

January Meeting Summary: Why Healthcare Costs are Going Up with Derrick Johnson and Ebony Capshaw

1-27-2026 at the Oak Ridge Library Auditorium

Derrick spoke to the group about health insurance costs and the emerging pressures driving prices, what's changing in the healthcare environment, and how we can make more informed choices for ourselves and our families.

He noted that a lot of people get their health insurance through their employers, and employers want their employees to take advantage of their benefits and stay healthy and productive. Insured Americans, in essence, subsidizes uninsured Americans because the providers want to recoup their costs by transferring the burden to insurance, which then drives up costs of premiums and copays.

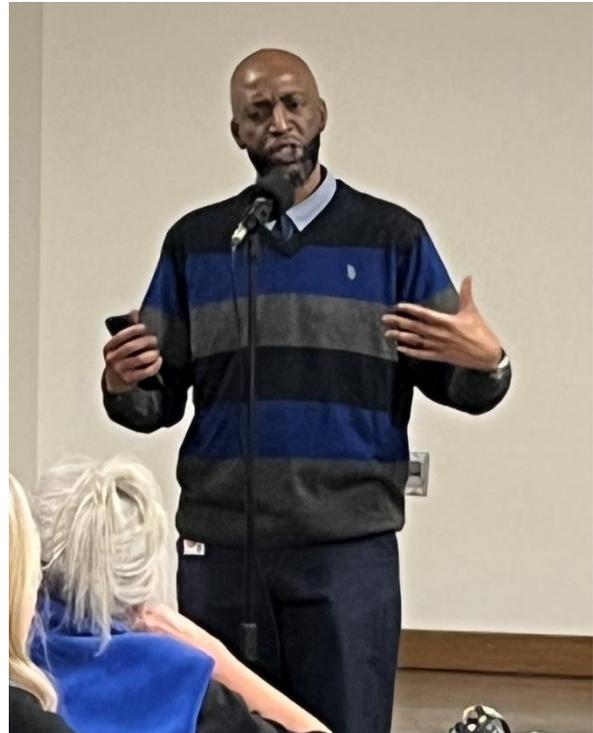
Some of the large provider networks can negotiate for better reimbursement rates, which then decreases profits for insurance companies, and ultimately increases costs of the premiums and copays. Medicare pushes providers in the other direction – with Medicare tightly controlling reimbursements.

The premium for Medicare is taken directly from subscribers' Social Security payment, which reduces administrative costs. One thing to watch for as people approach retirement are the penalties for late enrollment.

One way some policies reduce monthly premiums is by having a large deductible. The deductible amount is something some people do not pay attention to when they sign-up for a policy and are later shocked by large bills.

An aging population, chronic disease, and provider shortages in some areas also impact costs. Chronic disease affects one in five Americans – enough so that some plans have special rates for some chronic diseases. Mr. Johnson noted that there are some Medicaid funds available that many do not know about and are underutilized.

Ebony Capshaw, a pharmacy tech with Kroger, and Derrick tag-teamed on telling us about prescription costs. Prescription coverage can change radically from year to year with the



same insurance company. At the end of the year the insurance company looks at what they spent money on in the previous year and adjusts both what they cover (the formulary) and the amount of the premiums. If possible, people should shop around every year for more affordable prescription coverage. And even within the same plan different pharmacies might have different prices. Other cost reduction ideas are to ask providers for 90 day prescriptions for on-going medications or using generics rather than name brand.

Another way to reduce prescription costs is by using prescription discount cards, such as GoodRx or pharmacy systems' own in-house cards. People can look online for the drug/strength/quantity on the discount card sites and find the pharmacy with the best price. Sometimes even subtle changes make a big difference, such as tablets vs. capsules. People can talk with their doctors about prescription options to reduce their drug costs.

Ebony has seen an increase in people coming to the pharmacy without insurance recently. For some people this is an ugly surprise. TennCare recently dropped prescription coverage and many people don't know they don't have coverage until they go to the pharmacy.

Derrick Johnson, an Oak Ridge native and local licensed insurance broker will be our guest speaker. He grew up in Oak Ridge, graduated from the Oak Ridge school system, and went on to attend MTSU. There, he graduated with a degree in Business Marketing Office Management. After moving back to the Knoxville area, Derrick started his career in healthcare in 2005 with the then Covenant Health owned Cariten Health. He was brought in to help teach and instruct the call center reps about the Medicare Part D that was being implemented in 2006, and continued to assist and train the call center representatives throughout the Cariten acquisition by Humana. In 2009, he moved to the Knoxville Humana Guidance Center as an Integrated Specialist – providing community outreach for various programs and face-to-face support for Humana members, providers, and department management. Derrick used that experience to springboard to a Career Agent position with Humana, and then into an Independent Broker role with Baldwin Group. On the 27th, Derrick will bring us his 20+ years insurance experience, up-to-date knowledge of available healthcare protection options (including prescription drug coverage), and an engaging presentation style.

Ebony Capshaw is an Oak Ridge native and Anderson County Commissioner. She is a 2025 Girls Inc. of Oak Ridge Bold Award winner, Leadership TN Next Class IX graduate and 2024 Emerge America Signature Bootcamp graduate. She has experience in many roles focusing on policies and procedures with application, inventory management, automation, and data management with CVS Health, Cardinal Health, and the University of Miami. She also serves as an advisor and training coordinator with local colleges' pharmacy students and Co-Operative Education high school students. Ebony also serves on the Free Medical

Clinic of Oak Ridge Board of Directors, Anderson County Democratic Women's Club Executive Board, RAM Clinic volunteer, TCCA Emergency Services committee, Youth Leader at Greater Warner Tabernacle AME Zion Church, and East TN Regional Medical Reserve Corps volunteer. She has previously served in many roles such as TNDP State Executive Committeewoman, Child Advocacy Center of Anderson County, TN Board of Directors, Roane State Community College Pharmacy Technician Program Advisory Board member, 2nd Vice President for the Knoxville NAACP, TN State Conference NAACP Executive Committee Member-At-Large, and ran as a 2018 Anderson County Trustee candidate.