



Legislation Text

File #: 24-0502, **Version:** 1

Human Resources Department, in collaboration, with Sheriff's Office, District Attorney's Office, and the Probation Department, recommending the Board take the following actions regarding Health Plan Programs and Ancillary Employee Benefit Programs for the 2024 Plan Year:

- 1) Approve the County's proposed participation in the "ConcernPlus" Employee Assistance Program (EAP) for first responders through the County's current EAP provider, Concern EAP, for the remainder of the 2024 plan year ending December 31, 2024;
- 2) Authorize department heads to designate first responder classifications for the sole purpose of determining eligibility for ConcernPlus;
- 3) Authorize the Director of Human Resources, or Assistant Director of Human Resources, to execute administrative health and benefit program plan documents and payments necessary for the implementation and administration of ConcernPlus EAP services that otherwise fall under the County's existing executed master agreement with PRISMHealth on behalf of the County of El Dorado; and
- 4) Approve the updated 2024 COBRA health plan rate card based on the change of EAP cost, effective May 1, 2024.

FUNDING: Countywide cost shared between the County Departments (General Fund and Non-General Fund).

DISCUSSION / BACKGROUND

Health Plans

On February 15, 2011, with Legistar item 11-0121, the Board of Supervisors entered into a Memorandum of Understanding (MOU) with California State Association of Counties - Excess Insurance Authority (CSAC-EIA) to join the CSAC-EIA Health program (EIA Health). In 2020, CSAC-EIA changed its name to PRISM. PRISM is a Joint Powers Authority (JPA) comprised of California counties, cities, and public agencies organized to jointly develop and fund insurance and related programs with the most favorable terms and costs. As a member of this organization, the County has successfully controlled costs of the health plans offered through PRISM Health.

In January 2023, the County's prior EAP provider, MHN, notified PRISM that MHN would exit the EAP marketplace effective June 30, 2023. PRISM subsequently conducted a comprehensive Request for Proposal (RFP), evaluating vendors based on their experience working with public entities overall, EAP capabilities, provider network, digital platform attributes, and service model. Ultimately, PRISM approved the replacement of MHN by Concern, with Concern EAP coverage and rates effective July 1, 2023. The change from MHN EAP to Concern EAP resulted in reduced Per Enrolled Participating Member (PEPM) rates during the initial three year term/rate guarantee period; the Board approved the change of cost associated with the change in EAP provider on June 27, 2023, with Legistar item 23-1094:

MHN PEPM: \$5.17

Concern PEPM: \$3.56

For our Ancillary Employee Benefit Program renewal for the 2024 Plan Year, the County was informed by our broker that the Concern EAP rate was \$3.39 PEPM; the Board approved the renewals and the associated rate cards on August 29, 2023, with Legistar item 23-1481. The County was recently informed that the 2024 \$3.39 PEPM was an error; the rate is actually the \$3.56 PEPM as earlier identified for the three-year rate guarantee period ending 6/30/2026. As the error was not made by the County, the County's broker has assumed responsibility for the PEPM cost difference for January 1, 2024 through April 30, 2024; the County is responsible for paying the full \$3.56 PEPM effective May 1, 2024 onward.

Effective January 1, 2024, PRISM approved the addition of Concern's "ConcernPlus" first responder program as an EAP option.

Concern is a top tier provider of employee mental health services and comprehensive crisis support. Employees have access to counseling, coaching, work-life services, guided mindfulness, and a full-service digital platform. Concern can offer both an access center with licensed counselors to answer intake calls and a self-service digital platform for members to match with counselors. Counseling sessions can occur in-person through a concierge provider selection service or through virtual counseling using multiple modalities.

If adopted by our Board of Supervisors, ConcernPlus would give first responders the same benefits otherwise provided through our EAP to eligible employees, including emotional health and substance abuse, parenting and childcare needs, financial coaching, legal consultation, and eldercare resources, while providing law enforcement first responders with specific culturally competent short-term counselors. The designation of eligible "first responders" would be determined on a department-by-department basis by their respective appointing authorities. Employees not designated as such would continue to access our existing EAP.

Sheriff's Office Peer Support has identified that it is essential for first responders to have access to culturally competent clinicians, that speak the same language and understand the unique traumas that first responders face day in and day out. First responders need someone they can trust to help keep them mentally healthy throughout their career.

The Sheriff's Office, District Attorney's Office, and Probation Department have already identified classifications within their respective departments that they feel would be better served by the ConcernPlus EAP. If approved, department-designated "first responder" employees in these departments would be among the first to transition to ConcernPlus as early as the first of the month following Board adoption. Additional departments that have first responder designated positions may later opt into this enhanced program through the remainder of the 2024 plan year. In approximately August of each year, Human Resources Department presents to the Board recommended actions regarding Health Plan Programs and Ancillary Employee Benefit Programs for the following plan year; any options and recommendations for the renewal of ConcernPlus beyond the current plan year would be presented to the Board at that time.

ConcernPlus EAP would incur the following Per Enrolled Participating Member (PEPM) rates through the remainder of the 2024 plan year, ending December 31, 2024, compared to the County's existing EAP PEPM rates:

Concern EAP PEPM: \$3.56

ConcernPlus EAP PEPM: \$10.69

The ConcernPlus PEPM rate includes all the services of our regular EAP with 8 counseling sessions per issue (versus 5 with our EAP), and 5 Critical Incident Stress Debrief (CISD) hours per year (these hours would be on a first come, first served basis for all participating first responder departments). Additional CISD hours can be purchased at \$450/hour on a fee-for-service (FFS) basis as needed. EAP charges (current and ConcernPlus, if adopted) are billed back to County departments through a Cost Applied chargeback journal; this journal occurs quarterly. Each department participating in ConcernPlus would be billed for their respective PEPM costs, any FFS charges incurred, and any other direct charges incurred for ConcernPlus, including Third Party Administrator (TPA) fees.

Currently, the County pays for EAP services through our TPA, Benefits Coordinators Corporation (BCC), as billed by PRISM. There is no anticipated change to current PEPM billing practices; however, as PRISM is currently finalizing the process for separate FFS charges should they be incurred, Human Resources may return to the Board if additional authorization is needed for the administration or payment of FFS charges billed outside the normal BCC or PRISM process.

The EAP is an employer provided benefit for benefit-eligible County employees. When an employee terminates coverage (i.e., due to change in employment status or benefit eligibility), they and any covered dependents have the ability to enroll in a continuation of coverage (COBRA) at their own cost, including the EAP. As the COBRA rate card is the only rate card that reflects the EAP cost, it is recommended that the Board approves the updated 2024 COBRA health plan rate card based on the change of cost associated with the ConcernPlus EAP, effective May 1, 2024.

ALTERNATIVES

As the County is obligated to provide an EAP pursuant to our negotiated labor agreements with represented bargaining units, and as the Concern EAP is the County's adopted 2024 EAP provider through the available PRISM Health EAP provider options, there are no alternatives for the 2024 PEPM rate correction.

The Board could choose to not approve the County's participation in the ConcernPlus EAP, in which case eligible employees would continue to participate in the existing Concern EAP program.

If ConcernPlus EAP is approved as recommended, the Board could direct departments to explore alternative CISD options so as to not incur FFS expenses under this program, such as direct contracting with culturally competent therapeutic providers.

PRIOR BOARD ACTION

06/27/2023 Legistar item 23-1094

09/12/2023 Legistar item 23-1646

08/29/2023 Legistar item 23-1481

07/21/2020 Legistar item 20-0949

02/15/2011 Legistar item 11-0121

OTHER DEPARTMENT / AGENCY INVOLVEMENT

Sheriff's Office

District Attorney's Office

Probation Department

CAO RECOMMENDATION / COMMENTS

Approve as recommended.

FINANCIAL IMPACT

The approximate cost to the County for the corrected EAP for the remainder of FY 2023-24 would be \$700 for the PEPM for non-first responder designated positions. The approximate annual cost increase would be \$2,800.

The approximate cost to the County for the remainder of FY 2023-24 would be \$9,900 for the PEPM for first responder designated positions, and an additional one-time cost of \$500 for BCC TPA system development fees. The approximate annual cost of the ConcernPlus EAP based on department specified first responder designated positions would be \$39,600. Additional costs based on CISD hours billed as FFS would vary depending on critical incidents occurring within the year.

CLERK OF THE BOARD FOLLOW UP ACTIONS

N/A

STRATEGIC PLAN COMPONENT

Workforce Excellence

CONTACT

Joseph Carruesco, Director of Human Resources