




Proposed Health Plan Onsite Clinic Presentation

Coffee County
September 7, 2023



Benefits of Self Funding and Employee On-Site Primary Care Clinics

- Flexibility to “improve” benefits and lower costs for Coffee County employees and dependents, including providing an Employee On-Site Primary Care Clinic
- Reduce out of pocket expenses, including copays for office visits and dispensed medicines at the Employee On-Site Primary Care Clinic
- Reduce employee premiums
- Attract and retain employees by providing a competitive benefit package and Employee On-Site Primary Care Clinic





Medical Proposal for Coffee County

Symbol administers the Employee On-Site Primary Care Clinic to benefit Coffee County employees and dependents

MedBen (TPA) administer benefits and processes claims for the medical and pharmacy benefits

MedBen plan options will mirror current plan options

Medben covers all current providers, facilities and pharmacies as “in-network”

Stop Loss *protection* for high-dollar claims

MedBen and Symbol partner to share and provide you data

*Better Coverage with Employee On-Site Primary Care Clinics –
Lower Employee Out-of-Pocket Costs*



Estimated Savings



Assets remaining in the health fund at the end of the budget year, are *RETAINED* by Coffee County



Savings estimated to be \$125,000 or more



Savings may be used to benefit the employees and dependents of Coffee County with lower premiums and additional benefits such as the Employee On-Site Primary Care Clinic

*Currently the State of Tennessee retains all collected premiums
Since 2020, the State of Tennessee has increased rates each year.*





Benefits of Employee On-Site Primary Care and Self Funding

Creates a healthier work force - removes barriers which prevent employees from seeking health care

Less absenteeism and time away from work

Medical costs for primary care, labs, and medications are lower than current health plan costs

High risk claimants are identified sooner, and chronic care management is engaged

Creates an immediate robust and MD driven wellness program

Reduces the rate of future health care cost increases

Leaves a legacy of employee engagement and appreciation!
(Routinely ranked No. 1 benefit offered to them)

Self-Funding provides the flexibility needed to improve benefits and lower cost



QUESTIONS?

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Thank you for your time!

