



# 2025 Claims Analysis



# 2025 Renewal



Under our fully insured plan, annual claims totaled **\$10,122,972**. Blue Cross Blue Shield proposed a **49.8% rate increase** for renewal.



After negotiations, we secured a reduced increase of 25% - but the new premium still represented an unsustainable cost trajectory for the city's budget.

📄 Rather than accept escalating premiums with limited control, we explored self-insurance as a strategic alternative.

# Why we went Self - Funded

Saving the 6% State Premium Tax

Direct Access to Pharmacy Manager rebates generating \$671,436 in year 1

Benefit Flexibility and complete control of our benefit plan.

Paying claims as incurred instead of upfront premiums, allowing the City to earn interest.

Access to detailed claims data and comprehensive reporting

# Self Funded Claims Management

1 Resulted in claims reduction from \$10,122,972 to **\$8,758,896.**

2 RX drugs reduced from \$3,283,901 to **\$1,802,458** through Script Sourcing and PBM Management

3 Specialty Drug Management

**Thank you, City of Jonesboro, for your partnership  
in advancing patient care. Together, we are  
improving outcomes and strengthening the  
communities that we serve**



An Independent Licensee of the Blue Cross and Blue Shield Association



Thank you

