MEMORANDUM

TO: Mayor and City Council

FROM: Joya Hayes, Acting Director, Human Resources and Civil Service

DATE: May 27, 2015

SUBJECT: Report on Providing Health Care Coverage to City Temporary Employees and Contract Workers

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The purpose of this memorandum is to provide a final report to Council as directed by Resolution No. 20150226-036 regarding the estimated cost of extending health coverage to all categories of City workers not currently covered. Our initial report, provided by memorandum on May 6, 2015 and included in the appendices, detailed interim results related to this initiative. The Resolution specifically calls for a survey of temporary and contract workers as well as the determination of cost incurred by the City related to uninsured City workers.

I. Temporary Employees: Definition and Survey Results

Temporary employee is defined as an individual employed to accomplish specific, short-term or seasonal (non-continuous, repetitive) assignments. A temporary employee is not in a regular budgeted position.

A survey was sent to all 1,723 temporary employees on the City payroll as of March 21, 2015. A total of 407 responses were received, not all answered every question. The purpose of the survey was to gather information to project the number of temporary employees that would enroll in a City medical plan, into which plan they would enroll, and at what level of coverage. The survey provided 2015 premiums for the two lowest cost plans (the Preferred Provider Organization [PPO] and the Consumer Driven Health Plan [CDHP]). The information below is based on the number of temporary workers that responded to each individual question.

Temporary Employees	Yes	No
Currently Have Health Insurance	69%	31%
Expressed Interest in City Offering	61%	39%
	PPO	**CDHP**
Primary Plan of Interest	82%	18%

Temporary Employee Tier Distribution	Percentage
Employee Only	83.7%
Employee & Spouse	5.1%
Employee & Children	6.1%
Employee & Family	5.1%
Total	100%

The survey also gathered demographic and other relevant information. Full survey results are included in the appendices.

II. Contract Workers: Definition and Survey Results

Contract worker is defined as an individual, not employed by the City, but providing services of limited scope under a contract arrangement, not to include persons working with separate companies with which the City holds a contract.

A separate survey was sent to 263 contract workers who received an IRS Form 1099 from the City in 2014. A total of 46 responses were received, not all answered every question. The purpose of the survey was to gather information to project the number of contract workers that would enroll in a City medical plan, into which plan they would enroll, and at what level of coverage. The information below is based on the number of contract workers that responded to each individual question.

Contract Worker	Yes	No
Currently Have Health Insurance	87%	13%
Expressed Interest in City Offering	45%	55%
	PPO	**CDHP**
Primary Plan of Interest	50%	50%

Contract Worker - Average number of hours worked per week	Percentage
Less than 20 hours	47.6%
20-29 hours	4.8%
30+ hours	47.6%
Total	100%

Contract Worker Tier Distribution	Percentage
Employee Only	62.5%
Employee & Spouse	0.0%
Employee & Children	12.5%
Employee & Family	25.0%
Total	100%

The survey also gathered demographic and other relevant information. Full survey results are included in the appendices.

III. Projections of Annual Cost by Worker Category

Staff developed the projections of the additional annual cost to provide access to coverage through the City medical plans for all City workers not currently eligible based upon the following data sources and assumptions:

- 2014 payroll data for all 3,888 temporary employees who worked for the City at any time in 2014 (excluding City retirees already eligible for City benefits)
  - Number of months worked
  - Average number of hours worked per week
- Survey results for temporary employees and contract workers
  - Number indicating they would enroll in a City plan based upon current premiums
  - Plan and tier selection

- 2015 monthly premiums (portion paid by City for current employees in regular budgeted positions)
  - Assumes health risks are the same as the current City employee population
  - Assumes subsidy (amount paid by the City) is the same as employees in regular budgeted positions (see appendices)
- No waiting period to become eligible for City benefits (consistent with regular budgeted employees)
- Administrative and Stop Loss coverage remain at the current contracted amount (see "Further Considerations" section regarding Stop Loss coverage)

The projections of annual cost to the City by category of worker are as follows:

Duration of Assignment	Full-Time		Part-Time: 20-29 Hours/Week		Part-Time: Less than 20		Total	
	No. of Emps.	Annual City Cost	No. of Emps.	Annual City Cost	No. of Emps.	Annual City Cost	No. of Emps.	Annual City Cost
Less than 1 Month	61	$ 14,587	82	$ 11,403	249	$0	392	**$ 25,990**
1-3 Months	377	$ 298,964	485	$ 186,984	964	$0	1,826	**$ 485,948**
3-6 Months	161	$ 257,800	133	$ 129,248	332	$0	626	**$ 387,048**
Over 6 Months	246	$ 851,702	216	$ 422,004	582	$0	1,044	**$ 1,273,706**
Total Temp. Emps.	845	**$1,423,053**	916	**$ 749,639**	2,127	**$0**	3,888	**$ 2,172,692**
Contract Workers	125	**$ 181,611**	13	**$ 8,479**	125	**$0**	263	**$ 190,090**

The worksheets showing the calculations are included in the appendices.

IV. City and Community Benefits of Covering Temporary Employees

The Resolution requested information regarding the cost of services incurred by the City related to uninsured City workers. The City of Austin is no longer taxing nor spending directly for the health care of the uninsured. That responsibility transferred to Central Health in 2004 upon its creation. Austin/Travis County has three medical providers that provide care to the uninsured. They are CommUnityCare, Lone Star Circle of Care, and People's Community Clinic. A summary of their services is provided in the appendices.

Central Health (formerly the Travis County Healthcare District) was founded in 2004 as a limited-purpose taxing district. It is responsible for providing healthcare to uninsured, underinsured, and low income Travis County residents. At that time, funding and oversight for the Community Health Center system was under the City of Austin before it was transferred to Central Health. In 2009, the Community Health Center system became a private, non-profit corporation named CommUnityCare. It currently operates with an annual budget of approximately $76 million and serves over 89,000 patients. The majority of funding comes from Central Health and the Federal Bureau of Primary Health Care. Public and private grants also support the work of CommUnityCare.

Central Health reports that they served 89,412 individuals in 2013 with 339,000 primary visits including 271,000 for medical, 25,000 for behavioural health, and 43,000 for dental. The average cost per visit was approximately $240. For emergency room visits, the average cost per visit was approximately $600 and then $10,000 if admitted.

Austin Travis County Emergency Medical Services (EMS) also incurs costs attributable to uninsured individuals. Information provided by EMS indicates that 60 (3.5%) of the 1,723 temporary employees on the City payroll as of

March 21, 2015 received services through EMS during the prior 12 months. After payments were received from all forms of insurance, EMS was due $15,004.78 for these 60 temporary employees.

- Total Charges $43,994.13
- *less* Total Payments Received -$20,684.72
- *less* Total Medicare and Medicaid Reimbursements -$8,304.63
- Total Outstanding Balance $15,004.78

V. Further Considerations

During the preparation of this report, Human Resources Department (HRD) staff identified a number of relevant topics pertinent to adding benefits for temporary employees and contract workers. The following summary is provided to assist in your deliberations.

- HRD conducted a survey of 30 Texas public sector employers. The survey was also posted on the State and Local Government Benefits Association (SALGBA) website to reach additional public sector employers. Responses were received from the following 13 Texas public sector employers: City of Amarillo, City of Arlington, Austin ISD, City of El Paso, ERS (State of Texas), City of Fort Worth, City of Houston, LCRA, City of McKinney, City of Round Rock, City of San Antonio, City of San Marcos and Travis County. There were responses from nine unidentified entities.

Public Sector Employers Providing Health Insurance Coverage For:	Yes	No
Full-Time Employee	100%	0%
Part-Time Employee	27%	73%
Temporary Employee	9%	91%
Contract Worker	5%	95%

ERS and the City of Fort Worth indicated they provide coverage for temporary employees. As a clarification ERS employs temporaries through an agency. The agency provides enrollment options with no subsidy through the public exchange. The City of Fort Worth looks at the previous 12 months and any temporary employee that has worked on average 30 or more hours per week during the year is extended benefits. If hours fall below during the next year benefits are terminated.

The City of Houston requires contractors to provide coverage to their employees or pay a penalty.

- The survey of temporary employees indicates that 76 or 19% of the 407 respondents are currently enrolled in the federal health exchange established by the Affordable Care Act. A federal subsidy may be available to employees depending on the employee's household income and number of dependents. The subsidized cost of coverage on the public exchange varies by age, zip code, and family status. Below are examples of cost based on the Kaiser Health Insurance Marketplace Calculator for Silver plan coverage for non-smoking individuals in the 78704 zip code with various family status scenarios.

Enrollee	Income	Adults in Family	Adult Ages	Children in Family	Monthly Cost for Silver Plan		
					Cost to Enrollee	Financial Help	Total Premium
Single Adult	$25,000	1	25	0	$143	$46	$189
Single Adult	$40,000	1	55	0	$319	$101	$420
Family of Three	$35,000	1	35	2	$154	$315	$469
Family of Four	$60,000	2	35 & 40	2	$407	$302	$709
Family of Five	$75,000	2	40 & 45	3	$540	$330	$870

The amounts paid by enrollees compare favorably to the City premiums for part-time employees who do not receive the full City subsidy. The Silver plan was used for comparison since 59% of survey respondents with federal health exchange coverage favored the Silver plan. Silver plans are designed to have an actuarial value of at least 70%. This value indicates the plan would pay 70% of the medical costs and the enrollee would pay 30%. The City's PPO plan has an actuarial value of 83% and the CDHP has an actuarial value of 81%.

- Because the City medical plans are self-insured, the City helps to mitigate risk by carrying stop-loss coverage for catastrophic claims. The policy covers the cost for claims exceeding the threshold of $500,000 annually per claimant. The City currently has a financially advantageous arrangement that includes rate guarantees. The insurance carrier has indicated it is unable to insure temporary employees and contract workers without claims experience, therefore stop-loss coverage would not be available for these added populations. This adds a significant amount of risk exposure to the City.

Stop-Loss Coverage Information	2013	2014
Number of Claimants	8	16
Stop-Loss Premiums Paid	$1.9M	$2.6M
Stop-Loss Reimbursements	$1.8M	$8.1M

- The development of the cost estimate is based upon the assumption that new enrollees have the same health risk as our current enrollment. The regular employee population is predominately full-time and receives the full City subsidy. Few decline coverage, therefore spreading the risk over a large population. Conversely, the temporary employee population is skewed to the part-time where the City subsidy is less. The City may want to consider a waiting period for part-time temporary and contract workers to reduce the risk of adverse selection (workers with existing health conditions are more likely to enroll paying the higher premium than healthy workers).

  The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives workers who lose their health benefits the right to choose to continue group health benefits provided by the plan for 18 months (or longer under special circumstances). The short-term nature of temporary employment may increase the number of individuals electing COBRA coverage. Although qualified individuals may be required to pay the entire premium up to 102%, the claims experience for the COBRA population is significantly higher than the full City health plan population. In 2014, medical claims in the amount of $106,411,160 were paid for the 25,356 members (employees and their dependents) covered in the City PPO and HMO plans at an average cost of $4,197 per member. For COBRA members, $798,202 was paid for 55 members at an average cost of $14,513 per member for the same time period.

This report is presented in response to Resolution No. 20150226-036 regarding the cost associated with adding medical coverage for City temporary and contract workers. It provides information used to develop the estimate of additional cost to the City medical plans by worker category. Please contact me at 512-974-3246 if you require further information or analysis.

cc: Marc A. Ott, City Manager
Mark Washington, Interim Assistant City Manager
Elaine Hart, Chief Financial Officer
Ed Van Eenoo, Deputy Chief Financial Officer
James Scarborough, Purchasing Officer
Tommy Tucker, HRD Assistant Director
Karen Haywood, Employee Benefits Manager

Appendix A

MEMORANDUM

TO: Mayor and Council

FROM: Mark Washington, Human Resources and Civil Service Director

DATE: May 6, 2015

SUBJECT: Status of Report on Providing Health Care to Temporary Employees and Contract Workers

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This memorandum will provide an update on staff's efforts related to Resolution 20150226-036, which asked staff to estimate costs related to extending health coverage to all categories of City workers not currently covered by the City's medical plan. Staff was directed to report back to Council within 60 days or by April 27, 2015.

In light of the amount of work involved in this effort, including required data collection and cost analysis, staff will need an additional 30 days to deliver a final status report to Council.

Progress Update

The Human Resources Department (HRD) surveyed all temporary and contract workers to assess their needs and the likelihood that they would enroll in coverage provided by the City. A questionnaire was developed for each target population and sent to all 1,723 temporary employees on the City payroll as of March 21, 2015. A separate questionnaire was sent to 263 contract workers who received an IRS Form 1099 from the City in 2014. Responses were received from 407 temporary employees and 46 contract workers. The responses are being tabulated and analyzed.

To gather benchmark comparisons, HRD surveyed selected Texas public sector employers in March. The survey was also posted on the State and Local Government Benefits Association (SALGBA) website to reach additional public sector employers. A total of 22 responses were received.

HRD is partnering with the Health and Human Services (HHSD) and Emergency Medical Services (EMS) departments to assess the cost of providing services to the employees and contractors that do not currently receive medical coverage. We are currently in the preliminary stages of this process. HHSD has also made initial contact with Central Health, which uses local (non-City) and federal funds to create access to health care for uninsured, underinsured, and low-income residents.

Preliminary Results Highlights

Of the 407 temporary employees responding to the survey:

- 279 (69%) indicated they currently have medical coverage
- 244 (61%) indicated they would enroll in City coverage at the current rate structure
- Of those enrolling: 84% employee only, 5% employee/spouse, 6% employee/children, and 5% employee/family

Of the 46 contract workers responding to the survey:

- 40 (87%) indicated they currently have medical coverage
- 20 (45%) indicated they would enroll in City coverage at the current rate structure
- Of those enrolling: 63% employee only, 0% employee/spouse, 12% employee/children, and 25% employee/family

Of the twenty-two public sector employers that responded to the benchmark survey, only the City of Fort Worth allows temporary employees (averaging more than 30 work hours per week over a one-year period) to enroll in

their medical plan after one year of service. Those employees pay the same premiums for coverage as full-time employees.

None of the public sector employers indicated that they provide medical coverage to contract workers. The City of Houston does require certain contractors to either provide medical coverage for their employees, or pay $150 per month, per employee, to offset the cost of providing healthcare to uninsured residents of Houston/Harris County.

Staff is working with the City's benefits consultant, Towers Watson, to complete the projection of enrollment levels and cost based upon the survey results. The annual FY15 cost per employee of providing City medical benefits varies from $6,519 for employee only coverage to $15,021 for family coverage.

We expect to complete the report by the end of the 30-day extension period ending May 27, 2015.

cc: Marc A. Ott, City Manager
Elaine Hart, Chief Financial Officer
Ed Van Eenoo, Deputy Chief Financial Officer
Tommy Tucker, HRD Assistant Director
Karen Haywood, Employee Benefits Manager

Appendix B Survey Results for Temporary Employees on Payroll as of March 21, 2015

Do you currently have health insurance?		
No	126	31%
Yes	279	69%
Total Responses	405	

Would you enroll with the City based on current rates?		
No	156	39%
Yes	244	61%
Total Responses	400	

If yes, which plan would you enroll on?		
CDHP	22	18%
PPO	99	82%
Total	121	
Either	95	
Total Responses	216	

Which coverage level would you elect?		
Employee Only	180	83.7%
Employee & Spouse	11	5.1%
Employee & Children	13	6.0%
Employee & Family	11	5.1%
Total Responses	215	

What is your gender?		
Female	223	58%
Male	164	42%
Total Responses	387	

What is your age?		
25 years old or younger	96	24%
26 - 35 years old	113	29%
36 - 45 years old	47	12%
46 - 55 years old	53	13%
56+ years old	85	22%
Total Responses	394	

Do you live in Austin?		
No	51	13%
Yes	349	87%
Total Responses	400	

Do you live in Travis County?		
No	53	15%
Yes	294	85%
Total Responses	347	

Who provides your current health insurance?		
Spouse/Domestic Partner	35	13%
Parent/Guardian	58	21%
Medicare/Medicaid	49	18%
Federal Health Exchange	76	27%
Other:	60	21%
No Further Response	11	
AISD	3	
BCBS	2	
City of Austin	1	
COBRA	1	
Former employer	1	
Health Select	1	
Humana	1	
Sendero	1	
Mapcard	2	
Primary employer	6	
Private	3	
Retirement	4	
Secondary job	1	
Self	4	
State ERS	2	
State Retirement	2	
Student	1	
Temp at Travis Co.	1	
TRS	2	
UnitedHealthcare	2	
VA	8	
Total Responses	278	

What is your monthly cost for health insurance?		
$0	21	14%
Less than $100	33	22%
$100 - $200	46	30%
$200 - $300	22	15%
$300 - $400	13	9%
$400 and up	16	11%
Total Responses	151	

What is your annual household income?		
Less than $15,000	93	24%
$15,000 - $30,000	104	27%
$30,000 - $45,000	79	21%
$45,000 - $60,000	47	12%
Over $60,000	60	16%
Total Responses	383	

Are you the head of household?		
No	129	33%
Yes	257	67%
Total Responses	386	

Appendix B Survey Results for Temporary Employees on Payroll as of March 21, 2015

What department do you work in?		
ACCD	19	5%
AE	29	7%
AFD	2	0%
Animal Services	3	1%
APD	21	5%
ARR	1	0%
Aviation	10	2%
AWU	4	1%
Building Services	3	1%
Code	2	0%
CTM	4	1%
ED	5	1%
Finance	1	0%
HHSD	37	9%
HRD	5	1%
Law	1	0%
Library	7	2%
Mayor	1	0%
Mayor/Council	1	0%
MGMT	3	1%
NHCD	1	0%
OCM	1	0%
ORES	1	0%
PARD	109	27%
PDR	7	2%
PIO	7	2%
PW	51	13%
Transportation	3	1%
Watershed	43	11%
Department Not Listed	25	6%
Total Responses	407	

Best description of work schedule?		
Seasonal	53	15%
One-Time	30	8%
On-Going	277	77%
Total Responses	360	

Number of hours per week?		
Less than 20 hours	147	38%
20-29 hours	56	14%
30+ hours	189	48%
Total Responses	392	

Is this your primary or secondary job?		
Primary	262	84%
Secondary	49	16%
Total Responses	311	

What is your impression of Federal Health Exchange?		
Did not look for coverage through the Federal Health Exchange	173	52%
Subsidy makes premiums affordable	24	7%
Premiums were too high	86	26%
Coverage met my needs	16	5%
Coverage was not what I needed	12	4%
The website made it difficult to	8	2%
Other:	7	2%
Didn't know about this	1	
Didn't qualify for subsidy	1	
Don't know about it	1	
Doctor won't accept the plans	1	
Good	1	
It's working for now	1	
Use to buy from private market, much better coverage through Obamacare now & for less.	1	
Total Responses	326	

Which Federal Health Exchange plan did you enroll		
Bronze	17	23%
Catastrophic	1	1%
Gold	7	10%
Platinum	5	7%
Silver	43	59%
Total Responses	73	

What is your current hourly		
Less than $10.01/hr	81	21%
$10.01/hr - $15.00/hr	154	39%
$15.01/hr - $20.00/hr	105	27%
$20.01/hr - $25.00/hr	29	7%
$25.01/hr or more	21	5%
Total Responses	390	

Appendix C

Survey Results for Contract Workers Employed in 2014

Do you currently have health insurance?		
No	6	13%
Yes	40	87%
Total Responses	46	

Would you enroll with the City based on current rates?		
No	24	55%
Yes	20	45%
Total Responses	44	

If yes, which plan would you enroll in?		
CDHP	6	50%
PPO	6	50%
Total	12	100%
Either	4	
Total Responses	16	

Which coverage level would you elect?		
Employee Only	10	62.5%
Employee & Spouse	0	0.0%
Employee & Children	2	12.5%
Employee & Family	4	25.0%
Total Responses	16	

Who provides your current health insurance?		
Spouse/Domestic Partner	6	16%
Parent/Guardian	0	0%
Medicare/Medicaid	7	19%
Federal Health Exchange	8	22%
Other:	14	43%
No Further Response	8	
Primary employer	4	
Self	2	
Total Responses	35	

What is your monthly cost for health insurance?		
$0	6	20.0%
Less than $100	2	6.7%
$100 - $200	8	26.7%
$200 - $300	0	0.0%
$300 - $400	0	0.0%
$400 and up	14	46.7%
Total Responses	30	

What is your impression of the Federal Health Exchange?		
Did not look for coverage through the Federal Health Exchange	22	52%
Subsidy makes premiums affordable	6	14%
Premiums were too high	6	14%
Coverage met my needs	2	5%
Coverage was not what I needed	2	5%
The website made it difficult to enroll in coverage	0	0%
Other:	4	10%
Didn't qualify for subsidy	2	
Don't know about it	2	
Total Responses	42	

Number of hours per week?		
Less than 20 hours	20	47.6%
20-29 hours	2	4.8%
30+ hours	20	47.6%
Total Responses	42	

Is this your primary or secondary job?		
Primary	10	38%
Secondary	16	62%
Total Responses	26	

What is your gender?		
Female	20	46%
Male	24	54%
Total Responses	44	

What is your age?		
25 years old or younger	0	0%
26 - 35 years old	4	10%
36 - 45 years old	10	25%
46 - 55 years old	12	30%
56+ years old	14	35%
Total Responses	40	

Are you the head of household?		
No	6	13%
Yes	40	87%
Total Responses	46	

What is your annual household income?		
Less than $15,000	6	14%
$15,000 - $30,000	6	14%
$30,000 - $45,000	12	27%
$45,000 - $60,000	2	4%
Over $60,000	18	41%
Total Responses	44	

Do you live in Austin?		
No	14	32%
Yes	30	68%
Total Responses	44	

Do you live in Travis County?		
No	10	25%
Yes	30	75%
Total Responses	40	

Exchange Plan		
Bronze	2	33%
Catastrophic	0	0%
Gold	0	0%
Platinum	0	0%
Silver	4	67%
Total Responses	6	

Appendix D

Plan Year 2015 - Monthly Enrollment, Premiums and City Subsidy for Regular Budgeted Employees

Plan	Hours	Category	Enrollment May 2015		Premiums Employee	Premiums City	Premiums Total		City Subsidy Employee	City Subsidy Dependents
Preferred Provider	Full-Time	Employee Only	4,609		$0.00	$543.22	$543.22		100%	NA
Organization (PPO)	30 + Hours	Employee Spouse	688		$305.32	$913.62	$1,218.94		100%	55%
		Employee Children	1,562		$224.92	$816.10	$1,041.02		100%	55%
		Employee Family	1,575		$512.60	$1,165.04	$1,677.64		100%	55%
	Part-time	Employee Only	26		$193.28	$349.94	$543.22		64%	NA
	20-29 Hours	Employee Spouse	2		$651.32	$567.62	$1,218.94		64%	32%
		Employee Children	1		$534.10	$506.92	$1,041.02		64%	32%
		Employee Family	0		$962.20	$715.44	$1,677.64		64%	32%
	Part-time	Employee Only	1		$543.22	$0.00	$543.22		0%	NA
	< 20 Hours	Employee Spouse	0		$1,218.94	$0.00	$1,218.94		0%	0%
		Employee Children	0		$1,041.02	$0.00	$1,041.02		0%	0%
		Employee Family	0		$1,677.64	$0.00	$1,677.64		0%	0%
			8,464							
Health Maintenance	Full-Time	Employee Only	1,186		$10.00	$554.58	$564.58		98%	NA
Organization (HMO)	30 + Hours	Employee Spouse	233		$315.32	$974.02	$1,289.34		98%	58%
		Employee Children	740		$234.92	$865.96	$1,100.88		98%	58%
		Employee Family	873		$522.60	$1,251.70	$1,774.30		98%	58%
	Part-time	Employee Only	7		$203.28	$361.30	$564.58		64%	NA
	20-29 Hours	Employee Spouse	0		$661.32	$628.02	$1,289.34		64%	37%
		Employee Children	1		$544.10	$556.78	$1,100.88		64%	36%
		Employee Family	1		$972.20	$802.10	$1,774.30		64%	36%
	Part-time	Employee Only	0		$564.58	$0.00	$564.58		0%	NA
	< 20 Hours	Employee Spouse	0		$1,289.34	$0.00	$1,289.34		0%	0%
		Employee Children	0		$1,100.88	$0.00	$1,100.88		0%	0%
		Employee Family	0		$1,774.30	$0.00	$1,774.30		0%	0%
			3,041							
Consumer Driven	Full-Time	Employee Only	94		$0.00	$457.00	$457.00		100%	NA
Healthplan (CDHP)	30 + Hours	Employee Spouse	43		$159.46	$866.04	$1,025.50		100%	72%
		Employee Children	90		$79.08	$795.76	$874.84		100%	81%
		Employee Family	87		$366.76	$1,044.68	$1,411.44		100%	62%
	Part-time	Employee Only	0		$228.50	$228.50	$457.00		50%	NA
	20-29 Hours	Employee Spouse	0		$592.48	$433.02	$1,025.50		50%	36%
		Employee Children	0		$476.96	$397.88	$874.84		50%	41%
		Employee Family	0		$889.10	$522.34	$1,411.44		50%	31%
	Part-time	Employee Only	0		$457.00	$0.00	$457.00		0%	NA
	< 20 Hours	Employee Spouse	0		$1,025.50	$0.00	$1,025.50		0%	0%
		Employee Children	0		$874.84	$0.00	$874.84		0%	0%
		Employee Family	0		$1,411.44	$0.00	$1,411.44		0%	0%
			314							
			11,819							

Appendix E

COST WORKSHEET: Temporary Employees

	TOTAL		Work Week: Full-Time	Work Week: 20-29 hrs/wk	Work Week: <20 hrs/wk	Data Source
	Number Eligible	3,888	845	916	2,127	2014 Payroll Data
X =	**Number of Eligible Electing Benefits**	61%	515	559	1,297	Survey Results
	Benefit Selected (Tier & Plan)					
X	**PPO**	82%				Survey Results
	PPO: Employee Only	83.7%	353	383	889	Survey Results
X=	PPO: Employee & Spouse	5.1%	22	23	54	Survey Results
	PPO: Employee & Children	6.1%	26	28	65	Survey Results
	PPO: Employee & Family	5.1%	22	23	54	Survey Results
X	**CDHP**	18%				Survey Results
	CDHP: Employee Only	83.7%	78	85	197	Survey Results
X=	CDHP: Employee & Spouse	5.1%	5	5	12	Survey Results
	CDHP: Employee & Children	6.1%	6	6	14	Survey Results
	CDHP: Employee & Family	5.1%	5	5	12	Survey Results
X	**Avg. No. of Months Worked in 2014**		4.6	3.7	4.0	2014 Payroll Data
X	**City Share of Cost (monthly)**					2015 Premiums (City Share)
	PPO: Employee Only		$ 543.22	$ 349.94	$0.00	
	PPO: Employee & Spouse		$ 913.62	$ 567.62	$0.00	
	PPO: Employee & Children		$ 816.10	$ 506.92	$0.00	
	PPO: Employee & Family		$ 1,165.04	$ 715.44	$0.00	
	CDHP: Employee Only		$ 457.00	$ 228.50	$0.00	
	CDHP: Employee & Spouse		$ 866.04	$ 433.02	$0.00	
	CDHP: Employee & Children		$ 795.76	$ 397.88	$0.00	
	CDHP: Employee & Family		$ 1,044.68	$ 522.34	$0.00	
∑=	**Total Annual Benefits Costs**		**$ 1,423,053**	**$ 749,639**	**$0**	
	GRAND TOTAL		**$2,172,692**			

Appendix E

COST WORKSHEET: Temporary Employees

	Assignment Duration: Less than 1 Month		Work Week: Full-Time	Work Week: 20-29 hrs/wk	Work Week: <20 hrs/wk	Data Source
	Number Eligible	392	61	82	249	2014 Payroll Data
X =	Number of Eligible Electing Benefits	61%	37	50	152	Survey Results
	Benefit Selected (Tier & Plan)					
X	PPO	82%				Survey Results
	PPO: Employee Only	83.7%	25	34	104	Survey Results
X=	PPO: Employee & Spouse	5.1%	2	2	6	Survey Results
	PPO: Employee & Children	6.1%	2	2	8	Survey Results
	PPO: Employee & Family	5.1%	2	2	6	Survey Results
X	CDHP	18%				Survey Results
	CDHP: Employee Only	83.7%	6	8	23	Survey Results
X=	CDHP: Employee & Spouse	5.1%	0	0	1	Survey Results
	CDHP: Employee & Children	6.1%	0	1	2	Survey Results
	CDHP: Employee & Family	5.1%	0	0	1	Survey Results
X	Avg. No. of Months Worked in 2014		0.7	0.6	0.6	2014 Payroll Data
X	City Share of Cost (monthly)					2015 Premiums (City Share)
	PPO: Employee Only		$ 543.22	$ 349.94	$0.00	
	PPO: Employee & Spouse		$ 913.62	$ 567.62	$0.00	
	PPO: Employee & Children		$ 816.10	$ 506.92	$0.00	
	PPO: Employee & Family		$ 1,165.04	$ 715.44	$0.00	
	CDHP: Employee Only		$ 457.00	$ 228.50	$0.00	
	CDHP: Employee & Spouse		$ 866.04	$ 433.02	$0.00	
	CDHP: Employee & Children		$ 795.76	$ 397.88	$0.00	
	CDHP: Employee & Family		$ 1,044.68	$ 522.34	$0.00	
∑=	Total Annual Benefits Costs		$ 14,587	$ 11,403	$0	
	GRAND TOTAL		$25,990			

Appendix E

COST WORKSHEET: Temporary Employees

	Assignment Duration: 1-3 Months		Work Week: Full-Time	Work Week: 20-29 hrs/wk	Work Week: <20 hrs/wk	Data Source
	Number Eligible	1,826	377	485	964	2014 Payroll Data
X =	Number of Eligible Electing Benefits	61%	230	296	588	Survey Results
	Benefit Selected (Tier & Plan)					
X	PPO	82%				Survey Results
X=	PPO: Employee Only	83.7%	157	203	403	Survey Results
	PPO: Employee & Spouse	5.1%	10	12	25	Survey Results
	PPO: Employee & Children	6.1%	11	15	29	Survey Results
	PPO: Employee & Family	5.1%	10	12	25	Survey Results
			911	911		
X	CDHP	18%				Survey Results
X=	CDHP: Employee Only	83.7%	35	45	89	Survey Results
	CDHP: Employee & Spouse	5.1%	2	3	5	Survey Results
	CDHP: Employee & Children	6.1%	3	3	7	Survey Results
	CDHP: Employee & Family	5.1%	2	3	5	Survey Results
X	Avg. No. of Months Worked in 2014		2.2	1.7	1.5	2014 Payroll Data
X	City Share of Cost (monthly)					2015 Premiums (City Share)
	PPO: Employee Only		$ 543.22	$ 349.94	$0.00	
	PPO: Employee & Spouse		$ 913.62	$ 567.62	$0.00	
	PPO: Employee & Children		$ 816.10	$ 506.92	$0.00	
	PPO: Employee & Family		$ 1,165.04	$ 715.44	$0.00	
	CDHP: Employee Only		$ 457.00	$ 228.50	$0.00	
	CDHP: Employee & Spouse		$ 866.04	$ 433.02	$0.00	
	CDHP: Employee & Children		$ 795.76	$ 397.88	$0.00	
	CDHP: Employee & Family		$ 1,044.68	$ 522.34	$0.00	
Σ=	Total Annual Benefits Costs		$ 298,964	$ 186,984	$0	
	GRAND TOTAL		$485,948			

Appendix E

COST WORKSHEET: Temporary Employees

	Assignment Duration: 3-6 Months		Work Week: Full-Time	Work Week: 20-29 hrs/wk	Work Week: <20 hrs/wk	Data Source
	Number Eligible	626	161	133	332	2014 Payroll Data
X =	Number of Eligible Electing Benefits	61%	98	81	203	Survey Results
	Benefit Selected (Tier & Plan)					
X	PPO	82%				Survey Results
	PPO: Employee Only	83.7%	67	56	139	Survey Results
X=	PPO: Employee & Spouse	5.1%	4	3	8	Survey Results
	PPO: Employee & Children	6.1%	5	4	10	Survey Results
	PPO: Employee & Family	5.1%	4	3	8	Survey Results
X	CDHP	18%				Survey Results
	CDHP: Employee Only	83.7%	15	12	31	Survey Results
X=	CDHP: Employee & Spouse	5.1%	1	1	2	Survey Results
	CDHP: Employee & Children	6.1%	1	1	2	Survey Results
	CDHP: Employee & Family	5.1%	1	1	2	Survey Results
X	Avg. No. of Months Worked in 2014		4.4	4.3	4.3	2014 Payroll Data
X	City Share of Cost (monthly)					2015 Premiums (City Share)
	PPO: Employee Only		$ 543.22	$ 349.94	$0.00	
	PPO: Employee & Spouse		$ 913.62	$ 567.62	$0.00	
	PPO: Employee & Children		$ 816.10	$ 506.92	$0.00	
	PPO: Employee & Family		$ 1,165.04	$ 715.44	$0.00	
	CDHP: Employee Only		$ 457.00	$ 228.50	$0.00	
	CDHP: Employee & Spouse		$ 866.04	$ 433.02	$0.00	
	CDHP: Employee & Children		$ 795.76	$ 397.88	$0.00	
	CDHP: Employee & Family		$ 1,044.68	$ 522.34	$0.00	
Σ=	Total Annual Benefits Costs		$ 257,800	$ 129,248	$ -	
	GRAND TOTAL		$387,048			

Appendix E

COST WORKSHEET: Temporary Employees

Assignment Duration: Over 6 Months		Work Week: Full-Time	Work Week: 20-29 hrs/wk	Work Week: <20 hrs/wk	Data Source
Number Eligible	1,044	246	216	582	2014 Payroll Data
X					
= Number of Eligible Electing Benefits	61%	150	132	355	Survey Results
Benefit Selected (Tier & Plan)					
X PPO	82%				Survey Results
PPO: Employee Only	83.7%	103	90	243	Survey Results
X= PPO: Employee & Spouse	5.1%	6	5	15	Survey Results
PPO: Employee & Children	6.1%	7	7	18	Survey Results
PPO: Employee & Family	5.1%	6	5	15	Survey Results
X CDHP	18%				Survey Results
CDHP: Employee Only	83.7%	23	20	54	Survey Results
X= CDHP: Employee & Spouse	5.1%	1	1	3	Survey Results
CDHP: Employee & Children	6.1%	2	1	4	Survey Results
CDHP: Employee & Family	5.1%	1	1	3	Survey Results
X					
Avg. No. of Months Worked in 2014		9.5	8.7	9.3	2014 Payroll Data
X					
City Share of Cost (monthly)					2015 Premiums (City Share)
PPO: Employee Only		$ 543.22	$ 349.94	$0.00	
PPO: Employee & Spouse		$ 913.62	$ 567.62	$0.00	
PPO: Employee & Children		$ 816.10	$ 506.92	$0.00	
PPO: Employee & Family		$ 1,165.04	$ 715.44	$0.00	
CDHP: Employee Only		$ 457.00	$ 228.50	$0.00	
CDHP: Employee & Spouse		$ 866.04	$ 433.02	$0.00	
CDHP: Employee & Children		$ 795.76	$ 397.88	$0.00	
CDHP: Employee & Family		$ 1,044.68	$ 522.34	$0.00	
Σ= Total Annual Benefits Costs		$ 851,702	$ 422,004	$0	
GRAND TOTAL		$1,273,706			

Appendix E

COST WORKSHEET: Contract Workers

	TOTAL		Work Week: Full-Time	Work Week: 20-29 hrs/wk	Work Week: <20 hrs/wk	Data Source
	Number Eligible	263	125.00	13.00	125	2014 Payroll Data
X =	**Number of Eligible Electing Benefits**	45%	57	6	57	Survey Results
	Benefit Selected (Tier & Plan)					
X	**PPO**	50%				Survey Results
X=	PPO: Employee Only	62.5%	18	2	18	Survey Results
	PPO: Employee & Spouse	0.0%	-	-	-	Survey Results
	PPO: Employee & Children	12.5%	4	0	4	Survey Results
	PPO: Employee & Family	25.0%	7	1	7	Survey Results
X	**CDHP**	50%				Survey Results
X=	CDHP: Employee Only	62.5%	18	2	18	Survey Results
	CDHP: Employee & Spouse	0.0%	-	-	-	Survey Results
	CDHP: Employee & Children	12.5%	4	0	4	Survey Results
	CDHP: Employee & Family	25.0%	7	1	7	Survey Results
X	**Avg. No. of Months Worked in 2014**		4.6	3.7	4.0	No data available. Assume same as temp. employees.
X	**City Share of Cost (monthly)**					2015 Premiums (City Share)
	PPO: Employee Only		$ 543.22	$ 349.94	$0.00	
	PPO: Employee & Spouse		$ 913.62	$ 567.62	$0.00	
	PPO: Employee & Children		$ 816.10	$ 506.92	$0.00	
	PPO: Employee & Family		$ 1,165.04	$ 715.44	$0.00	
	CDHP: Employee Only		$ 457.00	$ 228.50	$0.00	
	CDHP: Employee & Spouse		$ 866.04	$ 433.02	$0.00	
	CDHP: Employee & Children		$ 795.76	$ 397.88	$0.00	
	CDHP: Employee & Family		$ 1,044.68	$ 522.34	$0.00	
Σ=	**Total Annual Benefits Costs**		**$ 181,611**	**$ 8,479**	**$0**	
	GRAND TOTAL		**$190,090**			

Appendix F

Health Care Providers for the Uninsured

CommUnityCare

Central Health (formerly the Travis County Healthcare District) was founded in 2004 as a limited-purpose taxing district. It is responsible for providing healthcare to uninsured, underinsured and low income Travis County residents. At that time, funding and oversight for the Community Health Center system was under the City of Austin before it was transferred to Central Health. In 2009, the Community Health Center system became a private, non-profit corporation named CommUnityCare. It currently operates with an annual budget of approximately $76 million and serves about 80,000 patients. The majority of funding comes from Central Health and the Federal Bureau of Primary Health Care. Public and private grants also support the work of CommUnityCare. This Federally Qualified Community Health Center provides the following medical services:

- Behavioral health
- Dental
- Healthcare for the homeless
- HIV
- Pediatric care
- Pharmacy primary care
- Women's care
- Mobile primary healthcare and pulmonology

CommUnityCare accepts the Medical Access Program (MAP) which is a local program provided by Central Health. CommUnityCare works through health care partners and the community to connect uninsured, underinsured and low income residents with quality health care. Every person in the members' family who is eligible will get a MAP identification card. Members are eligible to see medical providers at any CommUnityCare clinic or location that accepts MAP. Members are required to pay a co-payment for medical appointments. This is not an insurance plan and will not meet the shared responsibility individual mandate under the Affordable Care Act.

Eligibility - Members that currently have Medicaid, Medicare or private insurance are not eligible for the MAP program. Members must be a resident of Travis County.

To qualify for full benefits under MAP, residents must be at or below 100 percent of the Federal Poverty Income Guidelines (FPIG). Elderly or disabled residents must be at or below 200 percent FPIG.

Members at or below 200 percent FPIG who do not qualify for MAP coverage may receive primary care services through the health care partners of Central Health on a sliding fee scale program that determines cost for care based on annual income.

Lone Star Circle of Care

A nonprofit organization with a goal is to serve as a health care "safety net" for Central Texas. By a healthcare home for the uninsured and underinsured, this organization increases access to health care and improves the health of the population. This Federally Qualified Community Health Center provides the following medical services:

- Adult primary care
- Pediatric primary care
- Senior care
- Comprehensive OB/GYN services
- General dentistry
- Psychiatry and behavioral health
- Pharmacy services.

Eligibility - There are no restrictions or eligibility requirements to receive care at Lone Star Circle of Care's clinics. Per the federal status, they provide care to anyone, regardless of income, residency status, employment, health insurance coverage or ability to pay for services. You do not have to be a resident of any specific city, county or area to access their services.

Fees - LSCC clinics are not free. If you are uninsured, fees for service will be based on a sliding fee scale determined by income and family size according to Federal Poverty Level guidelines.

On the first visit, uninsured patients meet with a Program Advisor and undergo a simple income screening process. This program process identifies whether or not you or a member of your family may be eligible for public assistance programs and determines your fee for services based on the sliding fee scale.

People's Community Clinic

This is Austin's only independent clinic offering comprehensive health and wellness care to improve the health of our uninsured neighbors. The Clinic has been locally managed and operated for over 40 years, is a nonprofit and privately funded. All services are offered to patients on a sliding scale basis. Some of the factors that make them unique include:

- The Center for Adolescent Health, a diverse group of programs that offer medical and developmental services to adolescents both at the Clinic and at several off-site locations.
- The Integrated Behavioral Health Program is a pioneering model for delivering mental health services through a patient's primary care provider.
- The Clinic offers a variety of critical, targeted social services unavailable through other Community medical programs for the uninsured.
- Their pediatric immunizations completion rate was an incredible 98 percent according to a Spring 2011 Health Department audit.
- A unique nutrition program that combines the expertise of counselors and a nutritionist to help patients improve their own health through learning about positive lifestyle changes.

Eligibility - The Clinic accepts patients without any health insurance or who are covered by one of the following programs including Medicare, Medicaid, Amerigroup, Superior or the Children's Health Insurance Program (CHIP). If a patient qualifies for services, staff will assist them to enroll with a government or other healthcare assistance program.

Sliding Scale - The Clinic is not free. Patients receive a sliding-scale discount on medical services. The discount rate will be determined by proof of income. The cost for a sliding scale office visit begins at $25 plus costs for lab work and medication. Their financial counselors assist to determine the costs for the situation.