

AGENDA

BAY ARENAC BEHAVIORAL HEALTH BOARD OF DIRECTORS PERSONNEL & COMPENSATION COMMITTEE MEETING

Wednesday, October 4, 2023 at 5:00 pm

William B. Cammin Clinic, Bay Room, 1010 N. Madison Avenue, Bay City, MI 48708

Committee Members:	Present	Excused	Absent	Committee Members:	Present	Excused	Absent	Others Present:
Ernie Krygier, Ch	_____	_____	_____	Robert Pawlak	_____	_____	_____	BABH: Jennifer Lasceski, Chris Pinter, and Sara McRae
Colleen Maillette, V Ch, Ex Off	_____	_____	_____	Marie (Toni) Reese	_____	_____	_____	BROWN & BROWN: Angela Garner
Jerome Crete	_____	_____	_____	Richard Byrne, Ex Off	_____	_____	_____	Legend: M-Motion; S-Support; MA-Motion Adopted; AB-Abstained
Kathy Niemiec	_____	_____	_____					

	Agenda Item	Discussion	Motion/Action
1.	Call To Order & Roll Call		
2.	Public Input (Maximum of 3 Minutes)		
3.	Personnel Change & Vacancy Reports 3.1) July 2023 – September 2023		3.1) No action necessary
4.	Benefits 4.1) 2024 Health Insurance & Benefits Renewal		4.1) Consideration of a motion to refer the BABH 2024 Health Insurance and Benefits renewal as follows to the full board for approval: <ul style="list-style-type: none"> • Vision Insurance: Eye-Med – No change • Dental Insurance: Change to Blue Cross Blue Shield Dental – Minimal Cost Savings • Life & Disability Insurance: The Standard – No change

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BOARD OF DIRECTORS
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	4.2) Fiscal Year 2024 Compensation Proposal		<ul style="list-style-type: none"> • Medical & Prescription Insurance for Active Staff & Early Retirees: Blue Cross Blue Shield – Rate increases in premiums based on plan design • Medical & Prescription Insurance for Medicare Eligible Retirees: Blue Cross Blue Shield Medicare Advantage Plan – No rate increases <p>4.2) No action necessary</p>		
5.	Unfinished Business 5.1) None				
6.	New Business 6.1) Special Personnel & Compensation Committee Meeting in December		6.1) No action necessary		
7.	Adjournment	M –	S –	pm	MA

**Bay-Arenac Behavioral Health
Personnel Change and Vacancy Report**

July 2023

New Hires

Name	Title	Program	Start Date	New Position (N) Replacement (R)

Transfers/Reclassification

Name	Position Previous/New	Program Prior/New	Effective Date
Maryssa Schneider	From: Client Services Specialist – Family Support To: Home-Based Services Clinical Specialist	Both positions within Primary Care	07/03/2023
Minerva Gonzalez	From: Access/ES Specialist – Casual To: Client Services Specialist – Family Support and Access/ES Specialist – Casual	Both positions within Primary Care	07/10/2023

Departures

Name	Title	Program	Hire Date	Departure Date
Renee Vincent	Secretary II – Temp, Casual	Primary Care	04/22/2002	06/27/2023
Amber Ouellette	Direct Support Professional	Specialty Care	03/01/2023	06/30/2023
Carrie Rittenberg	Mental Health Nurse – Community-based	Psychiatric Services	08/08/2016	07/07/2023
Paige Coldwell	Team Lead – North Bay	Specialty Care	02/01/2018	07/14/2023

Posted Vacancies

Position	Program	Posting Date	New Position (N) Replacement (R) On Hold (H)
Clinical Specialist – Outpatient Therapist (2)	Primary Care	February 2023	N
Psychologist	Psych Services	February 2023	R
Clinical Specialist–Crisis Stab/Mobile Response (4P – 12A)	Primary Care	February 2023	N
Clinical Specialist/Therapist – ACT	Primary Care	March 2023	R
Intake and Emergency Services Clinical Specialist – Arenac (1 position)	Arenac Center	March 2023	R
Client Services Specialist – MI Adult Team (1 position)	Primary Care	April 2023	N
Access/Emergency Services Specialist (9P - 7A)	Primary Care	May 2023	R
Home-based Clinical Specialist	Primary Care	May 2023	R
Mental Health Nurse – ACT	Primary Care	June 2023	R
Clinical Team Leader – Adult MI	Primary Care	June 2023	R
Psychiatrist	Psychiatric Services	June 2023	R
Mental Health Nurse - Community	Psychiatric Services	June 2023	R
Direct Support Professional (2 full-time)	Specialty Care	July 2023	R
Residential Technician – FT 2 nd (3), PT 2 nd (1)	Specialty Care	July 2023	R/N

07/01/2023

**Bay-Arenac Behavioral Health
Personnel Change and Vacancy Report**

August 2023

New Hires

Name	Title	Program	Start Date	New Position (N) Replacement (R)
Kaylee O'Hara	Co-op Secretary	Psychiatric Services	08/03/2023 – NEO 08/22/2023 – Madison	R
Chrystal Gleeson	Mental Health Nurse – Advanced Health and Community	Psychiatric Services	08/14/2023	R
Taylor Keyes	Clinical Team Leader – Adult MI	Primary Care	08/21/2023	R
Justin Kerr	Residential Technician – Full-time 2 nd Shift	Specialty Care	08/21/2023 – GHC Training 08/23/23 – Horizon Home	R
Sean Locey	Residential Technician – Full-time 2 nd Shift	Specialty Care	08/21/2023 – GHC Training 08/24/2023 – Horizon Home	R
Heidi Nixon	Client Services Specialist – MI Adult Team	Primary Care	08/28/2023	N

Transfers/Reclassification

Name	Position Previous/New	Program Prior/New	Effective Date

Departures

Name	Title	Program	Hire Date	Departure Date
Renate Galloway	Access/Emergency Services Clinical Specialist	Primary Care	09/27/2021	07/26/2023
Margaret Dixon	Access/Emergency Services Specialist – Casual	Primary Care	05/31/2011	07/31/2023
Crystal Samuelson	Residential Technician – Full-time 2 nd Shift	Specialty Care	12/13/2021	08/03/2023
Lisa Hoy	Mental Health Nurse – ACT	Primary Care	06/05/2023	08/25/2023
Toni Brett	Direct Support Professional	Specialty Care	04/15/1996	08/25/2023

Posted Vacancies

Position	Program	Posting Date	New Position (N) Replacement (R) On Hold (H)
Clinical Specialist – Outpatient Therapist (2)	Primary Care	February 2023	N
Psychologist	Psych Services	February 2023	R
Clinical Specialist–Crisis Stab/Mobile Response (4P – 12A)	Primary Care	February 2023	N
Clinical Specialist/Therapist – ACT	Primary Care	March 2023	R
Intake and Emergency Services Clinical Specialist – Arenac (1)	Arenac Center	March 2023	R
Access/Emergency Services Specialist (9P - 7A)	Primary Care	May 2023	R
Home-based Clinical Specialist	Primary Care	May 2023	R
Mental Health Nurse – Advanced Health and Community (1)	Psychiatric Services	June 2023	R
Mental Health Nurse – ACT (2)	Primary Care	June 2023	R
Psychiatrist	Psychiatric Services	June 2023	R
Direct Support Professional (3 full-time)	Specialty Care	July 2023	R
Residential Technician – FT 2 nd (1)	Specialty Care	July 2023	R/N

08/01/2023

**Bay-Arenac Behavioral Health
Personnel Change and Vacancy Report**

September 2023

New Hires

Name	Title	Program	Start Date	New Position (N) Replacement (R)
Citlalli Licea	Co-op Secretary	Psychiatric Services	08/22/2023	R
Angelina Schillinger	Mental Health Nurse – ACT	Primary Care	09/05/2023	R
Elise Rechsteiner	Mental Health Nurse – ACT	Primary Care	09/11/2023	R
Everleigh Wicker	Residential Technician – Full-time 2 nd Shift	Specialty Care	09/11/2023 – GHC Training 09/13/2023 – Horizon Home	R
Rashell Byrski	Intake and Emergent Services Clinical Specialist	Arenac Center	09/18/2023	R
Amber Trout	Mental Health Nurse – Advanced Health and Community	Psychiatric Services	09/18/2023	R

Transfers/Reclassification

Name	Position Previous/New	Program Prior/New	Effective Date

Departures

Name	Title	Program	Hire Date	Departure Date
Justin Kerr	Residential Technician – Full-time 2 nd Shift	Specialty Care	08/21/2023	08/29/2023
Shaun Beyer, Jr.	Direct Support Professional	Specialty Care	08/02/2022	09/20/2023
Katherine Chamberlain	Psychiatrist	Psychiatric Services	10/01/2012	09/30/2023

Posted Vacancies

Position	Program	Posting Date	New Position (N) Replacement (R) On Hold (H)
Clinical Specialist – Outpatient Therapist (2) (on-hold)	Primary Care	February 2023	H
Psychologist (on-hold)	Psych Services	February 2023	H
Clinical Specialist/Therapist – ACT	Primary Care	March 2023	R
Access/Emergency Services Specialist (9P - 7A)	Primary Care	May 2023	R
Home-based Clinical Specialist	Primary Care	May 2023	R
Psychiatrist	Psychiatric Services	June 2023	R
Direct Support Professional (4 full-time)	Specialty Care	July 2023	R
Residential Technician – Full-time 2 nd , Part-time 2 nd	Specialty Care	August 2023	R
Client Services Specialist – Adult MI	Primary Care	August 2023	R

09/01/2023



October 4, 2023

Ms. Jennifer Lasceski, HR Director
Bay Arenac Behavioral Health
201 Mulholland
Bay City, MI. 48708

Re: 2024 Insurance Renewal

Dear Ms. Lasceski:

Brown & Brown has received Bay Arenac Behavioral Health's (BABH) 2024 renewals. It is important to note that claims experience has risen in late 2022 and 2023. There are two main reasons for this. Post COVID the group's claims (like other groups) are experiencing many more claims due to the following reasons:

- Access to services shut down during COVID are now back open
- Delay in members seeking and receiving services have complicated conditions and increased expenses related to those conditions
- Access to providers is delayed, meaning members can't timely make appointments and schedule services due to shortages of medical personnel
- Increase in some medications like GLP-1's for anti-obesity medications at approximately \$1,300 per dose
- State of Michigan Public Act 152 of 2011 caps employer's expenses for healthcare at a stated hard cap every year

The combination of the above items has forced BABH's cost for health care (medical and pharmacy for actives and early retirees) to \$3,641,720.04 for 2024 from \$2,748,182 in 2023 based upon current census. This is an \$893,538 increase or 32.51% higher than the previous year.

Pursuant to your request, Brown and Brown solicited proposals from other insurance companies for Bay Arenac Behavioral Health, Medical, Pharmacy, and Dental for both active and retired employees. A total of nine (9) companies were solicited and six (6) companies submitted proposals. Vision (EyeMed) and Life and Disability (Standard) were in rate holds, meaning no increase on those rates for another year. Blue Cross Blue Shield Medicare Advantage offered a one year rate hold for a 0% increase for those services.

Based upon the results and limitations put on BABH by the claims experience and renewal trend, I am recommending BABH consider alternate options with Blue Cross Blue Shield, Increase the dental benefit with Blue Cross Blue Shield. For BCBS, we have are recommending alternate options that modifies existing benefits and adds a high deductible option and provides a lower cost HMO option through BCN. In addition, offering retirees who pay for retiree healthcare for themselves and/or a spouse a lower premium plan matching the actives HMO option. It is to be noted that based upon most recent 12 months of claims, there is only a 5.8% disruption of claims that would be outside of the network and the majority of those are retiree claims outside of Michigan.

The Resulting Changes show Renewing as is over 2023 and then with changes, capping overall cost to BABH at or nearing Hard caps. Estimate for 2024 is showing everyone in the Base Plan

(new PPO Option) Renewal rates with recommended changes are compared to current rates and totals on page three (3).

In addition, recommending changing premium share for the base plan to 12% and HRA contributions to \$150/\$300 and allowing employees to utilize remaining HRA balances for 2024 with possible elimination for 2025. A buy down BCN HMO plan with 10% premium sharing and similar HRA contributions to \$150/\$300 and allowing employees to utilize remaining HRA balances for 2024 with possible elimination for 2025. The third option for employees would be a BCBS high deductible health plan with a health savings account and HSA contributions up to the PA 152 hard cap for 2024.

The table on the next page does not include active employer and employee premium sharing, include active and retiree coverage and does include any estimated taxes and fees. For the 2024 plan year, BCBS is giving an approximate \$10,000 implementation credit to switch to BCBS Dental to Bay Arenac Behavioral Health that isn't included in the table above. Additional material is presented within this document for your review. Please note that all taxes and fees are estimates. Final amounts may not be available until the first invoice received by the carriers and after elections of plan choices are made by members. Please review those invoices to ensure they correlate with the renewal information provided. We remain committed to giving you the highest level of service and look forward to working with you during the coming year. Please feel free to contact me if you have any questions. Thank you.

Sincerely,

A handwritten signature in black ink that reads "Angela Garner". The signature is written in a cursive, flowing style.

Angela Garner, MBA, CEBS
Executive Vice President

BAY ARENAC BEHAVIORAL HEALTH

Prepared by: Angela Garner
 Effective Date: January 1, 2024



ACTIVE MEDICAL	CURRENT	RENEWAL	RENEWAL LIFESTYLE REMOVED	BCBS PPO (HRA), BCN HMO (HRA), BCBS HDHP (HSA)
Total Monthly Premium	\$201,197.89	\$269,230.84	\$267,476.61	\$241,743.33
Total Annualized Cost	\$2,414,374.68	\$3,230,770.08	\$3,209,719.32	\$2,900,919.96
Annualized Dollar Change From Current		\$816,395.40	\$795,344.64	\$486,545.28
Annualized Percentage Change From Current		33.81%	32.94%	20.15%
		204	204	204 All in Base Lower if alternate chosen
EARLY RETIREE MEDICAL	CURRENT	RENEWAL	RENEWAL LIFESTYLE REMOVED	RECOMMENDATIONS
Total Monthly Premium	\$19,480.56	\$25,909.08	\$25,525.94	\$25,525.94
Total Annualized Cost	\$233,766.72	\$310,908.96	\$306,311.28	\$306,311.28
Annualized Dollar Change From Current		\$77,142.24	\$72,544.56	\$72,544.56
Annualized Percentage Change From Current		33.00%	31.03%	31.03%
		352	352	352 All in Base Lower if alternate chosen
BCBS Medicare Advantage BCBS	CURRENT	RENEWAL	RENEWAL	RENEWAL
Total Monthly Premium	\$12,924.52	\$12,924.52	\$12,924.52	\$12,924.52
Total Annualized Cost	\$155,094.24	\$155,094.24	\$155,094.24	\$155,094.24
Annualized Dollar Change From Current		\$0.00	\$0.00	\$0.00
Annualized Percentage Change From Current		0.00%	0.00%	0.00%
		62	62	62
DENTAL	CURRENT	RENEWAL	RENEWAL	BCBS Increased Benefit
Total Monthly Premium	\$10,198.10	\$9,858.48	\$9,858.48	\$10,128.67
Total Annualized Cost	\$122,377.20	\$118,301.76	\$118,301.76	\$121,544.04
Annualized Dollar Change From Current		(\$4,075.44)	(\$4,075.44)	(\$833.16)
Annualized Percentage Change From Current		-3.33%	-3.33%	-0.68%
		258	258	258
VISION - EYEMED	CURRENT	RENEWAL	RENEWAL	RENEWAL
Total Monthly Premium	\$2,050.16	\$2,050.16	\$2,050.16	\$2,050.16
Total Annualized Cost	\$24,601.92	\$24,601.92	\$24,601.92	\$24,601.92
Annualized Dollar Change From Current		\$0.00	\$0.00	\$0.00
Annualized Percentage Change From Current		0.00%	0.00%	0.00%
		258	258	258
Cost Comparison - Total	CURRENT	RENEWAL	RENEWAL	RENEWAL
Total Monthly Premium	\$245,851.23	\$319,973.08	\$317,835.71	\$292,372.62
Total Annualized Cost	\$2,950,214.76	\$3,839,676.96	\$3,814,028.52	\$3,508,471.44
Annualized Dollar Change From Current		\$889,462.20	\$863,813.76	\$558,256.68
Annualized Percentage Change From Current		30.15%	29.28%	18.92%
	\$50,000 BCBSM Retention Credit			\$9,675 BCBSM Dental Credit

Life and Disability Excluded from totals above.

BAY ARENAC BEHAVIORAL HEALTH

Prepared by: Angela Garner
 Effective Date: January 1, 2024

BCBSM



Simply Blue PPO RENEWAL 2024 Comparison to 2023 Rates

PA 152 Analysis

2024								2023					
	Census	SB \$1,000 - 0007	HRA @ 45%	Outpatient MH and SA HRA	TOTAL	BUY UP EMPLOYEE PREMIUM SHARING	EMPLOYER PORTION	PA 152	SB \$1,000 - 0007	HRA @ 45%	Outpatient MH and SA HRA	2023 TOTAL	BUY UP EMPLOYEE PREMIUM SHARING
Single	20	\$749.93	\$37.50	\$4.00	\$791.43	\$123.13	\$668.30	\$641.90	\$561.20	\$37.50	\$4.00	\$602.70	\$98.44
2 Person	13	\$1,799.84	\$75.00	\$8.00	\$1,882.84	\$287.10	\$1,595.75	\$1,342.42	\$1,346.87	\$75.00	\$8.00	\$1,429.87	\$227.80
Family	23	\$2,249.80	\$75.00	\$8.00	\$2,332.80	\$348.36	\$1,984.44	\$1,750.65	\$1,683.59	\$75.00	\$8.00	\$1,766.59	\$274.26
	56	\$90,141.92	\$3,450.00	\$368.00	\$93,959.92	\$14,207.10	\$79,752.82	\$70,554.57	\$67,455.88	\$3,450.00	\$368.00	\$71,273.88	\$11,238.07

33.63%

	Census	SB \$1,500 - 0008	HRA @ 45%	Outpatient MH and SA HRA	TOTAL	10% EMPLOYEE PREMIUM SHARING	EMPLOYER PORTION	PA 152	SB \$1,500 - 0008	HRA @ 45%	Outpatient MH and SA HRA	2023 TOTAL	10% EMPLOYEE PREMIUM SHARING
Single	43	\$719.81	\$18.75	\$4.00	\$742.56	\$74.26	\$668.30	\$641.90	\$537.54	\$18.75	\$4.00	\$560.29	\$56.03
2 Person	32	\$1,727.55	\$37.50	\$8.00	\$1,773.05	\$177.31	\$1,595.75	\$1,342.42	\$1,290.12	\$37.50	\$8.00	\$1,335.62	\$133.56
Family	43	\$2,159.43	\$37.50	\$8.00	\$2,204.93	\$220.49	\$1,984.44	\$1,750.65	\$1,612.65	\$37.50	\$8.00	\$1,658.15	\$165.82
	118	\$179,088.92	\$3,618.75	\$772.00	\$183,479.67	\$18,347.97	\$165,131.70	\$145,837.43	\$133,742.01	\$3,618.75	\$772.00	\$138,132.76	\$13,813.28

33.91%

Monthly	174	\$269,230.84	\$7,068.75	\$1,140.00	\$277,439.59	\$32,555.07	\$244,884.52	\$216,392.00	\$201,197.89	\$7,068.75	\$1,140.00	\$209,406.64	\$25,051.35
Annually		\$3,230,770.08	\$84,825.00	\$13,680.00	\$3,329,275.08	\$390,660.85	\$2,938,614.23	\$2,596,704.03	\$2,414,374.68	\$84,825.00	\$13,680.00	\$2,512,879.68	\$300,616.16

33.81%

16.13%

32.49%

30.0%

32.8%

	Census	SB \$500 - 0009
Single	28	\$789.91
2 Person	2	\$1,895.80
Family	0	\$2,369.75
Monthly	30	\$25,909.08
Annually		\$310,908.96

33.00%

	Outpatient MH and SA HRA	TOTAL	RETIREE PREMIUM SHARING	EMPLOYER PORTION
	\$4.00	\$793.91	VARIES	VARIES
	\$8.00	\$1,903.80		
	\$8.00	\$2,377.75		
	\$128.00	\$26,037.08		
Annually	\$1,536.00	\$312,444.96	\$0.00	\$0.00

32.78%

SB \$500 - 0009
\$593.92
\$1,425.40
\$1,781.75
\$19,480.56
\$233,766.72

Outpatient MH and SA HRA	2023 TOTAL	RETIREE PREMIUM SHARING
\$4.00	\$597.92	VARIES
\$8.00	\$1,433.40	
\$8.00	\$1,789.75	
\$128.00	\$19,608.56	
\$1,536.00	\$235,302.72	\$0.00

Monthly	204	\$295,139.92	\$7,068.75	\$1,268.00	\$303,476.67
Annually		\$3,541,679.04	\$84,825.00	\$15,216.00	\$3,641,720.04

\$220,678.45	\$7,068.75	\$1,268.00	\$229,015.20
\$2,648,141.40	\$84,825.00	\$15,216.00	\$2,748,182.40

\$ Increase	\$893,537.64	\$0.00	\$0.00	\$893,537.64
% Increase	33.74%	0.00%	0.00%	32.51%

BAY ARENAC BEHAVIORAL HEALTH

Prepared by: Angela Garner

Effective Date: January 1, 2024



Medical / Rx	RENEWAL BCBSM Simply Blue \$1,000 / \$2,000 0007 - Active				RENEWAL BCBSM Simply Blue \$1,500 / \$3,000 0008 - Active				RENEWAL BCBSM Simply Blue \$500 / \$1,000 0009 - Retiree			
	In-Network				In-Network				In-Network			
Benefit Comparison												
Annual Deductible/Individual	\$1,000				\$1,500				\$500			
Annual Deductible/Family	\$2,000				\$3,000				\$1,000			
Coinsurance	20% Max \$2,500/\$5,000				20% \$2,500/\$5,000				20% Max \$1,500/\$3,000			
Office Visit/Exam	\$30				\$30				\$20			
Outpatient Specialist Visit	\$30				\$30				\$20			
Telemedicine	\$0				\$0				\$0			
Chiropractic	\$30 ; 24 Visits				\$30 ; 24 Visits				\$20 ; 24 Visits			
Annual Out-of-Pocket Limit/Individual	\$6,350				\$6,350				\$6,350			
Annual Out-of-Pocket Limit/Family	\$12,700				\$12,700				\$12,700			
Emergency Room	\$150				\$150				\$150			
Urgent Care Facility	\$30				\$30				\$20			
Inpatient Hospitalization - Substance Abuse/Mental Health	20% after deductible				20% after deductible				20% after deductible			
Outpatient Services - Substance Abuse/Mental Health	\$30				\$30				\$20			
Prescription Drug Benefits	In-Network				In-Network				In-Network			
Generic	\$10				\$10				\$10			
Preferred Specialty	\$80				15% but no more than \$150				\$80			
Non-preferred Specialty	\$80				25% but no more than \$300				\$80			
Brand (Formulary/Preferred)	\$40				\$40				\$40			
Brand (Non-Formulary/Non-preferred)	\$80				\$80				\$80			
Number of Days Supply	30 Days				30 Days				30 Days			
Mail Order												
Generic	\$20				\$20				\$20			
Preferred Specialty	No Coverage				No Coverage				\$160			
Non-preferred Specialty	No Coverage				No Coverage				\$160			
Brand (Formulary/Preferred)	\$80				\$80				\$80			
Brand (Non-Formulary/Non-preferred)	\$160				\$160				\$160			
Number of Days Supply for Mail Order	90 Days				90 Days				90 Days			
Rates	Rates Table				Rates Table				Rates Table			
	Counts	Tier	Premium	Medical / Rx Rate	Counts	Tier	Premium	Medical / Rx Rate	Counts	Tier	Premium	Medical / Rx Rate
	20	EE Only	\$14,998.60	\$749.93	43	EE Only	\$30,951.83	\$719.81	28	EE Only	\$22,117.48	\$789.91
	13	Two Person	\$23,397.92	\$1,799.84	32	Two Person	\$55,281.60	\$1,727.55	2	Two Person	\$3,791.60	\$1,895.80
	23	Family	\$51,745.40	\$2,249.80	43	Family	\$92,855.49	\$2,159.43	0	Family	\$0.00	\$2,369.75
PA I52	Tier	Medical / Rx Rate	PA I52	Difference over Hard Cap	Tier	Medical / Rx Rate	PA I52	Difference over Hard Cap	Tier	Medical / Rx Rate	PA I52	Difference over Hard Cap
	EE Only	\$749.93	\$641.90	\$108.03	EE Only	\$719.81	\$641.90	\$77.91	EE Only	\$789.91	\$641.90	\$148.01
	Two Person	\$1,799.84	\$1,342.42	\$457.42	Two Person	\$1,727.55	\$1,342.42	\$385.13	Two Person	\$1,895.80	\$1,342.42	\$553.38
	Family	\$2,249.80	\$1,750.65	\$499.15	Family	\$2,159.43	\$1,750.65	\$408.78	Family	\$2,369.75	\$1,750.65	\$619.10

BAY ARENAC BEHAVIORAL HEALTH

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Effective Date: January 1, 2024

RECOMMENDED 2024 PLAN OPTIONS



ACTIVE

BASE PLAN BCBS SB 2000 20% AIMAP2 Custom Select Rx

BUY DOWN 1 BCN HMO 1500 20% 71529 Custom Select Rx

BUY DOWN 2 SB H.S.A 2000 20% AIMAPI Custom Select Rx **HIGH DEDUCTIBLE HEALTH PLAN**

Benefit Comparison	
Annual Deductible/Individual	
Annual Deductible/Family	
Coinsurance	
Office Visit/Exam	
Specialist Visit	
Telemedicine	
Chiropractic	
Annual Out-of-Pocket Limit/Individual	
Annual Out-of-Pocket Limit/Family	
Emergency Room	
Urgent Care Facility	
Inpatient Hospitalization - Substance Abuse/Mental Health	
Outpatient Services - Substance Abuse/Mental Health	

In-Network	
Annual Deductible/Individual	\$2,000
Annual Deductible/Family	\$4,000
Coinsurance	20% ECM: \$2,500 / \$5,000
Office Visit/Exam	\$30
Specialist Visit	\$30
Telemedicine	\$30
Chiropractic	\$30 ; 24 Visits
Annual Out-of-Pocket Limit/Individual	\$8,150
Annual Out-of-Pocket Limit/Family	\$16,300
Emergency Room	\$150
Urgent Care Facility	\$30
Inpatient Hospitalization - Substance Abuse/Mental Health	20% after deductible
Outpatient Services - Substance Abuse/Mental Health	20% after deductible

In-Network	
Annual Deductible/Individual	\$1,500
Annual Deductible/Family	\$3,000
Coinsurance	20% ECM: \$2,500 / \$5,000
Office Visit/Exam	\$30
Specialist Visit	\$50 after deductible
Telemedicine	\$30
Chiropractic	\$50 after deductible ; 30 Visits
Annual Out-of-Pocket Limit/Individual	\$8,150
Annual Out-of-Pocket Limit/Family	\$16,300
Emergency Room	\$250 after deductible
Urgent Care Facility	\$60
Inpatient Hospitalization - Substance Abuse/Mental Health	20% after deductible
Outpatient Services - Substance Abuse/Mental Health	\$30

In-Network	
Annual Deductible/Individual	\$2,000
Annual Deductible/Family	\$4,000
Coinsurance	20%
Office Visit/Exam	20% after deductible
Specialist Visit	20% after deductible
Telemedicine	20% after deductible
Chiropractic	20% after deductible ; 24 Visits
Annual Out-of-Pocket Limit/Individual	\$4,000
Annual Out-of-Pocket Limit/Family	\$8,000
Emergency Room	20% after deductible
Urgent Care Facility	20% after deductible
Inpatient Hospitalization - Substance Abuse/Mental Health	20% after deductible
Outpatient Services - Substance Abuse/Mental Health	20% after deductible

Prescription Drug Benefits	
Preferred Generic	
Generic	
Preferred Specialty	
Non-preferred Specialty	
Brand (Formulary/Preferred)	
Brand (Non-Formulary/Non-preferred)	
Number of Days Supply	
Mail Order	
Preferred Generic	
Generic	
Preferred Specialty	
Non-preferred Specialty	
Brand (Formulary/Preferred)	
Brand (Non-Formulary/Non-preferred)	
Number of Days Supply for Mail Order	

Custom Select Rx	
Preferred Generic	\$15
Generic	\$15
Preferred Specialty	\$50
Non-preferred Specialty	\$70 or 50% up to \$100
Brand (Formulary/Preferred)	\$50
Brand (Non-Formulary/Non-preferred)	\$70 or 50% up to \$100
Number of Days Supply	30 Days
Mail Order	
Preferred Generic	\$35
Generic	\$35
Preferred Specialty	NA
Non-preferred Specialty	NA
Brand (Formulary/Preferred)	\$140
Brand (Non-Formulary/Non-preferred)	\$200 or 50% up to \$290
Number of Days Supply for Mail Order	90 Days

Custom Select Rx	
Preferred Generic	\$10
Generic	\$30
Preferred Specialty	20% coinsurance after deductible, up to \$200
Non-preferred Specialty	20% coinsurance after deductible, up to \$300
Brand (Formulary/Preferred)	\$60
Brand (Non-Formulary/Non-preferred)	\$80
Number of Days Supply	30 Days
Mail Order	
Preferred Generic	\$20
Generic	\$80
Preferred Specialty	NA
Non-preferred Specialty	NA
Brand (Formulary/Preferred)	\$170
Brand (Non-Formulary/Non-preferred)	\$230
Number of Days Supply for Mail Order	90 Days

Custom Select Rx	
Preferred Generic	\$15 after deductible
Generic	\$15 after deductible
Preferred Specialty	\$50 after deductible
Non-preferred Specialty	\$70 or 50% up to \$100 after deductible
Brand (Formulary/Preferred)	\$50 after deductible
Brand (Non-Formulary/Non-preferred)	\$70 or 50% up to \$100 after deductible
Number of Days Supply	30 Days
Mail Order	
Preferred Generic	NA
Generic	\$35 after deductible
Preferred Specialty	NA
Non-preferred Specialty	NA
Brand (Formulary/Preferred)	\$140 after deductible
Brand (Non-Formulary/Non-preferred)	\$200 or 50% up to \$290 after deductible
Number of Days Supply for Mail Order	90 Days

Rates			

Rates Table			
Counts	Tier	Premium	Medical / Rx Rate
0	EE Only	\$0.00	\$655.13
0	Two Person	\$0.00	\$1,572.32
0	Family	\$0.00	\$1,965.39

Rates Table			
Counts	Tier	Premium	Medical / Rx Rate
0	EE Only	\$0.00	\$605.22
0	Two Person	\$0.00	\$1,452.53
0	Family	\$0.00	\$1,815.67

Rates Table			
Counts	Tier	Premium	Medical / Rx Rate
0	EE Only	\$0.00	\$586.16
0	Two Person	\$0.00	\$1,406.79
0	Family	\$0.00	\$1,758.48

*does not include OLV-MBH\$0 rider - 0.1% increase to add

	EE Only	Two Person	Family
63	\$78.62	\$188.68	\$235.85
45	\$576.51	\$1,383.64	\$1,729.54
66	\$641.90	\$1,342.42	\$1,750.65
	(\$65.39)	\$41.22	(\$21.11)

12% Premium Sharing	Employer	PA 152	Over/Under
\$78.62	\$576.51	\$641.90	(\$65.39)
\$188.68	\$1,383.64	\$1,342.42	\$41.22
\$235.85	\$1,729.54	\$1,750.65	(\$21.11)

10% Premium Sharing	Employer	PA 152	Over/Under
\$60.52	\$544.70	\$641.90	(\$97.21)
\$145.25	\$1,307.28	\$1,342.42	(\$35.14)
\$181.57	\$1,634.10	\$1,750.65	(\$16.55)

5% Premium Sharing	Employer	PA 152	ER HSA Contribution
\$29.31	\$556.85	\$641.90	\$1,020.63
\$70.34	\$1,336.45	\$1,342.42	\$71.65
\$87.92	\$1,670.56	\$1,750.65	\$961.16

BAY ARENAC BEHAVIORAL HEALTH



Prepared by: Angela Garner

Effective Date: January 1, 2024

RETIREE RECOMMENDATIONS

RETIREE	RENEWAL BCBSM Simply Blue \$500 / \$1,000 0009 - Retiree	BUY DOWN OPTION BCN HMO \$1,500 / \$3,000 71529						
Benefit Comparison	In-Network	In-Network						
Annual Deductible/Individual	\$500	\$1,500						
Annual Deductible/Family	\$1,000	\$3,000						
Coinsurance	20% Max \$1,500/\$3,000	20% ECM: \$2,500 / \$5,000						
Office Visit/Exam	\$20	\$30						
Specialist Visit	\$20	\$50 after deductible						
Telemedicine	\$0	\$30						
Chiropractic	\$20 ; 24 Visits	\$50 after deductible ; 30 Visits						
Annual Out-of-Pocket Limit/Individual	\$6,350	\$8,150						
Annual Out-of-Pocket Limit/Family	\$12,700	\$16,300						
Emergency Room	\$150	\$250 after deductible						
Urgent Care Facility	\$20	\$60						
Inpatient Hospitalization - Substance Abuse/Mental Health	20% after deductible	20% after deductible						
Outpatient Services - Substance Abuse/Mental Health	\$20	\$30						
Prescription Drug Benefits	In-Network	Custom Select Rx						
Preferred Generic	NA	\$10						
Generic	\$10	\$30						
Preferred Specialty	\$80	20% up to \$200						
Non-preferred Specialty	\$80	20% up to \$300						
Brand (Formulary/Preferred)	\$40	\$60						
Brand (Non-Formulary/Non-preferred)	\$80	\$80						
Number of Days Supply	30 Days	30 Days						
Mail Order								
Preferred Generic	NA	\$20						
Generic	\$20	\$80						
Preferred Specialty	\$160	NA						
Non-preferred Specialty	\$160	NA						
Brand (Formulary/Preferred)	\$80	\$170						
Brand (Non-Formulary/Non-preferred)	\$160	\$230						
Number of Days Supply for Mail Order	90 Days	90 Days						
Rates	Rates Table				Rates Table			
	Counts	Tier	Premium	Medical / Rx Rate	Counts	Tier	Premium	Medical / Rx Rate
	28	EE Only	\$22,117.48	\$789.91	0	EE Only	\$0.00	\$605.22
	2	Two Person	\$3,791.60	\$1,895.80	0	Two Person	\$0.00	\$1,452.53
	0	Family	\$0.00	\$2,369.75	0	Family	\$0.00	\$1,815.67

Volume and Counts are for illustrative purposes only. This proposal is a brief summary of benefits and is not intended to be a complete outline of policy provisions.
Rates are subject to final enrollment, medical underwriting and effective date.

BAY ARENAC BEHAVIORAL HEALTH



Prepared by: Angela Garner

Effective Date: January 1, 2024

Dollar Change	% Change
---------------	----------

BCBSM MAPD - Current (600)		MA OPTION I MEDICAL	PD OPTION RX	MAPD RATE OPTION I	MONTHLY TOTAL	ANNUAL TOTAL
Contracts	62	\$72.46	\$136.00	\$208.46	\$12,924.52	\$155,094.24

BCBSM MAPD - Renewal (600)		MA OPTION I MEDICAL	PD OPTION RX	MAPD RATE OPTION I	MONTHLY TOTAL	ANNUAL TOTAL
Contracts	62	\$72.46	\$136.00	\$208.46	\$12,924.52	\$155,094.24

\$0.00	0.00%
--------	-------

HUMANA MAPD		MA OPTION I MEDICAL	PD OPTION RX	MAPD RATE OPTION I	MONTHLY TOTAL	ANNUAL TOTAL
Contracts	62			\$273.61	\$16,963.82	\$203,565.84

\$48,471.60	31.25%
-------------	--------

BAY ARENAC BEHAVIORAL HEALTH



Prepared by: Angela Garner

Effective Date: January 1, 2024

Dental - All

RENEWAL	
Delta Dental ACTIVE	Delta Dental RETIREE

OPTION	
BCBS Dental 2 ACTIVE	BCBS Dental 2 RETIREE

Benefit Comparison
Annual Deductible/Individual
Annual Deductible/Family
Annual Plan Maximum
Lifetime Orthodontia Plan Maximum
Waiting Period
Diagnostic and Preventive Services
Basic Services
Major Services
Orthodontia Services
Dependent Children
Rate Guarantee

In-Network	In-Network
\$0	\$0
\$0	\$0
\$1,000	\$1,000
\$1,000	\$1,000
FOM following 60 days	FOM following 60 days
50%	50%
50%	50%
50%	50%
50%	50%
up to age 19	up to age 19
1 year	1 year

In-Network	In-Network
\$0	\$0
\$0	\$0
\$1,000	\$1,000
\$1,000	\$1,000
FOM following 60 days	FOM following 60 days
100%	100%
50%	50%
50%	50%
50%	50%
up to age 19	up to age 19
2 Year	2 Year

Rates

Active				Retiree			
Counts	Tier	Monthly Premium	Rates	Counts	Tier	Monthly Premium	Rates
68	EE Only	\$1,297.44	\$19.08	57	EE Only	\$1,087.56	\$19.08
46	Two Person	\$1,729.14	\$37.59	10	Two Person	\$375.90	\$37.59
77	EE + Fam	\$5,368.44	\$69.72	0	EE + Fam	\$0.00	\$69.72

Active				Retiree			
Counts	Tier	Monthly Premium	Rates	Counts	Tier	Monthly Premium	Rates
68	EE Only	\$1,360.00	\$20.00	57	EE Only	\$1,140.00	\$20.00
46	Two Person	\$1,839.54	\$39.99	10	Two Person	\$399.90	\$39.99
77	EE + Fam	\$5,389.23	\$69.99	0	EE + Fam	\$0.00	\$69.99

Cost Comparison - Rates
Total Monthly Premium
Total Annualized Premium
Annual Dollar Change From Current
Percent Change From Current

RENEWAL	
\$8,395.02	\$1,463.46
\$118,301.76	
-\$4,075.44	
-3.33%	

BCBS Dental 2	
\$8,588.77	\$1,539.90
\$121,544.04	
-\$833.16	
-0.68%	

*Original renewal was a rate hold, agreed to reduce based upon BCBS quote

*No Commission

Dental Implementation Credit: \$37.50 per enrolled contract (approximately \$9,675)

Volume and Counts are for illustrative purposes only. This proposal is a brief summary of benefits and is not intended to be a complete outline of policy provisions. Rates are subject to final enrollment, medical underwriting and effective date.

BAY ARENAC BEHAVIORAL HEALTH

Prepared by: Angela Garner

Effective Date: January 1, 2024



Vision - All	CURRENT EyeMed	RENEWAL EyeMed																																
Benefit Comparison	In-Network	In-Network																																
Copay																																		
Examination	\$10	\$10																																
Materials	\$0	\$0																																
Benefit Frequency																																		
Examination	12	12																																
Lenses	12	12																																
Frames	24	24																																
Lenses																																		
Single Vision Lens	\$25	\$25																																
Bifocal Lens	\$25	\$25																																
Trifocal Lens	\$25	\$25																																
Contact Lenses																																		
Medically Necessary	\$0	\$0																																
Elective	\$130	\$130																																
Frames	\$130	\$130																																
Rate Guarantee	Year 3 of 4 Guarantee	Year 4 of 4 Guarantee																																
Rates - Active	Rates Table	Rates Table																																
	<table border="1"> <thead> <tr> <th>Counts</th> <th>Tier</th> <th>Monthly Premium</th> <th>Rates</th> </tr> </thead> <tbody> <tr> <td>68</td> <td>EE Only</td> <td>\$310.76</td> <td>\$4.57</td> </tr> <tr> <td>46</td> <td>Two Person</td> <td>\$399.74</td> <td>\$8.69</td> </tr> <tr> <td>78</td> <td>EE + Fam</td> <td>\$996.84</td> <td>\$12.78</td> </tr> </tbody> </table>	Counts	Tier	Monthly Premium	Rates	68	EE Only	\$310.76	\$4.57	46	Two Person	\$399.74	\$8.69	78	EE + Fam	\$996.84	\$12.78	<table border="1"> <thead> <tr> <th>Counts</th> <th>Tier</th> <th>Monthly Premium</th> <th>Rates</th> </tr> </thead> <tbody> <tr> <td>68</td> <td>EE Only</td> <td>\$310.76</td> <td>\$4.57</td> </tr> <tr> <td>46</td> <td>Two Person</td> <td>\$399.74</td> <td>\$8.69</td> </tr> <tr> <td>78</td> <td>EE + Fam</td> <td>\$996.84</td> <td>\$12.78</td> </tr> </tbody> </table>	Counts	Tier	Monthly Premium	Rates	68	EE Only	\$310.76	\$4.57	46	Two Person	\$399.74	\$8.69	78	EE + Fam	\$996.84	\$12.78
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Rates - Retiree/Cobra	Rates Table	Rates Table																																
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Cost Comparison	CURRENT	RENEWAL																																
Total Monthly Premium	\$2,050.16	\$2,050.16																																
Total Annualized Premium	\$24,601.92	\$24,601.92																																
Annual Dollar Change From Current		\$0.00																																
Percent Change From Current		0.00%																																

Personnel & Compensation Committee

October 4, 2023

Proposed Plan Year 2024 Insurance Renewal:

Our broker, Brown & Brown and BABH Administration recommend:

Vision: Bay-Arenac Behavioral Health is in the final year of a rate guarantee for Vision coverage through EyeMed, resulting in no cost variance for plan year 2024. We recommend continuation of this coverage through 2024.

Dental: recommend moving to Blue Cross Blue Shield Dental in 2024. Moving to BCBS for dental insurance would result in minimal cost savings, however diagnostic and preventative services would go from 50% to 100% covered. In addition, BABH would receive a two-year rate guarantee and an implementation credit of approximately \$9500.

Life & Disability: Continue with The Standard. No rate increase, as we are in the 2nd year of a 2-year rate guarantee.

Health Reimbursement Account (HRA) – continue with Flex Administrators, with a decrease in contribution to \$150/\$300 on the base PPO plan.

Health - Medical and Rx coverage for active staff and pre-65 retirees: Recommend continuation through Blue Cross Blue Shield of Michigan with plan design changes in order to remain under the hard cap. We recommend the continuance for Medicare Eligible retirees with Blue Cross Blue Shield Medicare Advantage plan for plan year 2024, with no change in premium.

Cost Comparison for Employees (based on estimated eligible employee count):

Monthly Premium & Employee Cost Sharing:

Core contribution = 12% of premium. Two buy-down contribution: one option with 10% of premium sharing and one option with 5% premium sharing

Plan Type	2023 Premium	EE Contribution Core Plan	EE Contribution Buy-Up	2024 Premium (Core)	EE Contribution Core Plan	EE Contribution Buy-Down (1)	EE Contribution Buy-Down (2)
S	\$560.29	\$56.03	\$98.44	\$576.51	\$76.82	\$60.52	\$29.31
D	\$1,335.62	\$133.56	\$227.81	\$1,383.64	\$188.68	\$145.25	\$70.34
F	\$1,658.15	\$165.82	\$274.26	\$1,729.54	\$235.85	\$181.57	\$87.92

2024 PA 152 Hard Cap Rates:

Single - \$641.90

Double - \$1,342.42

Family - \$1,750.65

2024 ER Contribution

Single - \$576.51

Double - \$1,383.64

Family - \$1,729.54

December 2023

BABH Board of Directors

December 2023						
Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

January 2024						
Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Nov 26	27	28	29	30	Dec 1	2
3	4 5:00pm Health Care Improvement & Compliance Committee	5	6	7 5:00pm Recipient Rights Committee	8	9
10	11 5:00pm Facilities & Safety Committee	12	13 5:00pm Finance Committee 5:30pm Bylaws Committee	14 5:00pm Program Committee	15	16
17	18	19 5:00pm Audit Committee	20	21 5:00pm REGULAR BOARD MEETING	22	23
24 Christmas Eve	25 Christmas Day/BABH Offices Closed	26 Christmas Observed/BABH Offices Closed	27	28	29	30
31	Jan 1, 24	2	3	4	5	6