

## The City of Riviera Beach Executive Summary

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### Health Care Provider

Coventry Health Care (now Aetna) became the City of Riviera Beach's health care provider for its employees and dependents effective September 1, 2011, replacing Cigna Health Plan. On May 7, 2013, Aetna completed its acquisition of Coventry Health Care to create a leading provider of commercial and government health insurance plans and other managed care services. The acquisition makes Aetna the third largest health care benefits company in America serving an estimated 22 million medical members in the U.S. and around the world. The combination of these companies allowed the City of Riviera Beach the option to choose between an Aetna product or a Coventry Health Care of Florida product for 2014-2015. The City of Riviera Beach was one the first groups to transition. While both companies offer robust benefits there were slight differences in the two offerings. The Aetna plans offered a larger local network of providers and allowed members, including students and Retirees that reside outside of the state, access to a HMO plan, national networks and improved technology. Both offerings (Aetna & Coventry) presented a very competitive proposal with a rate pass (0% increase) for 2014-2015. Overall, the City would only experience a 3.6% increase to comply with Federal insurance tax mandates assessed under health care reform (Patient Protection & Affordable Care Act-PPACA).

### Aetna to Combine With Humana

Aetna continues to explore more way to service their clients and offer broader choice, access to higher quality and more affordable care, and a better overall experience in more places across the country. On July 3, 2015, Aetna announced a definitive agreement to acquire Humana. The acquisition is expected to close by the end of 2016.

### Historical view of past renewals

#### Renewal History

	Market Trends	Increase
Coventry 2011-2012	11.08 %	2%
Coventry 2012-2013	11.18 %	0%
Coventry 2013-2014	11.28%	5%
Aetna 2014-2015	10.56%	0%
Aetna 2015-2016	11.5%	4%
Aetna 2016-2017	7%	3.5% *

\*On April 25th, the 2016 renewal was released at 7%. The first round of negotiation with the City Manager resulted in a reduction of 2%, taking the 2016 renewal to 5% overall increase. On Monday, June 27th, the City Manager met with the Bernstein Group (Broker) and Aetna to discuss Aetna's "best and final" offer. After further review of additional claims data, Aetna conceded to a 3.5% renewal increase for 2016. The renewal is scheduled to be brought before the City Council for approval on July 20th.

Below are some of the benefit plan enhancements included in the City of Riviera Beach's medical plan.

### **On-Site Customer Service & Wellness Program**

- There is an Aetna On-site customer service representative (Bi-monthly) to assist with new hire orientation and benefit questions pertaining to health care plans
- Aetna increased wellness dollars for 2015-2016; from \$10,000 to \$25,000 for on-site wellness programs such as 1:1 nutritional counseling, annual health fair
- The Bernstein Group provides an on-site Wellness Representative, registered nurse (Bi-monthly) to coordinate and oversee wellness programs
- Via the Aetna member portal. Employees and their dependents that are enrolled in an Aetna medical plan have access to an on-line Health Risk Assessment (HRA) & digital coaching. Upon completing the health assessment, the participant receives a Health Summary Report to keep and their results over time. Based on the information gathered in the health assessment, the participant received a personalized health map, containing online coaching program recommendations to help them achieve and maintain good health.
- National Provider & Pharmacy Network: The Aetna provider network gives access to a national provider network.

### **Member Tools**

- Teladoc: An affordable alternative to Emergency Room and urgent care facility visits for non-emergency medical care. Members can resolve many of their common medical issues 24/7 through the convenience of phone or online video consultations. Patients have access to a national network of board-certified, state-licensed physicians. These doctors can diagnose, treat and prescribe medication, when appropriate, for many common medical issues.
- Member Payment Estimator: This industry-first capability was introduced by Aetna in 2010 and provides members with personalized, real-time estimates for out-of-pocket medical expenses based on the member's health plan. Aetna members can obtain and compare estimates using this capability via our secure member website, Aetna Navigator
- Aetna Beginning Right: This program provides services, information and resources to help improve pregnancy outcomes for high risk members.
- iTriage: iTriage is a healthcare app that lets you quickly and easily take action every day - it helps you find medical answers in real-life language, locate care options, connect with doctors, and maintain your own health information - all in one safe place.
- Bariatric Surgery Benefit Coverage- Benefit included on all plans in 2015-2016 renewal
- Aetna Navigator: In addition to our 24/7 telephonic customer service, Aetna Navigator is a self service website that provides members with a single source for online health and benefits information 24 hours a day, 7 days a week
- Aetna Health Connections- Expanded Disease Management Program: A unique and powerful disease management program supporting more than 35 chronic conditions.