	$0	20%	$0	$0	20%
Home Health Care	$0	$0	$0	$0	$0	$0
IP Alc/Subs	$0	$0	$0	$0	$0	$0
IP Mental Health	$0	$0	$0	$0	$0	$0
OP Alc/Subs	$15	$15	$10	$15	$15	$15
OP Mental Health	$15	$15	$10	$15	$15	$15
IP Rehab	$0	$0	$0	$0	$0	$0
Lab Tests	$0	$0	$0	$0	$0	$0
IP Physical Therapy	$0	$0	$0	$0	$0	$0
IP Speech/Occ Therapy	$0	$0	$0	$0	$0	$0
OP Physical Therapy	$15	$15	$15	$15	$15	$15
OP Speech/OCC Therapy	$15	$15	$15	$15	$15	$15
SNF (COPAY)	$0	$0	$0	$0	$0	$0
SNF (# of Days)	days 1-100	days 1-100	days 1-100	days 1-100	days 1-100	days 1-100
Radiology	$15	$15/$25	$10	$15	$35	$25
Out-of-Network Benefits						
Deductible	Same as INN	Same as INN	Same as INN	Same as INN	Same as INN	Same as INN
Coinsurance	when provider	when provider	when provider	when provider	when provider	when provider
Out of Pocket Max	agreees to bill	agreees to bill	agreees to bill	agreees to bill	agreees to bill	agreees to bill
	carrier	carrier	carrier	carrier	carrier	carrier
Census						
Members	486	486	486	486	486	486
Monthly Rates	*6% increase from 2023*	Full Replacement	Full Replacement	Full Replacement	Full Replacement	Full Replacement
Members	**$173.36**	**$168.42**	**$363.00**	**$202.95**	**$174.00**	**$361.83**
	2023 rate = $163.29	*will not allow slice*	*will not allow slice*	*will not allow slice*	*will not allow slice*	*will not allow slice*
Total Monthly Cost	$84,252.96	$81,852.12	$176,418.00	$98,633.70	$84,564.00	$175,849.38
7 Month Premium Cost	$589,770.72	$572,964.84	$1,234,926.00	$690,435.90	$591,948.00	$1,230,945.66
Difference in Rate:	***% difference***	**-2.85%**	**109.39%**	**17.07%**	**0.37%**	**108.72%**
	$ difference	**-$16,805.88**	**$645,155.28**	**$100,665.18**	**$2,177.28**	**$641,174.94**

2025 Estimated Premium

$179.84 2025 Renewal(PG)
$1,048,826.80

10% Rate Cap 2025
$1,116,244.80