



# HEALTH AWARENESS

October 2024

## 2025 CHP RENEWALS & UPDATES

As many of you navigate tightening county and entity budgets impacted by recent inflation, we understand the challenges of managing healthcare costs. Unfortunately, CHP has had to implement higher premium increases in recent years due to rising medical expenses and increased claims. However, the pool continues to serve as a long-term, stable option for public entities, offering employees comprehensive benefits and exceptional customer service. Over the past decade, the average annual increase has been just 6%, a testament to our commitment to stability.

As you prepare for 2025, we encourage you to explore various plan options or tier structures that might help control costs. The CHP team is here to discuss tailored solutions. Additionally, we offer several add-on programs to support employee health and mitigate costs and risks, which will be included in open enrollment materials.

We greatly value your membership in the Pool and believe in the long-term benefits this collective approach offers your entity. There's no better way to serve your local county than by owning and operating your own health risk pool.

### CHP PLAN CHANGES AND RENEWALS

For the upcoming year, CHP members will see some updates to our medical plans, with minimal out-of-pocket changes in our highest-tier plan and the introduction of a new High-Deductible Health Plan (HDHP).

#### Medical Plan A – Copay Adjustments

Plan A is our most prosperous benefit plan, and for the first time in over 15 years, we're adjusting a few copays to help manage claim costs while keeping changes as minimal as possible:

- **Prescription Copays:**
  - Tier 1: \$10 → \$15
  - Tier 2: \$25 → \$30
  - Tier 3: \$35 → \$45
- **Outpatient Surgery:** \$250 → \$400
- **Inpatient Hospital Copay:** \$350 → \$500
- **Emergency Care:** \$150 → \$200
- **Mental Health Inpatient Care:** \$350 → \$500

#### New HDHP 5000 Plan

We're introducing the HDHP 5000 plan, an embedded plan with the following key features:

- **Deductible/OOP Max (Single):** \$5,000 (in-network)
- **Deductible/OOP Max (Family):** \$10,000 (in-network)
- 100% coverage once the deductible/OOP is met.



## 2025 RENEWAL RATE SUMMARY

The overall medical plan increase will be 9% in 2025, with no changes to dental, vision, or life insurance. Despite this adjustment, CHP's 10-year average increase remains stable at 6%, still competitive against the projected national average growth of 5.8% for medical insurance in 2025. Without any cost-control measures, the increase could be as high as 7% for employers.

## ADDITIONAL ANTHEM PROGRAMS FOR 2025

We're excited to highlight some of Anthem's valuable health programs available to our members:

- **LARK:** A prediabetes and weight loss program.
- **Sydney Anywhere App:** Use this app to track your out-of-pocket and deductible progress, manage prescriptions, find care, and access your digital ID card.
- **Preventive Care Guide:** Our 2024 guide includes vaccine schedules and recommended preventive screenings to keep you healthy.
- **Medicare 101:** Get personalized assistance with Medicare plan comparisons, pricing, and questions through one-on-one concierge support.

## CHP BENEFITS FOR MEMBERS

CHP also offers several additional benefits to help members manage their health and wellness:

- Health Fair and Flu Shot Reimbursements
- CDL Physical Reimbursements
- **Appeal Process:** Members and providers can submit appeals for review on a case-by-case basis, ensuring your concerns are heard and addressed.

Members are encouraged to contact CHP staff for information on Open Enrollment meetings and educational training sessions for 2025.

## 2025 HEALTH TRENDS

The below statistics underscore the importance of proactive health plan options, preventive care, and cost management initiatives for the 2025 renewals.

### Prescription Drug Costs



Prescription drug costs have been a major driver of healthcare expenses. In the U.S., spending on prescription drugs is expected to increase by **7.4% annually** due to the rising prices of specialty medications.

### Mental Health



Mental health conditions have become a growing concern, with **1 in 5 adults** in the U.S. experiencing mental illness each year. Companies have increasingly recognized the importance of mental health programs, which can lead to a **20-30% improvement** in employee productivity and reduced absenteeism.

### Workplace Wellness Programs



Workplace wellness programs, such as health screenings, smoking cessation, and fitness incentives, have been shown to result in a **\$1.50 to \$3 return** on investment for every dollar spent.

### Chronic Conditions

## 6 in 10 adults

in the U.S. live with at least one chronic condition (such as diabetes, heart disease, or cancer), which accounts for the majority of healthcare spending.\*

\*According to the CDC

### Obesity and Related Health Costs

## 42% of U.S. adults

are considered obese, contributing to a variety of costly health issues. Obesity-related medical costs are estimated to be \$147 billion annually.