



# Miami-Dade County Healthcare Overview 2014

March 11, 2014

# Table of Contents

---

- ▶ **Current Status**
- ▶ **2014 Enrollment Information**
- ▶ **2014 Fiscal Year Medical Plan Forecast**
- ▶ **2013 Utilization Data**
  - 2013 Pharmacy Analysis
  - 2012-2013 Emergency Room Utilization
- ▶ **Select Network**

# Current Status

- AvMed – Third Party Administrator (TPA)
  - Prior to 2008... the County offered 5 different medical plan options:
    - POS: Self-funded: Cigna
    - HMO's all Fully-insured: AvMed, Vista, Humana and JMH
  - The County consolidated the 5 medical programs to 1 self-funded program to mitigate rising health care costs.
    - In a Self-funded arrangement, MDC takes on full claims risk and liability and pays AvMed an administrative fee for access to network discounts and to process the claims.
- Working with Gallagher to analyze utilization and develop health plan redesign options
- JMH option for “select” network

---

# 2014 Enrollment Information

# 2014 Medical Plan Snapshot

Plans options include:

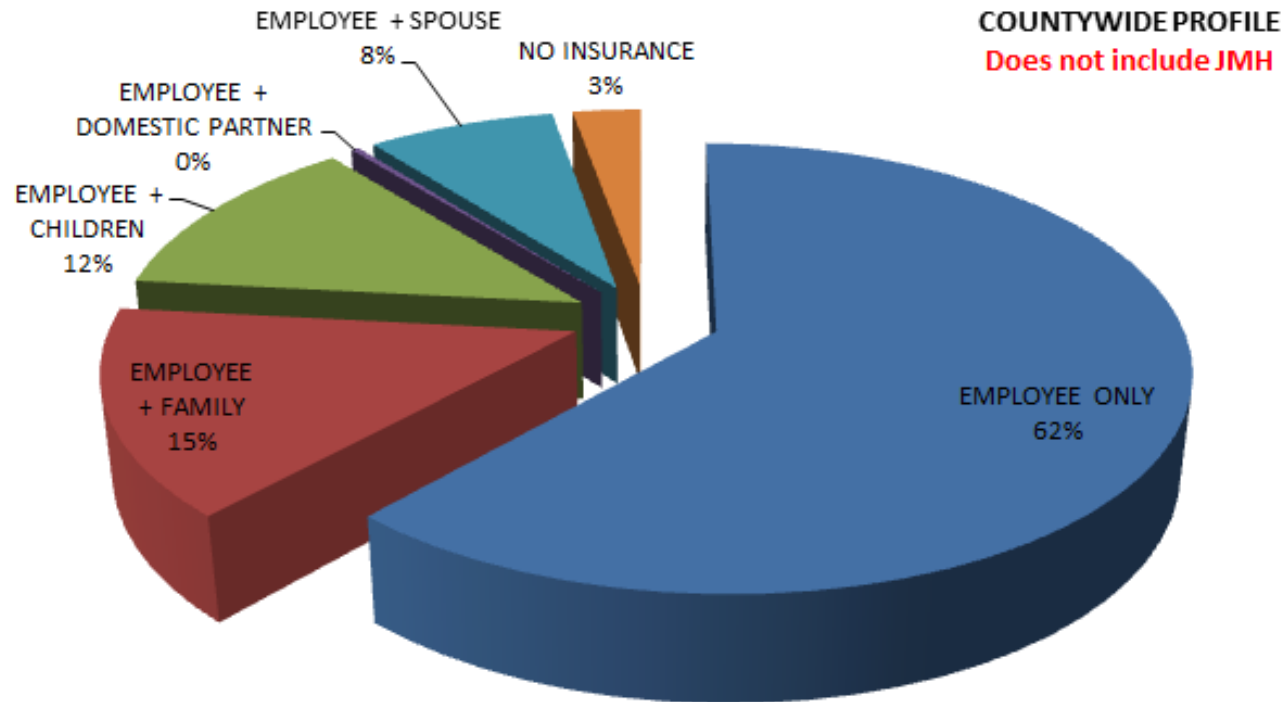
- High HMO
- Low HMO
- Point of Services (POS)
- “Select” Option – implemented in 2013 for Jackson

Enrollment as of January 2014	Enrolled
<b>Total Members (Employees, Retirees, and Dependents)</b>	<b>59,964</b>
Miami-Dade County (MDC) Active Employees & Retirees	25,922
MDC Dependents	19,919
Jackson Health System (JHS) Active Employees and Retirees	8,116
JHS Dependents	5,419
MDC Medicare Eligible Retirees	491
JHS Medicare Eligible Retirees	97

# 2014 Enrollment

		Active Enrollment	% of Enrollment	2014 Bi-Weekly EE Contributions
<b>High HMO</b>	EE	13,980		\$0.00
	ES	1,761		\$208.35
	EC	3,552		\$180.17
	EF	4,331		\$287.77
	Subtotal	23,624	75.06%	
<b>Low HMO</b>	EE	124		\$0.00
	ES	19		\$196.42
	EC	63		\$169.83
	EF	56		\$271.36
	Subtotal	262	0.83%	
<b>POS</b>	EE	6,607		\$14.90
	ES	144		\$344.54
	EC	268		\$285.86
	EF	68		\$595.59
	Subtotal	7,087	22.52%	
<b>Select HMO (JHS Only)</b>	EE	95		\$0.00
	ES	98		\$165.99
	EC	171		\$140.93
	EF	138		\$236.11
	Subtotal	502	1.59%	
<b>Totals (includes both HMOs and POS)</b>		31,475	100%	
<b>DCFF Union Plan</b>		1,784	5.36%	
<b>Total Enrollment (including DCFF)</b>		33,259		

# 2014 Distribution by Medical Insurance Coverage



---

# 2014 Fiscal Year Medical Plan Forecast



# 2014 Fiscal Year Medical Plan Forecast

	Fiscal Year 2014 Forecast		
	MDC	JHS	Total
Projected Annual Claims			
Medical	\$266,890,024	\$70,722,992	\$337,613,016
Pharmacy	\$49,034,781	\$14,917,415	\$63,952,196
Capitation	\$3,301,694	\$1,016,108	\$4,317,802
Subtotal Claims	\$319,226,500	\$86,656,514	\$405,883,014
Administrative Service Fees*	\$12,108,647	\$3,783,148	\$15,891,795
Healthcare Reform Fees**	\$2,287,293	\$674,701	\$2,961,994
Total Projected Expense	\$333,622,440	\$91,114,363	\$424,736,803
Annual Expense Per Employee	\$12,670	\$11,075	\$12,290
Monthly Expense Per Employee	\$1,055.82	\$922.92	\$1,024.18
ASO Fee Per Employee Per Month	\$31.07	\$31.07	\$31.07

\*Includes internal charge

\*\*Includes Patient-Centered Outcomes Research Institute (PCORI) Fee and Transitional Reinsurance Program, established by the 2010 Affordable Care Act.

---

# 2013 Utilization Data

# 2013 Pharmacy Analysis

	Scripts	Percent of Scripts	Average Paid per Script	Benchmark Data Per of Scripts
Generic	600,322	74.2%	\$17.36	80%*
Brand - Formulary	153,587	19.0%	\$184.91	
Brand - Non-Formulary	46,577	5.8%	\$210.09	
Specialty Drugs	8,636	1.1%	\$1,547.66	
<b>Total</b>	<b>809,122</b>	<b>100.0%</b>	<b>\$76.59</b>	

\*MDC generic utilization is well below Gallagher's and AvMed's benchmark data.

# Emergency Room Utilization Summary

10/1/2012 – 9/30/2013 Top 20 ER Diagnosis (By Number of Visits)

Rank in 2012	Diagnosis	ER Visits	Paid Amount	Cost Per Visit	IP Admits
x 3	465.9 : Acute Uris Of Unspecified Site	562	\$394,900	\$703	2
x 2	784.0 : Headache	538	\$683,283	\$1,270	2
1	786.59 : Other Chest Pain	466	\$1,442,075	\$3,095	0
4	786.50 : Chest Pain Unspecified	464	\$1,015,805	\$2,189	5
x 7	462 : Acute Pharyngitis	399	\$298,555	\$748	1
5	789.00 : Abdominal Pain, Unspecified Site	345	\$636,178	\$1,844	10
6	789.09 : Abdominal Pain Other Specified Site	343	\$887,552	\$2,588	2
x 8	599.0 : Urinary Tract Infection Site Not Specified	314	\$439,480	\$1,400	3
11	558.9 : Oth&Unspec Noninfectious Gastroenteritis&Colitis	308	\$551,601	\$1,791	4
x 9	780.4 : Dizziness And Giddiness	285	\$533,003	\$1,870	0
x 10	780.60 : Fever Unspecified	261	\$240,294	\$921	4
14	787.03 : Vomiting Alone	232	\$228,103	\$983	2
13	490 : Bronchitis Not Specified As Acute Or Chronic	231	\$232,684	\$1,007	0
18	729.5 : Pain In Soft Tissues Of Limb	229	\$203,784	\$890	1
16	466.0 : Acute Bronchitis	222	\$216,368	\$975	2
x 12	724.2 : Lumbago	212	\$171,232	\$808	1
19	401.9 : Unspecified Essential Hypertension	199	\$274,371	\$1,379	2
x 17	382.9 : Unspecified Otitis Media	199	\$121,140	\$609	0
15	845.00 : Unspecified Site Of Ankle Sprain And Strain	192	\$176,664	\$920	0
24	493.92 : Asthma Unspecified With Exacerbation	183	\$211,795	\$1,157	1
	Top 20 Diagnosis	6,184	\$8,958,868	\$1,449	42
	All Other	13,372	\$16,697,117	\$1,249	194
	<b>Total</b>	<b>19,556</b>	<b>\$25,655,985</b>	<b>\$1,312</b>	<b>236</b>
	<i>Top 20 Represents x% of Total</i>	<i>31.6%</i>	<i>34.9%</i>		<i>18%</i>

ER utilization much higher than Gallagher's/AvMed's benchmark.

---

# Select Network

# Implementing a “SELECT” Network

## AvMed Network Hospitals

### Miami-Dade County

Anne Bate Leach Eye Hospital  
Aventura Hospital and Medical Center  
**Baptist Hospital\***  
Coral Gables Hospital  
**Doctor’s Hospital\***  
Hialeah Hospital  
**Homestead Hospital\***  
**Jackson Memorial Hospital\***  
**Jackson North Medical Center\***  
**Jackson South Community Hospital\***  
**Kendall Regional Medical Center\***  
Larkin Community Hospital  
**Mercy Hospital\***  
Miami Children’s Hospital  
**Mt. Sinai Medical Center\***  
North Shore Medical Center  
Palmetto General Hospital  
**South Miami Hospital\***  
University of Miami Hospital  
University of Miami Hospital & Clinics  
**West Kendall Hospital\***

### Broward County

**Broward Health Medical Center\***  
Cleveland Clinic Hospital  
Coral Springs Medical Center  
**Holy Cross\***  
Imperial Point Medical Center  
**Memorial Hospital West\***  
**Memorial Hospital Miramar\***  
**Memorial Hospital Pembroke\***  
**Memorial Regional Hospital\***  
**Memorial South\***  
North Broward Medical Center  
**Northwest Medical Center\***  
Plantation General Hospital  
North Shore Medical Center/FMC Campus  
University Hospital Medical Center  
Westside Regional Medical Center

### Palm Beach County

**Bethesda Memorial Hospital\***  
**Boca Raton Regional Hospital\***  
Delray Medical Center  
Good Samaritan Medical Center  
JFK Medical Center  
**Jupiter Medical Center\***  
Lakeside Medical Center  
Palm Beach Gardens Medical Center  
**Palms West Hospital\***  
St. Mary’s Medical Center  
Wellington Regional Medical Center  
**West Boca Medical Center\***



\* Select Network

# Next Steps...