



## AGENDA ITEM

### Consent Agenda

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**REPORT TO:** Work Session (10/11/21)

**REPORT TO:** Voting Meeting (10/14/21)

**ITEM NO:** 528/2021

**SUBJECT:** Approve the annual renewal of Medical Stop Loss Coverage with Cigna Healthcare of Atlanta, GA and authorize the Chairman to execute all related documents. The estimated annual premium is \$1,280,855.52.

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#### Meetings:

**Work Session Date:** 10/11/21

**Voting Meeting Date:** 10/14/21

#### Executive Summary:

**Presenter:** DLJ

**Recommendation:**

Approve the renewal with Cigna for medical stop loss coverage. The actual cost of the renewal is \$81.98 per employee per month. This is a 9.5% increase over 2021. The estimated annual premium, based on 1,302 covered employees as of August 2021, is \$1,280,855.52; however, Cigna will provide a January bill credit in the amount of \$40,000 to offset a portion of the premium increase. The monthly premium will fluctuate based on the number of covered employees.

**Purpose of Request:**

Approve the renewal of the Medical Stop Loss Coverage with Cigna for the 2022 calendar year.

**History:**

The County has contracted with Cigna for medical stop loss coverage since 2013.

**Facts and Issues:**

As a result of the 9.5% premium increase, the actual rate for the 2022 renewal is \$81.98 per employee per month. Based on the average number of covered employees in 2021, the estimated annual premium will be \$1,280,855.52. Cigna will provide a bill credit of \$40,000 in January of 2022 to offset a portion of the premium increase, which will result in an actual estimated annual premium of \$1,240,855.52. The term of this agreement is for one year - January 1, 2022 through December 31, 2022.

**Options:**

**Funding Requested**

\$ 1,280,855.52

**Are funds within current budget?**

Yes

**Source of Funds**

Group Health Insurance Fund

**Does the action involve a Resolution, Ordinance, Contract, Agreement, etc.?**

Yes

**Has it been reviewed by the County Attorney?**

Yes

**Is there a deadline for this item?**

**Approvals:**

<b>Submit</b>	<b>Approve</b>	<b>Budget</b>	<b>Finance</b>
JT	LJ	TS	NB
<b>Attorney</b>	<b>Administration</b>	<b>Clerk</b>	
VS	ZP	LR	

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**Attachments:**

Financial Supplement

Cigna Healthcare Individual Stop Loss Renewal 1/1/2022



**HALL COUNTY BOARD OF COMMISSIONERS  
FINANCIAL SUPPLEMENT REPORT**

**AGENDA ITEM 528/2021**

**Funds Requested:** \$ 1,280,855.52

**Request Budgeted:** Yes

**Proposed Source of Funding:**

**Budget Transfer Requested:**

Group Health Insurance Fund

No

**Funding Source Items:**

<b>Fiscal Year</b>	<b>Fund</b>	<b>Division</b>	<b>Account</b>	<b>Amount</b>
2022	011 - INSURANCE	011 - INSURANCE FUND	4130 - INSURANCE PREMIUMS	\$1,280,855.52

**Budget Transfer Items:**

**Additional Information/Comments:**

**Contact for Questions:** DLJ

**Phone:** 770-531-2450