
City of Port St. Lucie

Date:

March 5, 2021

Location:

Virtual Meeting

Meeting Agenda

- **Comparable Entities Benchmark Analysis**
- **Negotiated ASO Renewal Evaluation**
- **Network Discount Analysis**
- **Medical Provider Network Disruption Analysis**
- **Medical Formulary Disruption Analysis**

City of Port St. Lucie
 Medical Insurance Evaluation - 2020/2021
 Comparable Entities - ASO Fees & Wellness Funds Benchmark



Client Name	City of Port St. Lucie	St. Lucie Sheriff's Office	Martin County BOCC	Martin County School District	Martin County Sheriff's Office	City of Stuart	Pasco County Sheriff's Office
Insurance Carriers	Florida Blue	Florida Blue	Florida Blue	Florida Blue	Florida Blue	Cigna	Florida Blue
Effective Date	October 1	October 1	January 1	July 1	October 1	October 1	October 1
Group Demographics							
Average Monthly Enrollment Count	1,097	749	1,466	2,013	755	222	1,198
Average Monthly Membership	2,378	1,957	3,279	3,148	1,880	522	2,663
Funding Arrangement							
Fully Insured/Self Insured	Self Insured	Self Insured	Self Insured	Fully Insured	Self Insured	Self Insured	Self Insured
Wellness Money							
Annual Wellness funds	2017-18: \$100k 2018-19: \$50k 2019-20: \$50k 2020-21: \$25k	2020-21: \$40k 2021-22: \$20k 2022-23: \$20k 2023-24: \$20k 2024-25: \$0	2019: \$50k 2020: \$50k 2021: \$50k 2022: \$50k	\$150k Negotiated each year	2020-21: \$40k 2021-22: \$20k 2022-23: \$0 2023-24: \$20k	\$41k Negotiated Each Year	2018-19: \$85k 2019-20: \$75k 2021-22: \$75k 2022-23: \$75k
Administrative Services Only (ASO) Fees							
ASO Monthly Per Employee Per Month	\$54.40	\$69.64*	\$67.23	\$116.26*	\$64.80	\$69.76*	\$52.00
Monthly \$ Increase/(Decrease)	N/A	\$15.24	\$12.83	\$61.86	\$10.40	\$15.36	-2.4
% Increase/(Decrease)	N/A	28.0%	23.6%	113.7%	19.1%	28.2%	-4.4%

*ASO PEPM Fee shown is Illustrative

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City of Port St. Lucie
 Administrative Services Only Contract Extension Evaluation
 Effective Date: October 1, 2021



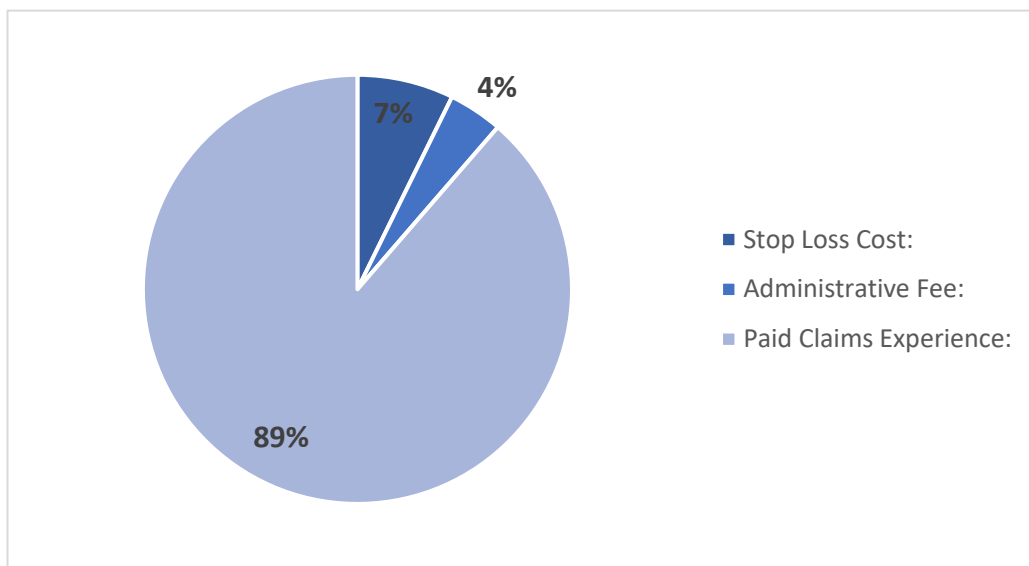
	Current Contract					Original Offer					Negotiated Offer*				
	2017-21 Florida Blue - ASO					2020-25 Florida Blue - ASO					2021-26 Florida Blue - ASO				
<u>MEDICAL ASO FEE</u>	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2020-21	2021-2022	2022-2023	2023-2024	2024-2025	2021-22	2022-2023	2023-2024	2024-2025	2025-2026
Cost PEPM 1,104	\$53.56	\$52.80	\$52.80	\$54.40	\$54.40	\$54.40	\$54.40	\$56.10	\$56.10	\$57.80	\$54.10	\$56.10	\$56.10	\$56.10	\$57.90
Wellness Funds	\$50,000	\$100,000	\$50,000	\$50,000	\$25,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$75,000	\$75,000	\$75,000	\$75,000	\$75,000
Annual Administration Cost	\$709,563	\$699,494	\$699,494	\$720,691	\$720,691	\$720,691	\$720,691	\$743,213	\$743,213	\$765,734	\$716,717	\$743,213	\$743,213	\$743,213	\$767,059
\$ Increase/(Decrease)	N/A	-\$10,068	\$0	\$21,197	\$0	\$0	\$0	\$22,522	\$0	\$22,522	-\$3,974	\$26,496	\$0	\$0	\$23,846
% Increase/(Decrease)	N/A	-1.4%	0.0%	3.0%	0.0%	0.0%	0.0%	3.1%	0.0%	3.0%	-0.6%	3.7%	0.0%	0.0%	3.2%

5 Year Wellness Funds:	\$275,000	\$250,000	\$375,000
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*No Early Termination Penalties Apply

City of Port St. Lucie
Medical Spend Disbursement
Plan Year 2019-2020

	Carrier	Amount	% of total
Stop Loss Cost:	Symetra	\$1,255,760.00	7%
Administrative Fee:	Fl Blue	\$704,915.00	4%
Paid Claims Experience:	Fl Blue	\$15,304,798.00	89%
Total Cost:		\$17,265,473.00	



St. Lucie County Fire District Employees Health & Welfare Trust
Carrier Network Discounts by County and Service Type



Service Type	Aetna				Cigna				FL Blue				United Healthcare			
	St. Lucie County	Martin County	Indian River County	Okeechobee County	St. Lucie County	Martin County	Indian River County	Okeechobee County	St. Lucie County	Martin County	Indian River County	Okeechobee County	St. Lucie County	Martin County	Indian River County	Okeechobee County
Doctors	65.9%	66.2%	65.7%	63.6%	60.2%	61.6%	59.2%	60.2%	68.0%	62.2%	63.6%	62.0%	59.0%	59.2%	56.6%	58.4%
Urgent Care Centers	49.2%	48.5%	49.3%	Not Credible	56.9%	70.4%	66.8%	56.9%	51.5%	65.5%	62.3%	72.5%	Included	Included	Included	Included
Out Patient Hospital	66.4%	65.3%	54.0%	68.9%	55.1%	71.8%	72.6%	55.1%	79.1%	80.1%	75.6%	73.5%	65.0%	65.4%	69.9%	57.8%
In Patient Hospital	63.6%	55.7%	52.7%	70.4%	60.5%	67.4%	54.8%	60.5%	73.1%	68.8%	71.3%	60.0%	60.6%	60.7%	55.4%	50.9%
Average Discount	61.3%	58.9%	55.4%	67.6%	58.2%	67.8%	63.4%	58.2%	67.9%	69.2%	68.2%	67.0%	61.5%	61.8%	60.6%	55.7%
	Average: 60.8%				Average: 61.9%				Average: 68.1%				Average: 59.9%			

City of Port St. Lucie Example - Impact on Claims			
	Fl Blue vs. Carrier	Billed Amount	Claims Inc.
Aetna	7.3%	\$48,000,000	\$3,482,000
Cigna	6.2%	\$48,000,000	\$2,973,000
UHC	8.2%	\$48,000,000	\$3,917,000

Illustrative Only based upon carrier proposed discounts

Provider Name	City	St	Provider Type	Members	Claims	Plan Paid	Florida Blue		UnitedHealthcare		Aetna	Cigna
							BlueOptions	UHC	NHP	Choice POS II	OAP	
QUEST DIAGNOSTICS INC	MALTA	MT	CLINICAL LABORATORY	783	7,058	\$100,717	Yes	Yes	Excluded	Yes	Yes	
CLEVELAND CLINIC MARTIN NORTH HOSPITAL	STUART	FL	ACUTE CARE HOSPITAL	366	913	\$1,746,950	Yes	Yes	Yes	Yes	Yes	
MARTIN MEMORIAL DIAGNOSTIC SERVICES AT ST LUCIE W	PORT SAINT LUCIE	FL	INDEPENDENT DIAGNOSTIC TESTING	175	399	\$44,211	Yes	Yes	Yes	Yes	Yes	
MULLEN, SANFORD A	JUPITER	FL	PHYSICIAN - M.D.	171	12	\$680	Yes	Yes	Yes	Yes	Yes	
RADIOLOGY IMAGING ASSOCIATES	PORT SAINT LUCIE	FL	INDEPENDENT DIAGNOSTIC TESTING	168	376	\$56,431	Yes	Yes	Yes	Yes	Yes	
LESIN, MARTIN L	PORT SAINT LUCIE	FL	CHIROPRACTOR	135	2,104	\$38,875	Yes	Yes	Excluded	Yes	No	
ST LUCIE MEDICAL CENTER	PORT SAINT LUCIE	FL	ACUTE CARE HOSPITAL	118	145	\$731,629	Yes	Yes	Yes	Yes	Yes	
SHUTTER, JAMIE D	TAMPA	FL	PHYSICIAN - M.D.	116	231	\$7,366	Yes	Yes	Yes	Yes	Yes	
FLORIDA CLINICAL PRACTICE ASSOCIATION INC	GAINESVILLE	FL	CLINICAL LABORATORY	99	140	\$18,590	Yes	Yes	Yes	Yes	Yes	
XIONG, JINJUN	BRADENTON	FL	PHYSICIAN - M.D.	92	155	\$4,684	Yes	Yes	Yes	Yes	Yes	
BEACHES OPEN MRI OF THE TREASURE COAST	STUART	FL	INDEPENDENT DIAGNOSTIC TESTING	92	108	\$40,815	Yes	Yes	Yes	Yes	Yes	
LABORATORY CORPORATION OF AMERICA HOLD	BURLINGTON	NC	CLINICAL LABORATORY	86	89	\$8,870	No	Yes	Excluded	Yes	Yes	
JAMPOL, MICHAEL R	PORT SAINT LUCIE	FL	PHYSICIAN - M.D.	68	546	\$29,298	Yes	Yes	Yes	Yes	Yes	
MINUTE CLINIC DIAGNOSTIC OF FLORIDA LLC	TALLAHASSEE	FL	CONVENIENT CARE CENTER	67	84	\$2,446	Yes	Yes	Yes	Yes	Yes	
BAIG, MIRZA A	MIAMI	FL	PHYSICIAN - M.D.	64	8	\$754	Yes	Yes	Yes	Yes	Yes	
JOHNSON, JEFFREY	PALM BEACH GARDEN	FL	PHYSICIAN ASSISTANT	62	132	\$3,717	Yes	Yes	Yes	Yes	Yes	
FLORIDA CLINICAL LABORATORY INC	MELBOURNE	FL	CLINICAL LABORATORY	58	158	\$9,547	Yes	Yes	Yes	Yes	Yes	
RADIOLOGY IMAGING ASSOCIATES	FORT PIERCE	FL	INDEPENDENT DIAGNOSTIC TESTING	58	109	\$16,984	Yes	Yes	Yes	Yes	Yes	
MINNI, JOHN P	LOXAHATCHEE	FL	PHYSICIAN - OSTEOPATH	54	140	\$6,901	Yes	Yes	Yes	Yes	Yes	
CARENOW	PORT ST LUCIE	FL	URGENT CARE CENTER	53	67	\$10,298	Yes	Yes	Yes	Yes	Yes	
BECKER, BRANDY J	PORT SAINT LUCIE	FL	PHYSICIAN - M.D.	52	93	\$19,083	Yes	Yes	Yes	Yes	Yes	
PAPAPANOS, PETE	PORT ST LUCIE	FL	PHYSICIAN - M.D.	50	119	\$20,165	Yes	Yes	Yes	Yes	Yes	
BURGESS, JENNIFER L	PORT SAINT LUCIE	FL	PHYSICIAN - M.D.	48	116	\$28,744	Yes	Yes	Yes	Yes	Yes	
CARENOW	FORT PIERCE	FL	URGENT CARE CENTER	45	59	\$8,525	Yes	Yes	Yes	Yes	Yes	
LESIN, MARTIN L	PORT SAINT LUCIE	FL	CHIROPRACTOR	44	7	\$324	Yes	Yes	Excluded	Yes	No	
BOWLING, DOUGLAS W	JENSEN BEACH	FL	PHYSICIAN - M.D.	42	194	\$8,815	Yes	Yes	Yes	Yes	Yes	
LAWNWOOD REGIONAL MEDICAL CENTER & HEART INSTITUTE	FORT PIERCE	FL	ACUTE CARE HOSPITAL	42	40	\$407,594	Yes	Yes	Yes	Yes	Yes	
EMANUEL, GERALDINE B	PORT SAINT LUCIE	FL	ADVANCED REGISTERED NURSE PRACTITIONER	41	98	\$4,395	Yes	Yes	Yes	Yes	Excluded	
TRADITION SURGERY CENTER LLC	FORT PIERCE	FL	AMBULATORY SURGICAL CENTER	41	37	\$39,937	Yes	Yes	Yes	No	Yes	
VAXCARE CORPORATION	ORLANDO	FL	CONVENIENT CARE CENTER	40	275	\$19,625	Yes	Yes	Yes	Yes	Yes	
SLACK, CHRISTOPHER L	PORT ST LUCIE	FL	PHYSICIAN - M.D.	40	130	\$12,160	Yes	Yes	Yes	Yes	Yes	
NIGHT LITE PEDIATRICS	PORT ST LUCIE	FL	URGENT CARE CENTER	39	61	\$9,045	Yes	Yes	Yes	Yes	Yes	
MINUTE CLINIC DIAGNOSTIC OF FLORIDA LLC	PORT SAINT LUCIE	FL	CONVENIENT CARE CENTER	38	57	\$1,716	Yes	Yes	Yes	Yes	Yes	
SINGER, JEREMY S	PORT SAINT LUCIE	FL	PHYSICIAN - M.D.	37	110	\$19,759	Yes	Yes	Yes	Yes	Yes	
ST LUCIE COUNTY FIRE DISTRICT	PORT SAINT LUCIE	FL	AMBULANCE SERVICE	37	69	\$13,651	No	Yes	Yes	Yes	Yes	
CERMINARA, ANTHONY J	STUART	FL	PHYSICIAN - M.D.	36	172	\$6,151	Yes	Yes	Yes	Yes	Yes	
ESPINOZA, VERONICA	STUART	FL	PHYSICIAN - M.D.	36	149	\$8,387	Yes	Yes	Yes	Yes	Yes	
KAM, CHECK C	STUART	FL	PHYSICIAN - M.D.	36	146	\$7,328	Yes	Yes	Yes	Yes	Yes	
RICHARDS, MICHELE L	PORT ST LUCIE	FL	PHYSICIAN - M.D.	36	125	\$19,321	Yes	Yes	Yes	Yes	Yes	
COHEN DERMATOPATHOLOGY PC DBA	BOSTON	MA	DERMATOLOGY	35	75	\$12,451	Yes	Yes	Excluded	Yes	Yes	
MARTIN MEMORIAL DIAGNOSTIC CENTER	STUART	FL	INDEPENDENT DIAGNOSTIC TESTING	35	53	\$7,143	Yes	Yes	Yes	Yes	Yes	
CARENOW	PORT ST LUCIE	FL	URGENT CARE CENTER	35	41	\$6,103	Yes	Yes	Yes	Yes	Yes	
LESIN, MARTIN L	PORT SAINT LUCIE	FL	CHIROPRACTOR	35	0	\$0	Yes	Yes	Excluded	Yes	Yes	
DICKENS, FRANK E	PORT SAINT LUCIE	FL	PHYSICIAN - M.D.	34	78	\$8,444	Yes	Yes	Yes	Yes	Yes	
BUSHEY, YVETTE C	JENSEN BEACH	FL	PHYSICIAN - OSTEOPATH	33	297	\$16,268	Yes	Yes	Yes	Yes	Yes	
PRASHER, ANUJ	STUART	FL	PHYSICIAN - M.D.	32	120	\$5,760	Yes	Yes	Yes	Yes	Yes	
ROGERS, CYNTHIA J	STUART	FL	PHYSICIAN - M.D.	32	86	\$8,017	Yes	No	No	No	Yes	
RADIOLOGY IMAGING ASSOCIATES	STUART	FL	INDEPENDENT DIAGNOSTIC TESTING	32	56	\$8,972	Yes	Yes	Yes	Yes	Yes	
PHYSICIANS CHOICE RESPIRATORY SERVICES INC	PORT SAINT LUCIE	FL	DURABLE MEDICAL EQUIPMENT	31	223	\$18,061	Yes	Yes	Yes	Yes	Excluded	
PHILLIPS, JESSE E	OKEECHOBEE	FL	PHYSICIAN - M.D.	31	156	\$9,791	Yes	Yes	Yes	Yes	Yes	
Top 50 Providers							In Network	48	49	43	48	46
							Out of Network	2	1	1	2	2
							Excluded	0	0	6	0	2
Full Provider List							In Network	2,694	2,755	2,303	2,731	2,519
							Out of Network	232	92	150	182	156
							Excluded	0	79	473	13	251

City of Port St. Lucie
Prescription Drug Formulary Disruption Analysis - Sorted by Member Count
Claims Experience Period: Claims Paid January 2020 - December 2020



Drug Name	Member Count	Total Paid	Florida Blue	Cigna	Aetna
LOSARTAN POTASSIUM	711	\$4,877	1	1	1
LEVOTHYROXINE SODIUM	535	\$7,416	1	1	1
VITAMIN D	471	\$1,632	1	1	1
ZOLPIDEM TARTRATE ER	443	\$17,235	1	1	1
ROSUVASTATIN CALCIUM	415	\$3,037	1	1	1
LISINAPRIL	400	\$1,810	1	1	1
ATORVASTATIN CALCIUM	399	\$3,063	1	1	1
METOPROLOL SUCCINATE ER	382	\$3,866	1	1	1
AMLODIPINE BESYLATE	377	\$1,953	1	1	1
TESTOSTERONE CYPIONATE	357	\$25,700	1	1	1
ALPRAZOLAM	337	\$1,646	1	1	1
GABAPENTIN	314	\$2,719	1	1	1
MONTELUKAST SODIUM	304	\$2,314	1	1	1
PANTOPRAZOLE SODIUM	303	\$2,040	1	1	1
HYDROCHLOROTHIAZIDE	300	\$1,089	1	1	1
CLONAZEPAM	294	\$1,851	1	1	1
HYDROCODONE/ACETAMINOPHEN	294	\$5,393	1	1	1
OXYCODONE/ACETAMINOPHEN	290	\$15,549	1	1	1
METFORMIN HYDROCHLORIDE	264	\$1,216	1	1	1
AMOXICILLIN	254	\$1,111	1	1	1
AMPHETAMINE/DEXTRAMPHETAMINE	238	\$19,035	1	1	1
ZOLPIDEM TARTRATE	236	\$2,032	1	1	1
OMEPRAZOLE	226	\$1,636	1	1	1
ANASTROZOLE	222	\$1,398	1	1	1
SIMVASTATIN	211	\$1,272	1	1	1
SYNTHROID (Treats Hypothyroidism)	209	\$8,866	2	3	2
SERTRALINE HCL	207	\$1,194	1	1	1
ESCITALOPRAM OXALATE	196	\$1,687	1	1	1
PREDNISONE	194	\$1,557	1	1	1
TRAMADOL HCL	191	\$984	1	1	1
METOPROLOL TARTRATE	189	\$1,287	1	1	1
BUPROPION HYDROCHLORIDE ER	185	\$3,729	1	1	1
LAMOTRIGINE	181	\$3,536	1	1	1
BUSPIRONE HYDROCHLORIDE	180	\$3,268	1	1	1
DULOXETINE HYDROCHLORIDE	169	\$2,956	1	1	1
FLUTICASONE PROPIONATE	167	\$1,977	1	1	1
METHYLPREDNISOLONE DOSE PACK	160	\$2,475	1	1	1
SERTRALINE HYDROCHLORIDE	156	\$850	1	1	1
SPIRONOLACTONE	155	\$2,378	1	1	1
AMOXICILLIN/CLAVULANATE POTASS	153	\$2,433	1	1	1
DOXYCYCLINE HYCLATE	151	\$6,537	1	1	1
AZITHROMYCIN	142	\$1,532	1	1	1
SULFAMETHOXAZOLE/TRIMETHOPRIM	138	\$697	1	1	1
FENOFIBRATE	136	\$4,182	1	1	1
ELIQUIS	134	\$65,545	2	2	2
MELOXICAM	129	\$717	1	1	1
TRAZODONE HYDROCHLORIDE	128	\$825	1	1	1
TAMSULOSIN HYDROCHLORIDE	125	\$865	1	1	1
CYCLOBENZAPRINE HYDROCHLORIDE (Muscle Relaxant)	124	\$2,666	1	1	Excluded
DROSPIRENONE/ETHINYL ESTRADIOL	124	\$3,673	1	1	1

		Count	%	Count	%
Top 50 Prescription Analysis	Positive Impact	0	0.0%	0	0.0%
	Negative Impact	1	2.0%	1	2.0%
	Neutral Impact	49	98.0%	49	98.0%
	Excluded Prescriptions	0	0.0%	1	2.0%
Full Prescription Analysis (939 Prescription Drugs)	Positive Impact	85	9.1%	57	6.1%
	Negative Impact	60	6.4%	175	18.6%
	Neutral Impact	794	84.6%	707	75.3%
	Excluded Prescriptions	29	3.1%	105	11.2%