

Randy House & Associates

Insurance ♦ Administration ♦ Consulting

Randy House is the proud owner of two well-established companies: Randy House and Associates Inc. (RKH) and Shawnee Administrative Services LLC (SAS). Both companies have been cornerstones in the Southern Illinois business community since 1995, building a strong reputation for their expertise and commitment to customer service.

Randy House and Associates Inc. (RKH), with its primary office in Benton, IL, serves as the flagship company under Randy House's leadership. RKH has grown steadily over the years, thanks to its team of highly experienced professionals. The employees of RKH and SAS collectively bring over 150 years of combined experience in the fields of insurance and administration. This depth of experience ensures that clients receive informed, reliable advice and services tailored to their specific needs.

Shawnee Administrative Services LLC (SAS) stands out as the only locally owned, fully functional administrative service provider in the region. This distinction underscores their deep roots and dedication to serving the local community, something that sets them apart from their competitors. The local ownership and operation of SAS allow them to provide personalized, high-quality service that larger, non-local firms often struggle to deliver.

SAS, based in West Frankfort, IL, operates with a strong emphasis on client-focused service, particularly in the realm of employee benefits. One of the key differentiators of SAS is their commitment to handling all aspects of the employee benefits package in-house. Unlike many other firms that outsource third-party administrators (TPAs) for certain services, SAS keeps everything under one roof. This approach allows them to maintain strict quality control, provide faster service, and offer a more cohesive and seamless experience for their clients.

RKH and SAS also have the advantage of access to all major health carriers, which enables them to offer a wide range of options, including self-funded plans. This flexibility ensures that they can meet the diverse needs of their clients, whether they are looking for traditional insurance products or more tailored, cost-effective solutions.

What truly sets Randy House, and his companies apart is their unwavering commitment to excellence and their unique position in the Southern Illinois market. No other agency in the region can claim the same level of local ownership, comprehensive service offerings, and deep industry expertise. This combination of factors makes RKH and SAS the go-to choice for businesses and individuals seeking reliable, high-quality insurance and administrative services in Southern Illinois.

"We Offer Solutions!"

307 East Washington ♦ Benton, IL 62812 ♦ Phone: 618-439-2911



Renewal Exhibits for County Of Franklin

Group number(s): PL3003
Renewal Effective: 1/1/2024
Rate Effective: 1/1/2024

<u>Current Health Plan(s)</u>	Current Health Monthly Rates						
	<u>Empl.</u>	<u>Empl + Spouse</u>	<u>Empl. + Child(ren)</u>	<u>Family</u>	<u>Medicare Primary Single</u>	<u>Medicare Primary Single+1</u>	<u>Total Monthly Health Cost</u>
MIBPP2110 Contracts	\$765.61 101	\$1,588.81 3	\$1,398.88 3	\$2,222.09 0	\$453.25 0	\$906.50 0	\$86,289.68 107
Total Monthly Health Cost							\$86,289.68
Total Health Contracts							107

<u>Renewal Health Plan(s)</u>	Renewal Health Monthly Rates						
	<u>Empl.</u>	<u>Empl + Spouse</u>	<u>Empl. + Child(ren)</u>	<u>Family</u>	<u>Medicare Primary Single</u>	<u>Medicare Primary Single+1</u>	<u>Total Monthly Health Cost</u>
MIBPP2110 Contracts	\$963.51 101	\$2,370.28 3	\$1,706.48 3	\$3,113.26 0	\$581.90 0	\$1,163.80 0	\$109,544.79 107
Total Monthly Health Cost							\$109,544.79
Total Health Contracts							107

HCSC establishes rates that are actuarially sound, provide long-term stability in the market and properly match premiums with expected incurred health care costs for the upcoming pricing period.

Health Renewal Premium Change Components	
a. Account/Benefit Program Adjustment (incl. Trend):	11.95%
b. Demographic Adjustment:	-1.07%
c. Change in Risk:	14.57%
Total*:	26.95%

* The total health renewal premium change percentage is calculated by multiplying each of the components in the above table. This change percentage is based upon total monthly premium. Each tier's rate change may vary from the total change percentage.

Change Component Definitions

- a) Account/Benefit Program Adjustment (incl. Trend) includes group and benefit plan specific pricing changes due to factors such as medical cost trends, pool adjustments, plan, industry and geographical pricing, etc.
- b) Demographic Adjustment is the pricing change for age, gender, group size and dependent composition differences.
- c) Change in Risk is the pricing change resulting from BCBSIL's analysis of medical conditions and experience.

Following is the large claim detail identified during the renewal evaluation:

- \$52,528.62 - Active
- \$57,010.38 - Active
- \$62,526.58 - Active
- \$63,208.58 - Active
- \$67,080.61 - Active
- \$79,248.84 - Active
- \$86,378.40 - Cancelled
- \$103,247.42 - Active

YEAR	CARRIER	MONTHLY PREMIUMS				PROPOSED/ ACTUAL	# ENROLLED	LOSS RATIO	LARGE CLAIMANTS
		EE	ES	EC	Family				
Prior	BCBS - SCD Rea & Sons								
2003 -2004	Unicare - Randy House & Associates, Inc.								
12/1/2005	Unicare	\$458.23	\$964.00	\$710.61	\$1,306.11	8%	144		
12/1/2006	Unicare	\$484.14	\$1,016.97	\$749.66	\$1,377.87	9%	149		7
12/1/2007	Unicare	\$445.54	\$935.88	\$689.89	\$1,268.00	-8%	149		
Switched from Unicare to Pekin									
4/1/2008	Pekin - SCD Rea & Sons	\$302.32	\$552.15	\$512.68	\$790.11	New business			
4/1/2009	Pekin - SCD Rea & Sons	\$508.34	\$933.06	\$865.96	\$1,337.59	72.70%			
10/1/2009	Pekin off anniversary rate increase	\$965.85	\$1,772.81	\$1,645.32	\$2,541.42	90%		256.00%	
Switched from Pekin - SCD Rea & Sons to Concert Health - RKH									
10/1/2009	Concert Health Plans \$2,000 100% co-insurance	\$534.94	\$1,123.34	\$1,043.59	\$1,685.64	New business	144		
2010	Concert Health Plans \$2,000 100% co-insurance	\$601.80	\$1,263.75	\$1,174.03	\$1,896.34	17% / 12%			
2011	Concert \$2500 Deductible 90/10% co-insurance	\$633.70	\$1,330.73	\$1,236.25	\$1,996.85	15% / 5.3%	139		
Switched from Concert Health Plans to Health Alliance 8-1-2012									
2012	Health Alliance \$2500 ded. 80/20% co-insurance	\$629.00	\$1,321.00	\$1,227.00	\$1,982.00	New business	139		
Health Alliance 2013 renewal - Switched to Lifestyle Health Plans		\$755.00	\$1,585.00	\$1,472.00	\$2,378.00				
12/1/2013	LHP Healthy Choice 2500	\$594.50	\$1,186.27	\$1,097.63	\$1,701.63	New business	133		
12/1/2014	LHP Healthy Choice 2500 for month of December	\$611.15	\$1,219.49	\$1,097.63	\$1,749.28		142		
2015	LHPHealthy100 5000C - moved to January renewal	\$532.11	\$1,053.57	\$957.29	\$1,525.63		142		
2016	LHP Healthy100 5000C	\$582.66	\$1,177.28	\$1,052.37	\$1,578.63	8.45%	133		
2017	LHP Healthy100 5000C	\$608.38	\$1,229.30	\$1,093.37	\$1,642.42				
2018	LHP Healthy100 5000C	\$721.54	\$1,457.95	\$1,296.74	\$1,947.91	18.60%	124	288.31%	
2019	Switched to Healthy Value 10000 2 yr rate guarantee	\$696.68	\$1,389.30	\$1,235.68	\$1,856.18		125	172.61%	
2020	LHP Healthy Value 10000	\$678.26	\$1,389.30	\$1,235.68	\$1,856.18	-2.18%	124	120.92%	
2021	LHP Healthy Value 10000	\$713.52	\$1,461.55	\$1,299.93	\$1,952.70	5.20%	116	631.47%	
Hawaii Mainland Administrators \$6,850 with total OOP \$7,550		\$1,097.41	\$2,059.30	\$1,837.26	\$3,028.95				17
Switched to BCBS									
2022	MIBPP2110 \$2,500 deductible/\$1,000 co-insurance	\$697.60	\$1,546.13	\$1,368.05	\$2,216.58	New business	106		
2023	MIBPP2110 \$2,500 deductible/\$1,000 co-insurance	\$765.61	\$1,588.21	\$1,398.88	\$2,222.09	12.89% / 8.51%	100	Thru 8/22 117.5%	3 > \$50k
2024	MIBPP2110 \$2,500 deductible/\$1,000 co-insurance	\$963.51	\$2,370.28	\$1,706.48	\$3,113.26	26.95%	107	176.10%	8 > \$50k