

HABERSHAM COUNTY BOARD OF COMMISSIONERS

EXECUTIVE SUMMARY

SUBJECT: APPROVAL OF THE PLAN YEAR 2026-2027 INSURANCE RENEWAL

DATE: 05-18-2026

☒ (X) RECOMMENDATION

☐ () POLICY DISCUSSION

BUDGET INFORMATION:

☐ () STATUS REPORT

ANNUAL- \$123,029

☐ () OTHER

CAPITAL-

PRESENTED BY: Ann Cain

COMMISSION ACTION REQUESTED ON: 05/18/2026

PURPOSE: To accept proposed changes to the Insurance Renewal for benefit plan year 2026-2027

BACKGROUND / HISTORY: Every year the County's benefit plans are evaluated by staff and the County's insurance broker. After a comprehensive market evaluation the recommendations are described below.

FACTS AND ISSUES: Health Plan: The recommended option brings the projected Total *Gross* Annual Health Plan Cost (Fixed Costs + Expected Claims) for the 2026-2027 Benefits Plan Year to \$6,898,411 (Gross does not factor in Annual Employee Premiums collected by the County of approx. \$701,000, or Annual Rx Rebates paid to the County of approx. \$179,000). The current/actual Total Annualized *Gross* Annual Health Plan Cost (Fixed Costs + Paid Claims) for the 2025-2026 Benefits Plan Year is \$6,654,011; thus, producing a projected Total Annual Increase over current of \$244,400.

It is recommended that the County and the employees split this increase, each absorbing 50% of the increase.

Dental, Vision, Life, Disability and Supplemental Benefits: All secured under Rate Guarantee with no change in benefits or cost.

OPTIONS:

- 1) Approve recommendation
- 2) Deny recommendation
- 3) Commission defined alternative

RECOMMENDED SAMPLE MOTION: I make a motion to approve the Plan Year 2026-2027 Insurance Renewal as recommended by staff and Insurance Broker.

DEPARTMENT:

Prepared by:

Director: _____

ADMINISTRATIVE

COMMENTS: _____

DATE: _____

County Manager



2026-2027 Benefits Renewal

May 18, 2026

MSI

Historical Renewal Recap

Health Plan Performance

Health Plan Renewal

Renewal Recommendations

Open Enrollment Timeline

Agenda



Presented by MSI Benefits Group

2025-2026 Renewal Recap

- **Health Plan:** Renewed with HealthEZ and VeracityRx as the Pharmacy at an overall **20.4% increase**
 - Stop Loss carved-out from TPA and placed with Voya in 2024 for Premium Savings (\$710K under Renewal); moved to ISU in 2025 for Premium Savings (\$145K under Renewal)
 - Weight Loss Requirements Adjusted: BMI changed to 34 without consideration of comorbidity and increased copay
 - No Change to Plans or Employee Deductions

***Up for Renewal 2026 – illustrated on following slides**
- **Dental:** Renewed with Anthem at an overall **3.9% increase**
 - No Change to Plans and Minimal Increase to Employee Deductions (avg. \$0.81 per pay period)

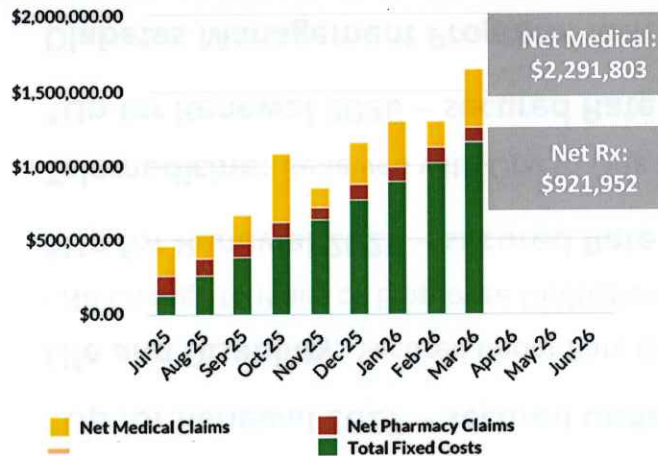
***Up for Renewal 2026 – secured Rate Extension until 2027**
- **Vision:** Secured Rate Pass with Anthem – **0% increase**
 - No Change to Plans or Employee Deductions

***Up for Renewal 2027 – secured under Rate Guarantee**
- **Life and Disability:** Secured under Rate Guarantee with OneAmerica – **0% increase**
 - No Change to Plans or Employee Deductions

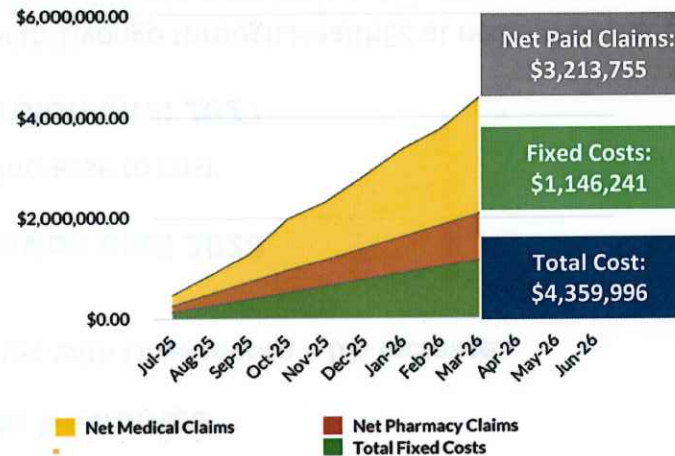
***Up for Renewal 2026 – secured Rate Extension until 2028**
- **Telemedicine:** Renewed with One to One at no increase to cost
 - *Up for Renewal 2026 – secured Rate Extension until 2027**
- **Diabetes Management Program:** Renewed with Livongo through HealthEZ at no increase to cost
- **Employee Assistance Program:** Renewed with Ulliance at no increase to cost
- **Carve-out Radiology:** Renewed with Know the Costs (to continue to be billed as claim to County)

2025-2026 YTD Health Plan Aggregate Report

2025-2026 Plan Year - Total Paid Plan Costs by Month



2025-2026 Plan Year - Total Paid Plan Costs by Month



Aggregate Eligible Claims Vs Maximum

Aggregate Eligible Claims (YTD)	\$3,213,755	Plan is under maximum (\$)	\$1,483,767
Maximum Claims (YTD)	\$4,697,522	Plan is under maximum (%)	31.59%

Aggregate Eligible Claims Vs Expected

Aggregate Eligible Claims (YTD)	\$3,213,755	Plan is under expected (\$)	\$544,260
Expected Claims (YTD)	\$3,758,015	Plan is under expected (%)	14.48%

Enrollment		Claims				Claim Adjustments		Analysis (\$)			Analysis (%)	
Month-Year	Total	Medical Claims	Pharmacy Claims	Excluded Charges	Total	Stop Loss Reimbursements	Pbm Rebates	Aggregate Eligible	Expected Claims	Aggregate Maximum	Expected Loss %	Aggregate Loss %
Jul-25	333	\$204,999	\$127,209	\$0	\$332,209	\$0	\$0	\$332,209	\$417,233	\$521,542	80%	64%
Aug-25	331	\$164,919	\$111,628	\$0	\$276,547	\$1,627	\$0	\$274,920	\$414,394	\$517,993	73%	58%
Sep-25	334	\$212,739	\$99,619	\$0	\$312,358	\$28,282	\$0	\$284,076	\$418,001	\$522,501	71%	57%
Oct-25	333	\$510,233	\$103,226	\$0	\$613,458	\$47,538	\$0	\$565,920	\$417,233	\$521,542	87%	70%
Nov-25	340	\$132,791	\$81,085	\$0	\$213,876	\$5,010	\$0	\$208,866	\$425,213	\$531,516	80%	64%
Dec-25	337	\$357,003	\$102,855	\$0	\$459,858	\$79,765	\$0	\$380,093	\$421,607	\$527,009	81%	65%
Jan-26	333	\$355,351	\$93,832	\$0	\$449,183	\$48,215	\$0	\$400,968	\$414,625	\$518,281	84%	67%
Feb-26	329	\$173,867	\$101,162	\$0	\$275,029	\$6,300	\$0	\$268,729	\$415,469	\$519,336	81%	65%
Mar-26	324	\$548,378	\$101,335	\$0	\$649,713	\$151,738	\$0	\$497,975	\$414,241	\$517,801	86%	68%
Apr-26												
May-26												
Jun-26												
AVG	333	\$295,587	\$102,439	\$0	\$398,026	\$40,942	\$0	\$357,084	\$417,557	\$521,947		
Total	2,994	\$2,660,279	\$921,952	\$0	\$3,582,231	\$368,476	\$0	\$3,213,755	\$3,758,015	\$4,697,522	86%	68%

Target Loss Ratio: 80%

- Annual Total Cost: \$5.8M | \$17,457 PEPY; Budgeted Expected Gross Total Cost: \$6.4M | \$19,950 PEPY (based on 319 Enrolled)



Presented by MSI Benefits Group

2025-2026 YTD Health Plan Large Claimants

Large Claimant Details:

Member Type	Age	Gender	Conditions	Medical Claims	Rx Claims	Total	Adjusted Total	Specific Deductible or Laser	Potential Reimbursement
			Encounter for antineoplastic immunotherapy	\$278,302	\$175	\$278,477	\$278,477	\$100,000	\$178,477
			Malformation of coronary vessels	\$250,240	\$458	\$250,698	\$250,698	\$100,000	\$150,698
			Traumatic subdural hemorrhage with loss of consciousness status unknown, initial encounter	\$133,460	\$5,842	\$139,301	\$139,301	\$100,000	\$39,301
			Malignant neoplasm of endometrium	\$88,621	\$8,822	\$97,443	\$97,443	\$100,000	\$0
			Pyonephrosis	\$81,931	\$12,044	\$93,975	\$93,975	\$100,000	\$0
			Low back pain, unspecified	\$67,381	\$12,046	\$79,427	\$79,427	\$100,000	\$0
			Endometriosis of the left uterosacral ligament, unspecified depth	\$69,556	\$4,817	\$74,373	\$74,373	\$100,000	\$0
			Unilateral primary osteoarthritis, right knee	\$66,804	\$5,658	\$72,461	\$72,461	\$100,000	\$0
			Pre-excitation syndrome	\$68,585	\$0	\$68,585	\$68,585	\$100,000	\$0
			Other osteomyelitis, hand	\$59,951	\$6,316	\$66,267	\$66,267	\$100,000	\$0
			Encounter for routine child health examination without abnormal findings	\$1,938	\$62,088	\$64,026	\$64,026	\$100,000	\$0
			Urinary tract infection, site not specified	\$59,801	\$1,739	\$61,540	\$61,540	\$100,000	\$0

\$1,346,574

Stop Loss Reimbursements:	Stop Loss Premium:	YTD Stop Loss Premium Loss Ratio:
\$368,476	\$926,573	40%

2026-2027 Health Plan Stop Loss Marketing Summary

Stop Loss Market solicited for proposals by MSI:	Market Response:
Berkley Accident and Health	Quoted – Contingent
Berkshire Hathaway Specialty Insurance Company	Quoted – Firm
BRM Specialty Markets	Quoted – Firm
Evolution Risk Partners, LLC	Declined – Not Competitive
Intermediary Insurance Services, Inc.	Declined – Not Competitive
ISU (a division of Companion Life Insurance Company)	Quoted – Firm
QBE A&H	Quoted – Contingent
Ryan Specialty, LLC (dba AccuRisk Solutions, LLC)	Quoted – Contingent
Starline	Quoted – Contingent
Sun Life Financial	Quoted – Contingent
Swiss Re	Declined – Not Competitive
Symetra	Quoted – Contingent
Tokio Marine HCC	Quoted – Firm
Voya Financial (Incumbent)	Quoted – Contingent
Wellpoint Stop Loss	Declined – Not Competitive



2026-2027 Health Plan Employee Deductions

	Current Fully Insured Rate Equivalents		Renewal Fully Insured Rate Equivalents	
	Base Plan	Buy-Up Plan	Base Plan	Buy-Up Plan
	Gross Monthly Rates		Gross Monthly Rates	
Employee Only	\$1,072.90	\$1,126.54	\$1,112.60	\$1,168.22
Employee + Spouse	\$2,145.80	\$2,253.08	\$2,225.19	\$2,336.45
Employee + Child(ren)	\$2,038.50	\$2,140.44	\$2,113.93	\$2,219.64
Family	\$3,218.69	\$3,379.62	\$3,337.78	\$3,504.67
	County Monthly Rates		County Monthly Rates	
Employee Only	\$1,047.83	\$1,071.12	\$1,067.68	\$1,091.96
Employee + Spouse	\$1,866.95	\$1,923.53	\$1,906.65	\$1,965.21
Employee + Child(ren)	\$1,815.42	\$1,876.80	\$1,853.14	\$1,916.40
Family	\$2,846.89	\$2,940.22	\$2,906.43	\$3,002.75
	Employee Bi-Weekly Rates		Employee Bi-Weekly Rates	
Employee Only	\$11.57	\$25.58	\$20.73	\$35.20
Employee + Spouse	\$128.70	\$152.10	\$147.02	\$171.34
Employee + Child(ren)	\$102.96	\$121.68	\$120.37	\$139.96
Family	\$171.60	\$202.80	\$199.08	\$231.66
Avg \$ Increase Per EE Per Pay Period	N/A	N/A	\$13.83	\$14.87

- Above reflective of County and Employees splitting 3.7% Renewal Increase 50/50

2026-2027 Health Plan Renewal

333 Enrolled	2025 Current	2026 Renewal
Third Party Administrator (TPA)	HEZ	HEZ
Provider Network	Aetna	Aetna
Stop Loss Carrier	ISU	ISU
Pharmacy Benefit Manager (PBM)	Veracity	Veracity
Individual Stop Loss Specific Limit (ISL)	\$100,000	\$100,000
Admin Fee	\$29.07	\$32.25
Network Access Fee	\$17.25	\$17.25
Case Management	\$175/hr	\$175/hr
Aetna Care Coordination/Utilization Review	\$3.30	\$3.30
Transparency in Coverage/No Surprises Act Admin Fee	\$1.75	\$1.75
PBM/Veracity Fee	\$12.00	\$14.00
Broker Fee	\$10.00	\$10.00
Admin/Network Annual Fees	\$293,187	\$313,886
Stop Loss Annual Premium (includes Annual \$10K Aetna Agg Fee)	\$1,238,370	\$1,352,235
Annual Fixed Costs	\$1,531,556*	\$1,666,121
\$ Difference from Current	N/A	\$134,564
% Difference from Current	N/A	8.8%
Annual Expected Claims Liability	\$5,022,455*	\$5,072,290
\$ Difference from Current	N/A	\$49,835
% Difference from Current	N/A	1.0%
Additional Laser Liability	\$100,000	\$160,000
Total Gross Annual Fixed Costs + Expected Claims Liability	\$6,654,011*	\$6,898,411
\$ Difference from Current	N/A	\$244,399
% Difference from Current	N/A	3.7%
Annual Employee Deductions	-\$578,073	-\$701,102
Total Net Annual Fixed Costs + Expected Claims Liability	\$6,075,938	\$6,197,309
\$ Difference from Current	N/A	\$121,371
% Difference from Current	N/A	2.0%

* Actual Annualized Total Fixed Cost: **\$1,528,321** | Actual Annualized Total Net Paid Claims: **\$4,285,007** (Total: **\$5,813,328**)

- For the Renewal, Large Claimant 1 has been issued a \$260K Laser (Additional Laser Liability over existing ISL of \$160K)

Scenario-Employees Pay 50% of Increase \$123,029 & County Pays 50% of Increase \$123,029

Monthly 50% Employee-\$123,029					
Current Base	Current BuyUp	Proposed Base	Proposed BuyUp	Difference Base	Difference BuyUp
\$25.07	\$55.42	\$44.92	\$76.26	\$19.85	\$20.84
\$278.85	\$329.55	\$318.55	\$371.23	\$39.70	\$41.68
\$223.08	\$263.64	\$260.79	\$303.24	\$37.71	\$39.60
\$371.80	\$439.40	\$431.35	\$501.92	\$59.55	\$62.52

Bi-Weekly 50% Employee-\$123,029					
Current Base	Current BuyUp	Proposed Base	Proposed BuyUp	Difference Base	Difference BuyUp
\$11.57	\$25.58	\$20.73	\$35.20	\$9.16	\$9.62
\$128.70	\$152.10	\$147.02	\$171.34	\$18.32	\$19.24
\$102.96	\$121.68	\$120.37	\$139.96	\$17.41	\$18.28
\$171.60	\$202.80	\$199.08	\$231.66	\$27.48	\$28.86

Monthly 50% County-\$123,029					
Current Base	Current BuyUp	Proposed Base	Proposed BuyUp	Difference Base	Difference BuyUp
\$1,047.83	\$1,071.12	\$1,067.68	\$1,091.96	\$19.85	\$20.84
\$1,866.95	\$1,923.53	\$1,906.65	\$1,965.21	\$39.70	\$41.68
\$1,815.42	\$1,876.80	\$1,853.14	\$1,916.40	\$37.72	\$39.60
\$2,846.89	\$2,940.22	\$2,906.43	\$3,002.75	\$59.54	\$62.53

2026-2027 Recommendations

- **Health Plan: Renew with HealthEZ, ISU and VeracityRx at an overall 3.7% Renewal Increase**
 - Projected Gross Total Annual Health Plan Cost (Fixed Costs + Expected Claims): \$6,898,411
**not inclusive of Annual Employee Premiums or Rx Rebates received by the County*
 - Actual Gross Total Annualized Health Plan Cost (Fixed Costs + Expected Claims): \$5,813,328
**Plan is running well and below Expected*
- **Health Plan Benefits: Expand Preventive Benefits**
 - Coronary Artery Calcium Scan and Lipoprotein Lp(a) Tests to be covered at 100% under Plan
**CT Screening ~\$500 and Lp(a) Tests ~\$200*
- **Health Plan Employee Deductions: Split 3.7% Renewal Increase 50/50**
 - Moderate Increase to Employee Deductions
**Average blended increase of \$14.21 per employee per pay period*
- **Weight Loss: Continue covering FDA Approved Meds (Wegovy, Saxenda and Zepbound)**
 - Plan to only cover Wegovy and Saxenda for new scripts – sourced through Veracity's PIP (\$0 Copay)
**Current Prior Authorization (PA) Criteria to remain in place with Re-Authorizations required every 6 months*
 - Increase Zepbound Copay from \$200 to \$350 due to high cost and inability to source through Veracity
**Above PA Criteria to continue with Manufacturer Coupon Card available to help members offset cost*
- **New – Pet Insurance: Offer on Voluntary Basis**
 - Affords Employees opportunity to purchase Pet Insurance through Discounted Group Rates
- **New – FEDlogic: Offer on Voluntary Basis for County Annual Cost of \$15,708**
 - Connects Employees with Advocates to explore all available Federal and State Benefits
- **Dental, Vision, Life, Disability and Supplemental Benefits: All Secured under Rate Guarantee**
 - No Change to Benefits or Cost



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