

## PHASE 1

- Data Request
- Risk Analysis

## PHASE 2

- NCHIP Proposal
- 5-Year Projection

## PHASE 3

- NCHIP Board Review

## PHASE 4

- Bylaws / Resolution / Trust Agreement
- Audit Reports
- On-Boarding Procedures

# Next Steps

**Data Request**

- Employee Census
  - Please include Plan Elections (PPO, HNDP, etc.), Coverage tier, Date of Birth, Gender, and Zip Code
  - If plan design changes have been made in the last 24 months, please include the prior plan design in addition to the current plan design
- Aggregate paid status and enrollment by month
  - Please break 24 months broken out by plan (if applicable) and broken out by Medical and Rx (if possible)
  - If possible, enrollment should be broken out by plan and coverage tier: SE, SE-COMB, SE-COMBO, EE/Family
- Large claimant report for each of the past 3 plan years (YTD and 2 prior plan years)
  - The report should list claimants over \$40,000 per person.
- Large claimant report for the most recent 12 month period as well as the 12 month periods prior
  - The claim report should list claimants over \$40,000 per person. For example, if the most recent month is June 2018, then the periods would be: 7/1/17 through 6/30/2018 and 7/1/16 through 6/30/17
- Current Premiums for fully insured groups
  - If you are currently self-funded, please include the premium equivalents
- Current TPAINetwork (self-funded) or Carrier (fully insured)
  - If network or carrier has changed in the prior 24 months, list out the prior network or carrier and their effective dates.
- What period do you consider your plan year? (for example: 1/1, 7/1, etc)

**North Carolina Health Insurance Pool**  
In association with

Data Request

Risk Assess

Board Review

**CONFIDENTIAL INFO**

Number of employees: 264  
 Current Funding Type: Fully Insured  
 Current Carrier: Low  
 NCHIP Insurable Activities: None  
 NCHIP Insurable Location: None  
 County/Town Manager: Wake County  
 MS Number: 46180000

Current & Proposed Rates

Rate Tier	Enrollment	Current		NCHIP - Current Plan Design	
		Monthly Premium (Rate 7/1/18)	Current Rate (\$)	Monthly Premium (Rate 7/1/17)	Monthly Premium (Rate 7/1/16)
Single	158	\$203.00	\$100,176	\$194.00	\$104,448
Single + Sp	16	\$1,386.00	\$22,177	\$1,306.00	\$20,896
Single + L	0	\$0.00	\$0	\$0.00	\$0
Single + Ch	11	\$1,187.00	\$13,060	\$1,124.00	\$12,360
Family	88	\$4,931.00	\$79,218	\$4,841.00	\$80,976

Total Monthly Self-Funded: \$54  
 Total Monthly Self-Funded: \$10,610  
 Total Monthly Self-Funded: \$1,761

NCHIP Accounting Illustration

12 Month NCHIP Year 1 Funding	2018	2017	2016
Estimated NCHIP Claims and Fund Costs	\$2,212,374	\$1,717,741	\$1,677,716
Estimated Funding - Current System (NCHIP Change)	\$1,200,000	\$1,200,000	\$1,200,000
Estimated 2018 FUNDING	\$1,012,374	\$517,741	\$477,716
Estimated 2018 Fund - Available	\$0	\$0	\$0

NCHIP Year 1 Funding (\$1,012,374)

100% NCHIP Year 1 Funding  
 100% NCHIP Claims and Fund Costs  
 100% Estimated Funding - Current System (NCHIP Change)  
 100% Estimated 2018 FUNDING  
 100% Estimated 2018 Fund - Available

2018 NCHIP Year 1 Funding: \$1,012,374  
 2017 NCHIP Year 1 Funding: \$517,741  
 2016 NCHIP Year 1 Funding: \$477,716

2018 NCHIP Year 1 Funding: \$1,012,374  
 2017 NCHIP Year 1 Funding: \$517,741  
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**North Carolina Health Insurance Pool**

To: Town of Kernsville  
 From: NCHIP Executive Board  
 Date: February 20, 2018  
 RE: Letter of Approval

Mr. Swisher and Ms. Tanner,  
 On behalf of the NCHIP Board of Trustees, we are excited to extend this letter of approval to Town of Kernsville for entry into NCHIP effective July 1, 2018.

After a thorough review of Town of Kernsville's risk analysis prepared and presented by Arthur J Gallagher, the NCHIP Board voted to approve Town of Kernsville's request to join our current membership in our common mission of providing long term stability and greater predictability to our health insurance programs.

We thank you for your interest in NCHIP, and we look forward to working with you in the years to come. Please reach out to me with any questions.

Sincerely,  
  
 Virginia Jones  
 NCHIP Chair  
 Town of Wake Forest  
 303 S. Bunkle Street  
 Wake Forest, NC 27587  
 vjones@wakeforestnc.org  
 (919) 435-9491

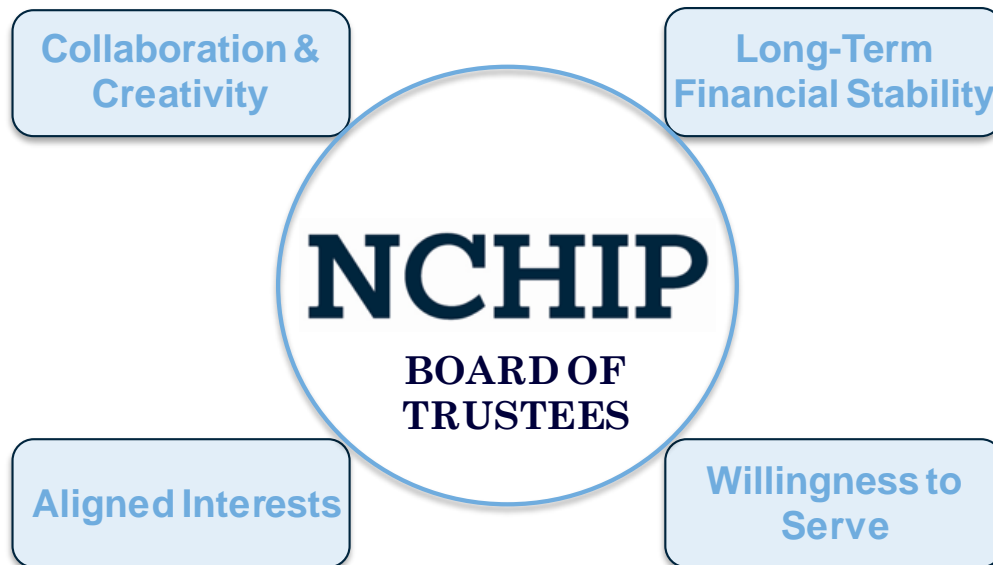
CC: Martha Page (Town of Morrisville), NCHIP Vice Chair  
 Bob Mirarch (Catawba County), NCHIP Treasurer  
 Brenda Bartholomew (Orange County), NCHIP Secretary

**NCHIP**  
 In association with

**Next meeting date is 2.22.23**



## Shared Values



# Why Consider NCHIP?

**NCHIP**

In association with



## STABLE. BUDGETABLE. PREDICTABLE.

- Owner / Partner
- **Keep Your Plan Design**  
(No change for employees)
- Flat Monthly Premiums
- **Access To Data**
- Group Purchasing Power
- **Access To “Big Company” Programs**
- One Monthly Invoice
- **Stabilize high-costs claims**
- Best-In-Class Carrier Partners
- **Partner With Your Peers**