

# Three Pillars

## PA 106 Marketing Analysis



Arthur J. Gallagher & Co.  
BUSINESS WITHOUT BARRIERS™

	<u>Insurance Provider</u>	<u>BCN (Renewal)</u>	<u>Health Alliance Plan</u>	<u>McLaren</u>	<u>Total Health Care</u>	<u>United Healthcare</u>
<u>Enhanced Benefits</u>	<u>Enhanced</u>	<u>Enhanced</u>	<u>Enhanced</u>	<u>With Referral</u>	<u>Standard HMO</u>	<u>In-Network</u>
Annual Deductible	\$250/\$500	\$250/\$500	\$250/\$500	\$250/\$500	\$500/\$1,000	\$1,250/\$3,750
Co-insurance	80%	80%	80%	90%	100%	80%
OOP Maximum	\$1,250/\$5,000	\$1,500/\$3,000	\$1,500/\$3,000	\$6,350/\$12,700	\$6,350/\$12,700	\$6,350/\$12,700
PCP	\$20	\$20	\$20	\$20	\$20	\$40
Specialist	\$30	\$30	\$30	\$20	\$40	\$80
Urgent Care	\$35	\$35	\$35	\$35	\$40	\$100
Emergency Room	\$150 (after ded.)	\$150 (no ded.)	\$150 (no ded.)	150 (no ded.)	\$150 (no ded.)	\$400 (+20%)
Rx	\$4/\$15/\$40/\$80/20%	\$15/\$50/\$80	\$15/\$50/\$80	\$5/\$20/\$50	\$15/\$30	\$10/\$35/\$60
<u>Standard Benefits</u>	<u>Standard</u>	<u>Standard</u>	<u>Standard</u>	<u>Self Referral</u>		
Annual Deductible	\$1,500/\$3,000	\$1,000/\$2,000	\$1,000/\$2,000	\$1,000/\$2,000		
Co-insurance	70%	70%	70%	70%		
OOP Maximum	\$3,000/\$6,000	\$5,000/\$10,000	\$5,000/\$10,000	\$6,350/\$12,700		
PCP	\$30	\$30	\$30	70%		
Specialist	\$40	\$40	\$40	70%		
Urgent Care	\$35	\$35	\$35	\$35		
Emergency Room	\$150 (after ded.)	\$150 (no ded.)	\$150 (no ded.)	\$150 (no ded.)		
Rx	\$6/\$25/\$50/\$80/20%	\$20/\$60/\$80	\$20/\$60/\$80	\$5/\$20/\$50		
<u>Projected Costs</u>	<u>Renewal Rates</u>	<u>Proposed Rates</u>	<u>Proposed Rates</u>	<u>Proposed Rates</u>	<u>Proposed Rates</u>	<u>Proposed Rates</u>
Employee	77	\$374.44	\$385.65	\$532.57	\$333.92	\$364.70
Double Contract	12	\$898.66	\$925.62	\$1,268.80	\$695.72	\$874.20
EE + Family	24	\$1,046.08	\$1,118.46	\$1,419.75	\$885.05	\$1,094.10
Monthly Totals	113	\$64,721.72	\$67,645.53	\$90,307.49	\$55,301.68	\$64,830.70
Annual Totals		\$776,660.64	\$811,746.36	\$1,083,689.88	\$663,620.16	\$777,968.40
Total Annual Change (\$)			\$35,085.72	\$307,029.24	(\$113,040.48)	\$1,307.76
Total Annual Change (%)			4.5%	39.5%	-14.6%	0.2%

Aetna & MESSA have declined to provide quotes. Priority Health has not provided a proposal as of the date of this presentation.