



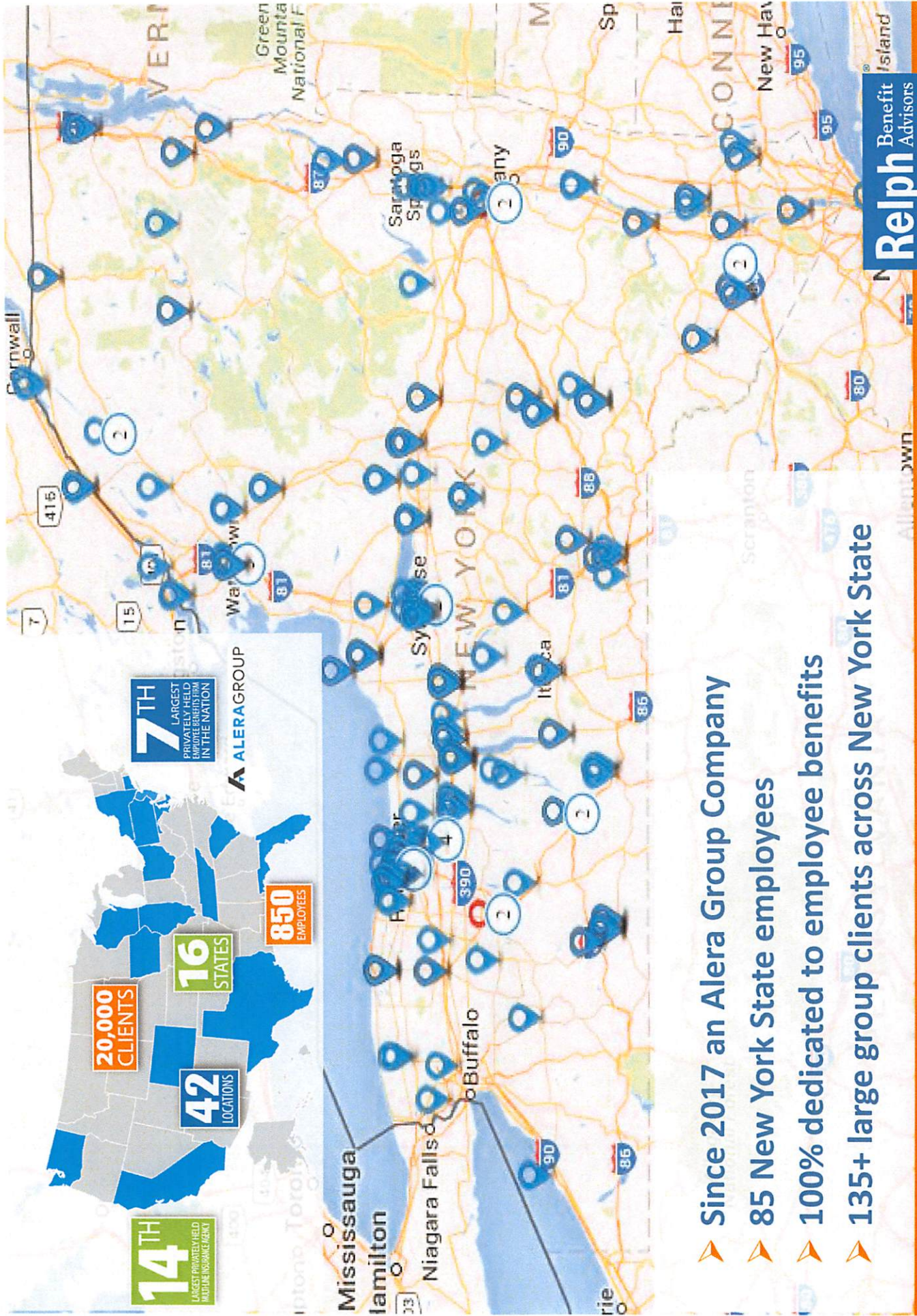
NYSAC[®]

NEW YORK STATE
ASSOCIATION OF COUNTIES

Municipal Healthcare Financing Collective (MHFC)

Relph Benefit
Advisors

AN ALERA GROUP COMPANY

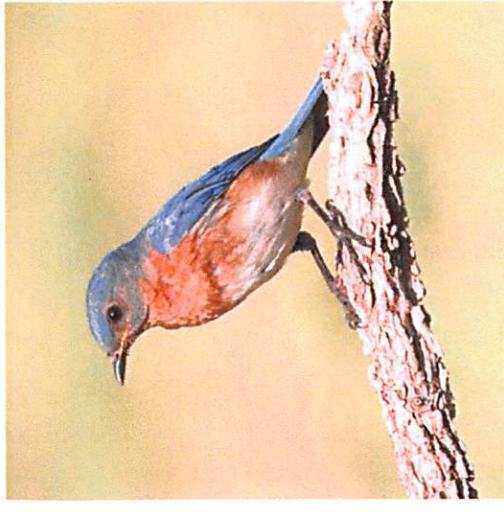


- Since 2017 an Alera Group Company
- 85 New York State employees
- 100% dedicated to employee benefits
- 135+ large group clients across New York State



Municipal Healthcare Financing Collective (MHFC)

- Multiple municipalities come together & aggregate stop-loss plans
- Leverages enrollment & advanced data analytics
 - ✓ Reduce stop-loss costs,
 - ✓ Reduce claims volatility
 - ✓ Reduce fixed costs
- Designed for municipalities & public employers
(with 100 or more covered employees)
- May qualify as a Shared Service initiative

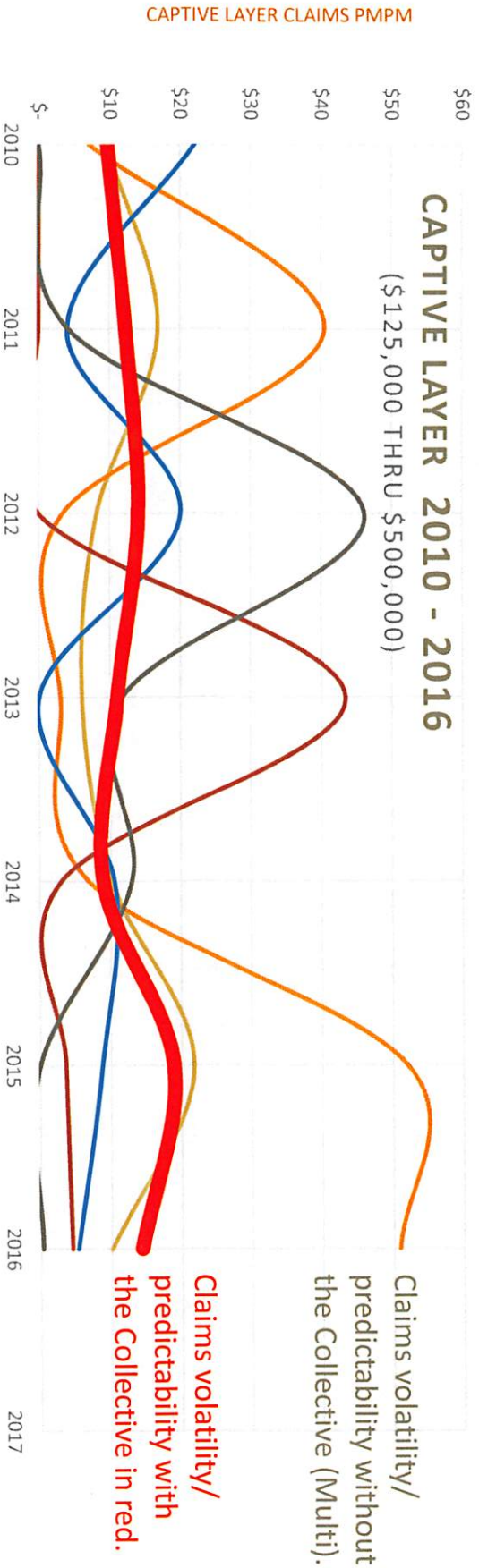


Relph Benefit Advisors

AN ALERA GROUP COMPANY



MHFC - How does it work?

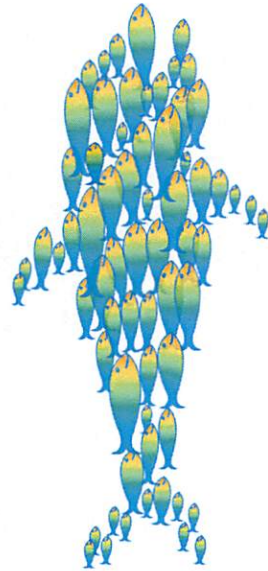


- Modelled after a similar program here in New York State
- Successful multi-year track record
- Saves considerable health care dollars for participating employers.
- The graph above shows
 - ✓ Multi - thin = Actual individual claims for each employer
 - ✓ Red – fat = Combined captive costs are shown



Collective Savings Opportunity

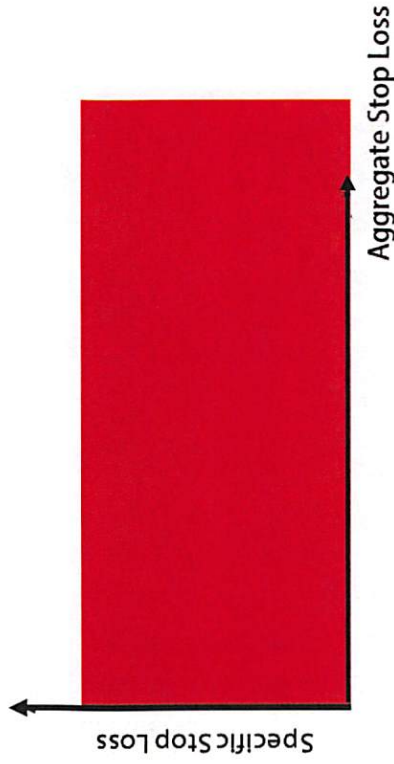
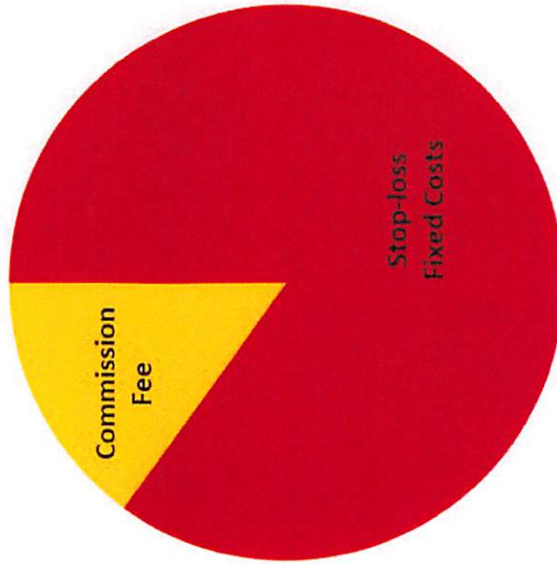
Collective Opportunity	
Based Upon Data Provided by Seven (7) Upstate Municipalities	
Covered Employees	7 MUNICIPALITIES
Annual Stop-Loss Premiums	\$5,114,489
Ceded Premium (Green-Back Opportunity)	\$3,407,855
Estimated Real-Dollar Savings	\$1,056,435!!



AN ALERA GROUP COMPANY

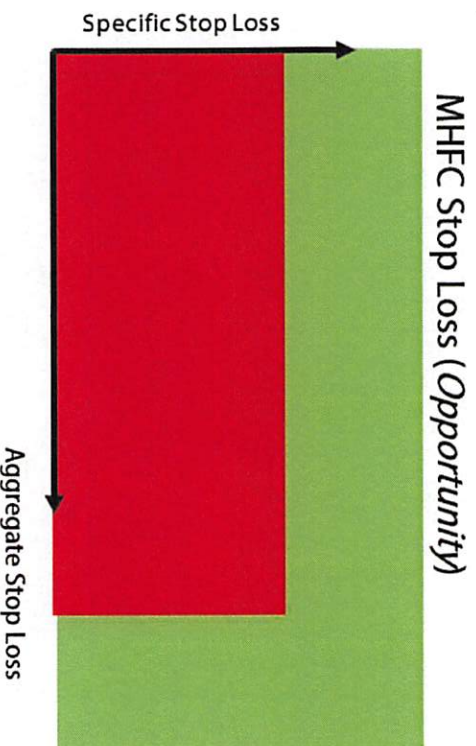
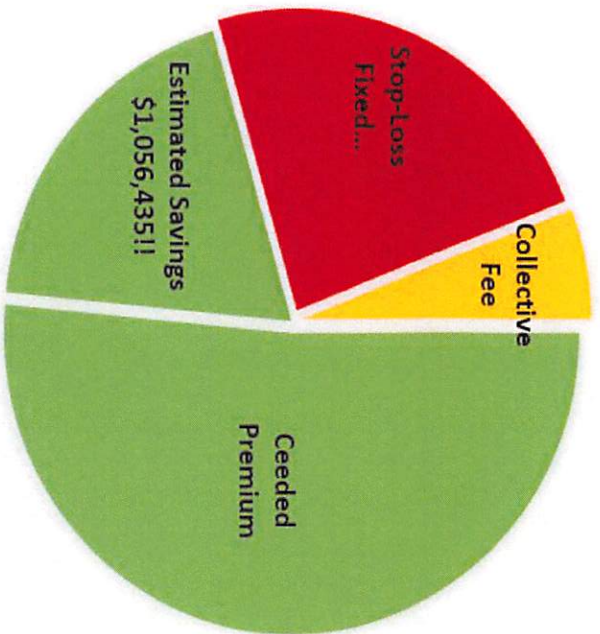


Current Stop-Loss Arrangement





2018 MHF Collective Stop Loss



NYSAC MHFC & Shared Services:
A Fantastic Way to Get More Green Back!!



AN ALERA GROUP COMPANY



Shared Services

- MHFC may qualify as a Shared Services Initiative
- Primary focus is on the qualified Stop-loss savings
- Opportunities exist for prescription drug and plan administration savings
- Initiatives need to be filled by September 2018





Consortiums



- County-wide healthcare consortiums are structured under DFS regulations:
 - ✓ Article 44
 - ✓ Article 47
- The differences have to do with:
 - ✓ Structure
 - ✓ Governance
 - ✓ Financial Requirements
- Consortiums may be eligible to participate in MHFC

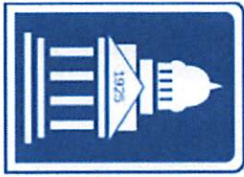


Next Steps:

March - May	<p>Initial Consulting Meetings</p> <ul style="list-style-type: none"> • MHC Overview • Potential Shared Services program • Gather general health plan data • Secure approval for data request
April - May	<p>Early Adopter Workshop (CNY)</p>
April - July	<p>Discovery Meetings</p> <ul style="list-style-type: none"> • Compare MHC to existing health plan • Focus on multiple savings opportunities • Communicate “equal or better than” and minimal disruption • Schedule formal presentation
May - September	<p>Pro Forma Presentations</p>
September	<p>Shares Services submission deadline</p> <p>NYSAC Workshop</p>
August - December	<p>Implementation/Onboarding</p>



AN ALERA GROUP COMPANY



NYSAC[®]
NEW YORK STATE
ASSOCIATION OF COUNTIES

Thank you!!

FOR MORE INFORMATION CALL
ERIC LINTALA AT 800.836.0026, EXT. 320, OR
EMAIL ELINTALA@RELPH.NET
MARK LAVIGNE AT 518.465.1473, EXT. 206, OR
EMAIL MLAVIGNE@NYSAC.ORG

Relph Benefit
Advisors[®]

AN ALERA GROUP COMPANY