



# Network Discounts Savings Recap

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Clay County District Schools

School Board Workshop

July 29, 2025



# Florida Blue v. UHC Network Discount – Claim Examples

**Network Discounts:** Insurance carriers **negotiate contracted rates** with hospitals, doctors, and other providers in their network.

		UnitedHealthcare <sup>1</sup>	Florida Blue <sup>2</sup>
Type of Service	Cost <b>Before</b> Network Discount	Cost <b>After</b> Network Discount	
Specialist Visit	\$300	\$96	\$83
Emergency Room Visit	\$4,000	\$1,276	\$1,112
Maternity Care Services & Delivery	\$40,000	\$12,760	\$11,120
Cardiac Device Procedure	\$1,000,000	\$319,000	\$278,000
<b>Total Combined Savings<sup>3</sup> Under Florida Blue for examples above: \$42,817</b>			

<sup>1</sup>UnitedHealthcare's average network discount is 68.1%.

<sup>2</sup>Blue Cross Blue Shield of Florida's (Florida Blue) average network discount is 72.2%

<sup>3</sup>Total Combined Savings is the difference between the cost after network discounts between UHC and BCBSFL.

# Florida Blue v. UHC – HMO Claim Example

HMO HSP Plan – 20% Coinsurance after Deductible<sup>3</sup>

Specialist Visit			
UnitedHealthcare		Florida Blue	
Cost <b>Before</b> Network Discount: \$300			
Cost <b>After</b> Network Discount:			
\$96		\$83	
Employee Pays	District Pays	Employee Pays	District Pays
\$19	\$77	\$17	\$66
Total Savings <sup>4</sup> Under Florida Blue: \$13			

<sup>1</sup>UnitedHealthcare's average network discount is 68.1%.

<sup>2</sup>Blue Cross Blue Shield of Florida's (Florida Blue) average network discount is 72.2%

<sup>3</sup>The HMO example assumes member has met deductible. Member deductibles will vary.

<sup>4</sup>Total Savings is the difference between the cost after network discounts between UHC and BCBSFL.

# Florida Blue v. UHC – HMO Claim Example

HMO HSP Plan – 20% Coinsurance after Deductible<sup>3</sup>

Emergency Room			
UnitedHealthcare		Florida Blue	
Cost <b>Before</b> Network Discount: \$4,000			
Cost <b>After</b> Network Discount:			
\$1,276		\$1,112	
Employee Pays	District Pays	Employee Pays	District Pays
\$255	\$1,021	\$222	\$890
Total Savings <sup>4</sup> Under Florida Blue: \$164			

<sup>1</sup>UnitedHealthcare's average network discount is 68.1%.

<sup>2</sup>Blue Cross Blue Shield of Florida's (Florida Blue) average network discount is 72.2%

<sup>3</sup>The HMO example assumes member has met deductible. Member deductibles will vary.

<sup>4</sup>Total Savings is the difference between the cost after network discounts between UHC and BCBSFL.

# Florida Blue v. UHC – HMO Claim Example

HMO HSP Plan – 20% Coinsurance after Deductible<sup>3</sup>

Inpatient Cardiac Event			
UnitedHealthcare		Florida Blue	
Cost <b>Before</b> Network Discount: \$1M			
Cost <b>After</b> Network Discount:			
\$319,000		\$278,000	
Employee Pays	District Pays	Employee Pays	District Pays
\$63,800	\$255,200	\$55,600	\$222,400
Total Savings <sup>4</sup> Under Florida Blue: \$41,000			

<sup>1</sup>UnitedHealthcare's average network discount is 68.1%.

<sup>2</sup>Blue Cross Blue Shield of Florida's (Florida Blue) average network discount is 72.2%

<sup>3</sup>The HMO example assumes member has met deductible. Member deductibles will vary.

<sup>4</sup>Total Savings is the difference between the cost after network discounts between UHC and BCBSFL.

# Florida Blue v. UHC – PPO Claim Example

PPO Plan – Copay Benefits<sup>3</sup>

Specialist Visit			
UnitedHealthcare		Florida Blue	
Cost <b>Before</b> Network Discount: \$300			
Cost <b>After</b> Network Discount:			
\$96		\$83	
Employee Pays	District Pays	Employee Pays	District Pays
\$40	\$56	\$40	\$43
Total Savings <sup>4</sup> Under Florida Blue: \$13			

<sup>1</sup>UnitedHealthcare's average network discount is 68.1%.

<sup>2</sup>Blue Cross Blue Shield of Florida's (Florida Blue) average network discount is 72.2%

<sup>3</sup>While the copays stay the same on the PPO plan, the overall cost of the service is less under BCBSFL's provider discounts.

<sup>4</sup>Total Savings is the difference between the cost after network discounts between UHC and BCBSFL.

# Florida Blue v. UHC – PPO Claim Example

PPO Plan – Copay Benefits<sup>3</sup>

Emergency Room			
UnitedHealthcare		Florida Blue	
Cost <b>Before</b> Network Discount: \$4,000			
Cost <b>After</b> Network Discount:			
\$1,276		\$1,112	
Employee Pays	District Pays	Employee Pays	District Pays
\$500	\$776	\$500	\$612
Total Savings <sup>4</sup> Under Florida Blue: \$164			

<sup>1</sup>UnitedHealthcare's average network discount is 68.1%.

<sup>2</sup>Blue Cross Blue Shield of Florida's (Florida Blue) average network discount is 72.2%

<sup>3</sup>While the copays stay the same on the PPO plan, the overall cost of the service is less under BCBSFL's provider discounts.

<sup>4</sup>Total Savings is the difference between the cost after network discounts between UHC and BCBSFL.

# Network Discounts

Applied to Clay County District Schools<sup>1</sup>

UnitedHealthcare				
Claim Type	Cost <b>Before</b> Network Discounts	Average Network Discount	Cost <b>After</b> Network Discounts	Network <b>Savings</b>
Facility	\$45,776,361	68.1%	\$14,602,659	\$31,173,702
Professional	\$27,791,147		\$8,865,376	\$18,925,771
<b>TOTAL</b>	<b>\$73,567,508</b>		<b>\$23,468,035</b>	<b>\$50,099,473</b>

Florida Blue				
Claim Type	Cost <b>Before</b> Network Discounts	Average Network Discount	Cost <b>After</b> Network Discounts	Network <b>Savings</b>
Facility	\$45,776,361	72.2%	\$12,725,828	\$33,050,533
Professional	\$27,791,147		\$7,725,939	\$20,065,208
TOTAL	\$73,567,508		\$20,451,767	\$53,115,741
Total Repriced Savings Under Florida Blue: \$3,016,268				

<sup>1</sup>Claims repriced were paid between January 1 and December 31, 2024.



# Adequately Funding the Plan

FL OIR<sup>1</sup> requires self-funded school districts to keep an actuarially sound and funded plan reserve, which they consider to be **60 days of claims liquidity**.

In order for self-funded plans to build this reserve, they must fund the plan properly with “premiums”, either from the district or employees.

Rates for employees have not changed in 6 years. The **district has absorbed** any necessary increases to fund the plan properly.

Newly self-funded plans may take time to build a healthy reserve. However, if the FL OIR sees a plan not increasing funding accordingly, they have the ability to step in and *require* that the plan increase the funding with no choice, sometimes being a +20% increase to get on track.

<sup>1</sup>FL Office of Insurance Regulation

