BUNCOMBE COUNTY GOVERNMENT

2027 HEALTH PLAN RECOMMENDATIONS

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Larry Reece

Roberta Ferdinand

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RxSaveCard – 2027 GLP-1 Management Strategy for Weight Loss Medications

Program Overview

- Employees would obtain a Glucagon-like peptide - 1(GLP-1) prescription directly from their physician rather than through the VIDA program.

- Employees would use an RxSaveCard website or app to obtain access to online participating pharmacies as directed by the respective drug manufacturer, accessing direct-to-consumer pricing that is significantly lower than traditional insurance pricing.

- Employees would pay a $100 copay amount at the point of sale, with the balance of cost funded by Buncombe County.

- Employees must have a personal credit card that can be loaded into the RxSaveCard site to fund their copay, and they must have an active email address to use the program.

- Employees will upload BMI verification documentation through the RxSaveCard app to confirm eligibility.

RxSaveCard Savings Analysis

	Current 2026 Costs	Proposed 2027 costs
Employee co-pay	$200	$100
Net Employer cost (after rebates)	$700-$900	$200-$350
Net employer cost based on 2025 utilization	$1,035,600	$443,856

- Direct-to-consumer pricing creates savings for both employees and the County compared to traditional insurance reimbursement rates.
- Employees benefit from lower personal costs and a simplified purchasing process.
- Based on 2025 utilization data, projected annual savings for the County exceed $500,000.

RxSaveCard – 2027 GLP-1 Management Strategy for Weight Loss Medications

Recommendation

The recommended GLP-1 savings strategy for 2027 is for the County to remove GLP-1 medications prescribed for weight management from the BCBS formulary, eliminating coverage through the medical plan. Instead, the County would implement an RxSaveCard program to provide financial assistance for eligible employees prescribed these medications.

GLP-1s prescribed for diabetes will be covered under employee insurance as normal and will not be part of the RxSaveCard change.

Disclaimer

Manufacturer-sponsored medication discount programs such as RxSaveCard have eligibility restrictions that may limit access for certain members, including those who are Medicare-eligible.

The County and RxSaveCard do not have control over manufacturer program eligibility rules or terms and conditions, therefore, criteria can change at any time.

Pharmacy Benefit Manager (PBM) Change

Program Overview

- Blue Cross Blue Shield of North Carolina has announced that Prime Therapeutics will no longer serve as its Pharmacy Benefit Manager (PBM) beginning in 2027.

- As part of our renewal strategy, USI conducted a PBM market evaluation and identified two primary options:

  1. Remain with BCBSNC and transition to their default PBM, Optum.

  or

  2. Carve out pharmacy benefits from BCBSNC and contract directly with Employers Health-CVS (EHCVS) as the PBM.

- Both options represent a change from the County's current pharmacy arrangement and would require implementation of a new formulary. As a result, some level of member disruption is expected regardless of the option selected.

- Some members may need to transition to therapeutically equivalent alternatives if their current medication is not included on the new formulary. In addition, certain employees could experience higher or lower copays depending on the medication.

Pharmacy Benefit Manager (PBM) Recommendation

Recommendation

While both BCBS Optum and Employers Health - CVS involve formulary changes and some level of employee disruption, the projected $1.43 million in additional savings makes Employers Health - CVS the stronger financial option.

The carve-out approach provides a substantial opportunity to reduce pharmacy costs while maintaining access to clinically appropriate medications and offering transition support to affected employees.

Other Benefit Changes for January 2027

Confirmed Changes for January 2027

- Employee Medical Premium increases
- High-Deductible High Plan (HDHP) deductible and out of pocket maximum increases as required by the Internal Revenue Service (IRS)
- Increase to County contribution to Health Savings Account to one half of new HDHP deductible
- VOYA Accident and Critical Illness insurance – employee premium increase
- Flexible Spending Account (FSA)/ Dependent Care FSA – new vendor

Employee Medical Premiums January 2027

Note: Standard Plan grandfathered as of January 1, 2010; no new enrollments

STANDARD PLAN	EMPLOYEE **BI-WKLY** RATES	EMPLOYEE **BI-WKLY** NO HRA
Employee Only	$32.36	$78.42
Employee + 1 Child	$56.63	$137.19
Employee + Children	$100.79	$244.19
Employee + Spouse	$98.31	$238.19
Family	$107.57	$260.60

BUY-UP PLAN	EMPLOYEE **BI-WKLY** RATES	EMPLOYEE **BI-WKLY** NO HRA
Employee Only	$43.91	$109.78
Employee + 1 Child	$109.76	$274.39
Employee + Children	$132.57	$331.42
Employee + Spouse	$124.59	$311.48
Family	$141.48	$353.70

CORE PLAN	EMPLOYEE **BI-WKLY** RATES	EMPLOYEE **BI-WKLY** NO HRA
Employee Only	$25.09	$62.73
Employee + 1 Child	$54.88	$137.19
Employee + Children	$90.70	$226.75
Employee + Spouse	$73.29	$183.25
Family	$96.80	$242.00

Note: HDHP Plan no change to rates

HDHP PLAN	EMPLOYEE **BI-WKLY** RATES	EMPLOYEE **BI-WKLY** NO HRA
Employee Only	$11.00	$42.64
Employee + 1 Child	$42.64	$85.28
Employee + Children	$69.29	$138.58
Employee + Spouse	$53.30	$106.60
Family	$69.29	$138.58

Board Action Items

Board Supports the Health Insurance Plan as presented by staff

- Transition of GLP-1 weight management drugs from the pharmacy formulary, transition affected employees to the RxSaveCard program.

- Carving out pharmacy benefits from Blue Cross Blue Shield-North Carolina (BCBS-NC) and contract with Employers Health-CVS as the new Pharmacy Benefit Manager.