



COUNTY OF MENDOCINO, CALIFORNIA

Official County Government

# **2017 Health Plan Renewal Active Benefit Plan**

**October 18, 2016**

**Respectfully Submitted by:**

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# Data Sources

- *Delta Health Systems* – Self-Funded Medical/Dental/Vision Experience, Enrollment Information, Large Claims Data, Claims Lag Reports, and Utilization Reports
- *Express Scripts/KPPC Prescription Plan Data and Information* – Prescription Plan Enrollment, Experience Data, Utilization Data, and Rebate Information
- *County of Mendocino Human Resources Department* – Census Data, PPO Plan Descriptions, Stop Loss Contract, Provider Network Agreements, and Budget and Expense Reports

# Scope of Work

- As part of Keenan & Associates' ("Keenan") benefit consulting agreement with the County of Mendocino ("County"), Keenan is hereby providing the renewal cost projections for the plan years 2017 to 2019 for active employee benefit coverage.
- This report also includes the Incurred But Not Reported (IBNR) claims estimate.

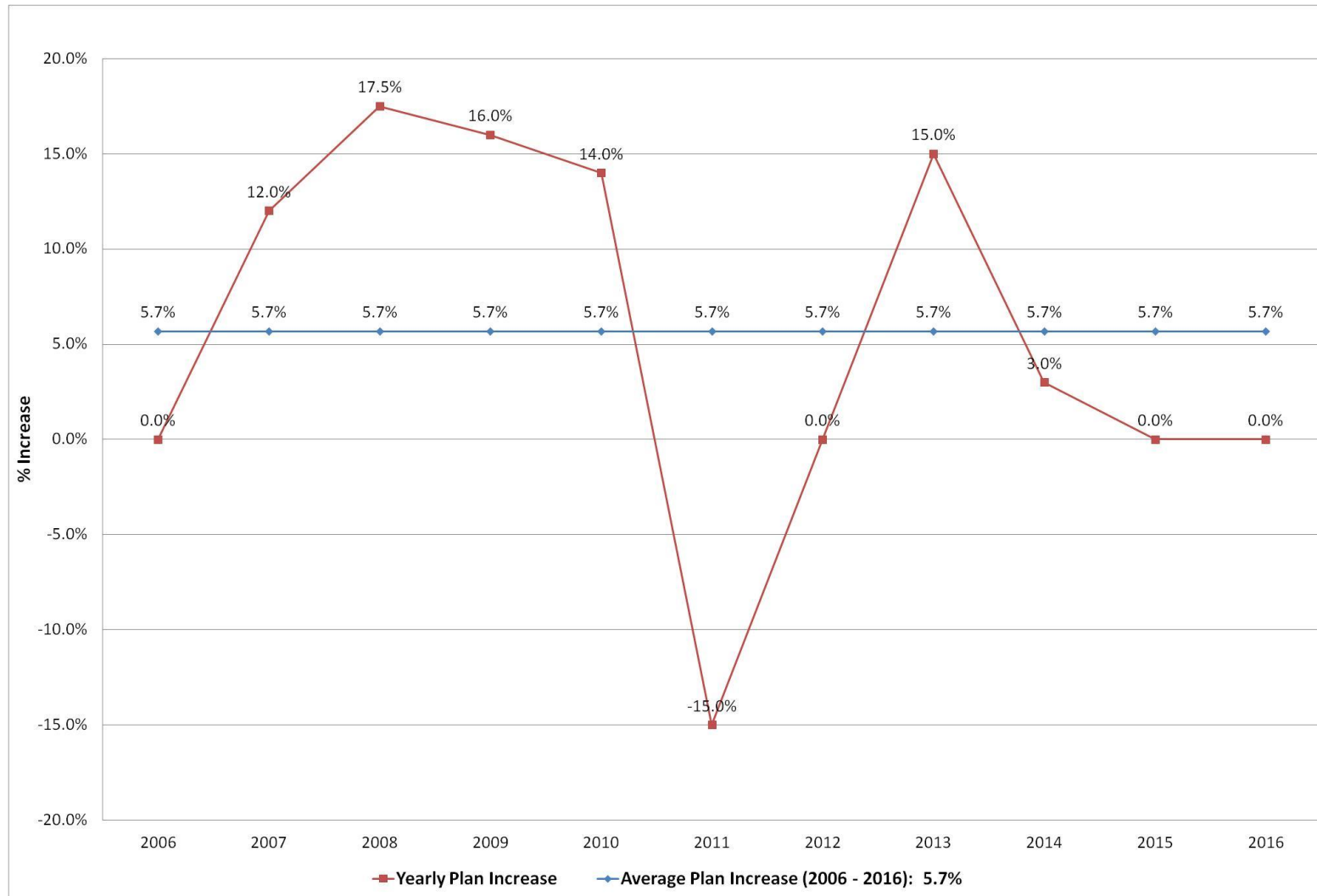
# Background

- The County provides health benefits to its employees and their dependents. The County Employee Health Plan is self-insured and is administered by the Human Resources Department as directed by the Chief Executive Officer.
- The Plan provides coverage for medical, dental, vision, prescription drugs and an Employee Assistance and Wellness program. The Plan is 75% funded by the County and 25% by employee contributions. Benefits are negotiated and subject to inclusion in County agreements with bargaining unions.
- From 2007 through 2013, the Board has approved changes in employee premiums ranging from a decrease of 15% to an increase of 17.59%.

# Background (continued)

- In December 2014, the Board approved no increase to funding/premium in Calendar Year 2015.
- In December 2015, the Board approved to change the dental and vision plans to fully insured arrangement in Calendar Year 2016.
- In December 2015, the Board approved no increase to funding/premium in Calendar Year 2016.
- Table 1 (page 8) displays the past twelve years of renewal history and the average increase of 5.7% during this period (2006 – 2016).

# Table 1 – Past Renewal Overview for 2006 - 2016





# Executive Summary

- In the recent 12-month period, the County's health plan continues to perform well. This year's renewal projection uses the most recent 12-months experience period.
- In 2013, the County made a significant change in moving to a cost-competitive provider network, Anthem's JAA PPO network, for greater discounts.
- In 2016, the County changed dental plan to a fully insured arrangement with Delta Dental.
- In 2016, the County changed vision plan to a fully insured arrangement with Vision Service Plan.

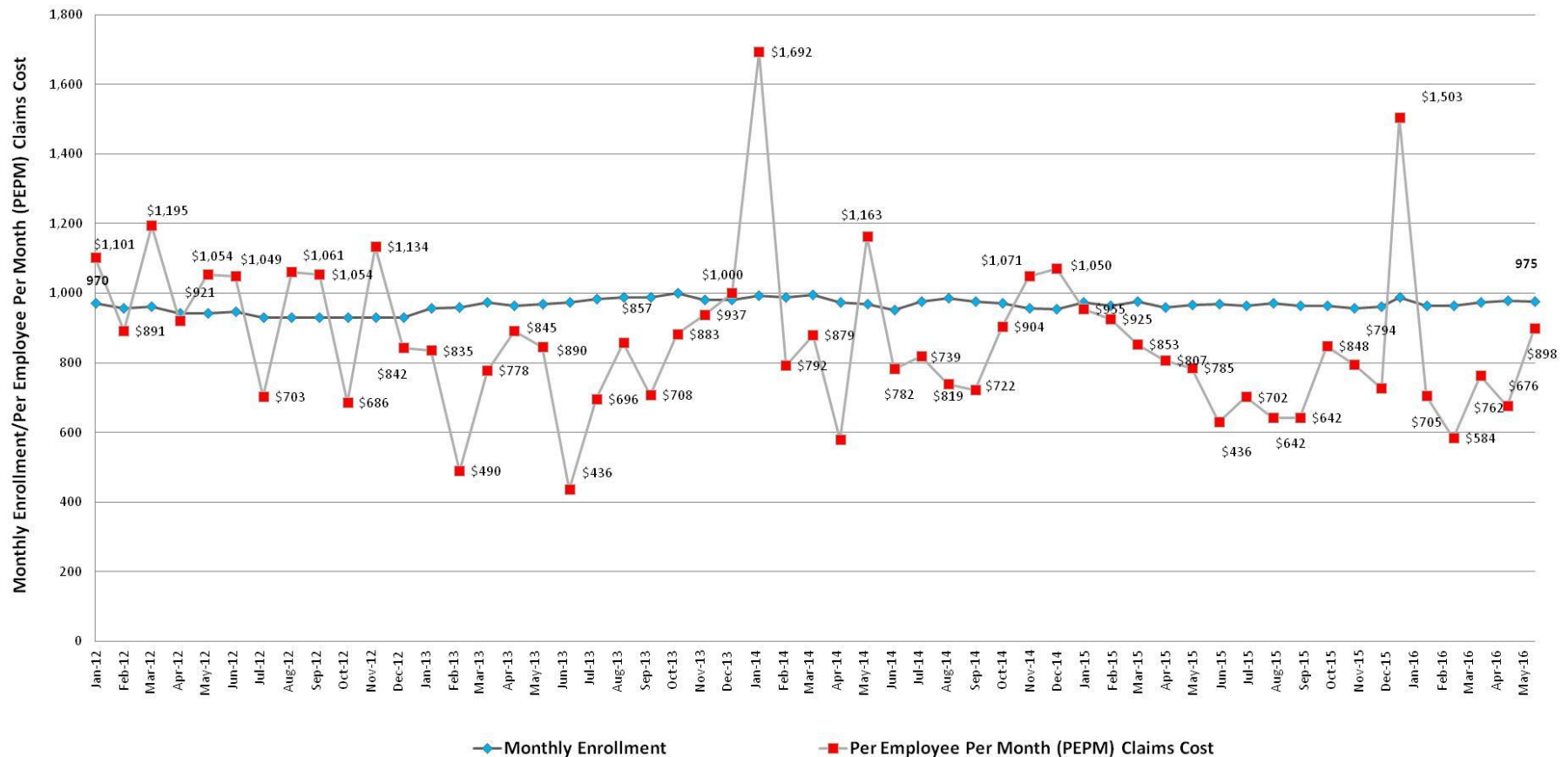
# Executive Summary (continued)

- Based upon our analysis and findings, we recommend a 0% renewal increase and maintain current employee contribution rates.
- The County should consider entering into a plan to remove Medical Plan I from the health plan program. Under the Affordable Care Act, a Cadillac tax penalty will be imposed on Medical Plan I effective 2020. Also, this will lower future cost and administrative expenses.
- Note the 2017 financial projections above are based on the assumption that no changes are made to the health plan program in 2017.

# Enrollment & Claims Cost Overview

- The enrollment and per capita claims remained relatively stable over the past years. See Table 2 (page 12).
- The average active monthly enrollment for the County remained relatively the same from 966 employees in 2015 to 974 in the first six months of 2016.
- The monthly claim cost per employee during the recent 12 months, July 1, 2015 through June 30, 2016 is \$793 compared to the prior 12 months at \$855. This represents a decrease of \$62 per employee or approximate 7% during the year. See Table 3 (page 13).
- The claim costs are result of health care expenses from medical providers and hospitals, technology, insurer fees, and state and federal government mandates to mention a few.
- There was only one member with claims in excess of \$225,000 in the last 12 months. This compares to nine members with claims in excess of \$225,000 in the prior 12 months.

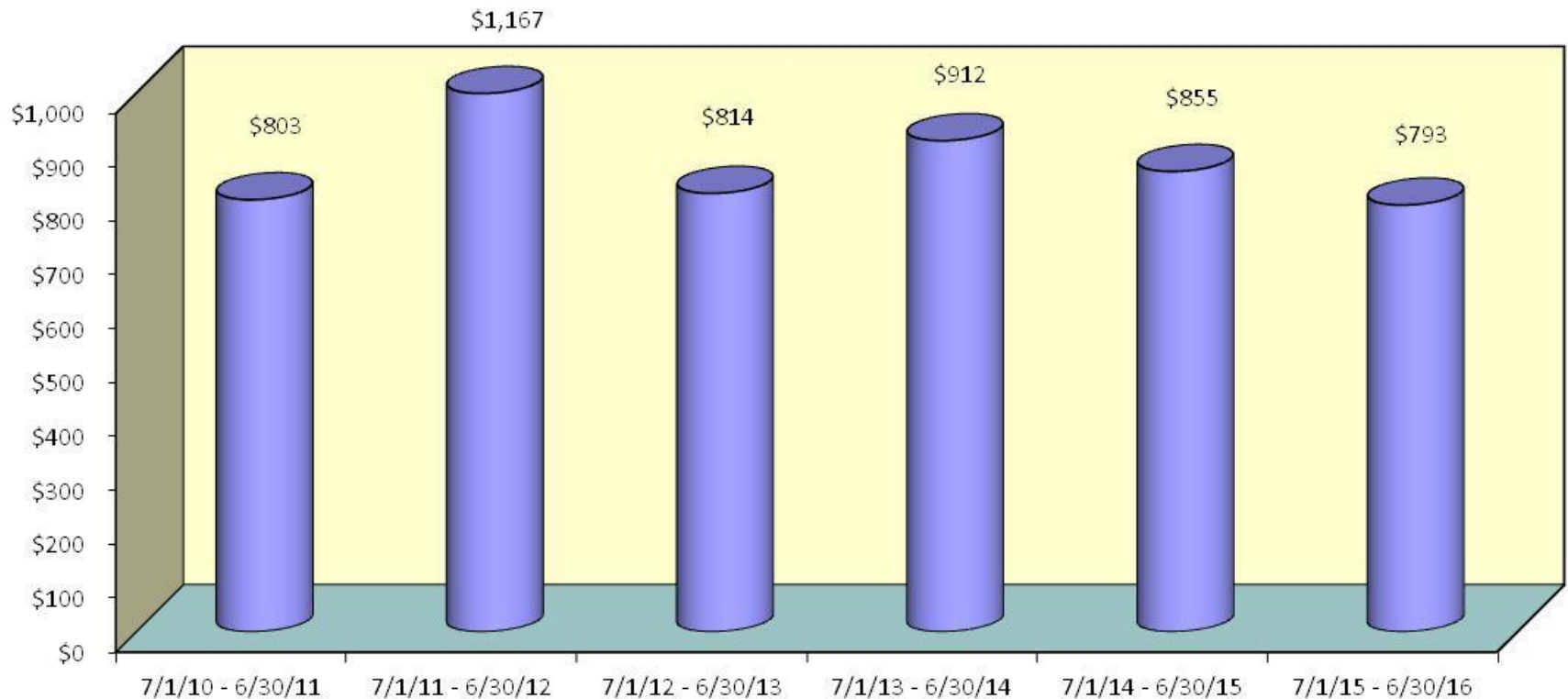
# Table 2 – Monthly Enrollment & Per Employee Per Month (PEPM) Claim Cost



# Table 3 – Enrollment & Claim Cost Overview

(continued)

Average Total Paid Claims Per Employee Per Month  
Medical, Prescription Drugs, Dental and Vision



# Renewal Projections

# Claims Projection

- Keenan applied a standard experience rating methodology in developing the Claims Projection for Plan Years 2017-2019. See **Exhibit I – Claims Projection Detail** (page 16).
- The calculation development and detail are provided on the following pages.
- For Plan Year 2017, the projected claims Per Employee Per Month (PEPM) is \$781.45 for the medical and prescription plans. The Projected Total Claims for Plan Year 2017 is \$9,142,958 which represents a decrease of -1% in claims costs from 2016.
- For Plan Year 2018, the projected total claims are estimated to increase 8% from the prior period to \$9,883,677.
- For Plan Year 2019, the projected total claims are estimated to increase 8% from the prior period to \$10,684,442.

# Exhibit I – Claims Projection Detail

2017 Claims Cost Projection	Medical	Rx	Total
Paid Claims (7/1/15 - 6/30/16)	\$7,065,476	\$1,679,048	\$8,744,524
Large Claims Credit	<u>\$745,204</u>	<u>\$0</u>	<u>\$745,204</u>
Adjusted Paid Claims	\$6,320,272	\$1,679,048	\$7,999,320
Actives Exposure <sup>1</sup>	11,601	11,601	11,601
Paid Claims/EE/Month	\$544.80	\$144.73	\$689.54
Plan Design Adjustment	0.0%	0.0%	0.0%
Adjusted Paid Claims/EE/Month	\$544.80	\$144.73	\$689.54
Trend Factor	8.0%	8.5%	
Months of Trend	18	18	
Trend Factor	1.122	1.130	
Medical Claims Margin	1.050	1.000	
Wellness Credit Factor	<u>0.970</u>	<u>0.970</u>	
2017 Projected Claims PEPM	\$622.78	\$158.67	\$781.45
Projected Monthly Enrollment <sup>2</sup>	975	975	975
2016 - 2019 Claims Cost Projection	Medical	Rx	Total
2016 Projected Total Claims <sup>3</sup>	\$7,522,928	\$1,712,421	\$9,235,348
2017 Projected Total Claims <sup>4</sup>	\$7,286,565	\$1,856,393	\$9,142,958
2018 Projected Total Claims <sup>4</sup>	\$7,869,491	\$2,014,186	\$9,883,677
2019 Projected Total Claims <sup>4</sup>	\$8,499,050	\$2,185,392	\$10,684,442

**Year Over Year  
Change In Claims  
Cost**

-1%

8%

8%

<sup>1</sup> Actives Exposure lagged two months (5/1/15 - 4/30/16).

<sup>2</sup> Projected Monthly Enrollment as of June 2016.

<sup>3</sup> 2016 Projected Total Claims include actual paid claims for period 1/1/16 - 6/30/16 and projected for 7/1/16 - 12/31/16.

<sup>4</sup> 2017, 2018, 2019 Projected Total Claims include a 3% Wellness benefit credit and 5% margin for medical claims fluctuation.



# Claims Projection Detail

- The components of the claim projection are described below:
  - ***Paid Claims.*** We utilized data from the most recent 12 months of paid claims for each coverage as the basis of our projections as recent utilization has returned to normal. In last year's renewal, we used 24 months of paid claims due to unusually high utilization. The paid claims are provided on a month-by-month basis so that we can determine any significant patterns or trends that might impact the projection. The employee enrollment corresponding to the claim experience period is also utilized to develop per capita funding levels.
  - ***Large Claims Adjustment.*** The paid claims were adjusted to extract claims in excess of the Specific Stop Loss level: \$225,000.
  - ***Actives Exposure.*** We utilized the most recent 12 months of enrollment and lagged two months to determine the per capita paid claims for each coverage.
  - ***Plan Design Adjustment.*** There were no significant recent plan changes to reflect in the renewal.

# Claims Projection Detail (continued)

- ***Trend Factor.*** We applied a trend factor to the Incurred Claims based on County's past own claims utilization trend and Keenan & Associates' "book of business" trend factors in the Northern California region. Trend is a percentage increase used to reflect the projected rise in healthcare costs. Calculation factors include inflation, utilization, technology and geographic area. The result is the Projected Claims for the upcoming policy year.
- ***Projected Monthly Enrollment.*** The most recent enrollment as of June 2016 was used to project the aggregated claims for the future period starting July 1, 2016.
- Using the projected claims for the upcoming policy year and most recent enrollment, the projected total claims were developed for Plan Years 2017 to 2019.

# Expense (excluding Claims Cost) & Total Cost (Expenses and Claims) Projections

- The Expense (excluding claims costs) & Total Cost Projection (expenses and claims), **Exhibit II** (pages 20 and 22), shows the various components that are charged to benefit coverage programs for Plan Years 2017 to 2019. In addition, the Total Cost Projection sums the Claims Projection and Expense Projection to account for the overall cost of the benefit coverage programs for each of the plan years.
- The total plan expenses (excluding claims costs) for Plan Year 2017 are projected to be \$3,078,901. This represents a cost increase of 8% from 2016. The total plan expenses on a per employee per month are \$263.15 for the Plan Year 2017.
- For Plan Year 2018, the plan expenses (excluding claims costs) are projected to increase to \$3,191,515, a 4% change from the prior period.
- For Plan Year, 2019, the plan expenses (excluding claims costs) are projected to increase to \$3,312,030, a 4% change from the prior period.

# Exhibit II – Expense & Total Cost Projection

## Detail

2016 - 2019 Expenses Projection	2016		2017		2018		2019	
	Annual	PEPM	Annual	PEPM	Annual	PEPM	Annual	PEPM
2016 County Costs (Source: County)								
- Salaries and Benefits	\$507,750	\$43.40	\$613,360	\$52.42	\$631,761	\$54.00	\$650,714	\$55.62
- Services and Supplies	\$13,900	\$1.19	\$24,950	\$2.13	\$25,699	\$2.20	\$26,469	\$2.26
Dental Insurance (Delta Dental)	\$803,412	\$68.67	\$851,617	\$72.79	\$902,714	\$77.16	\$956,877	\$81.78
Vision Insurance (VSP)	\$42,912	\$3.67	\$42,912	\$3.67	\$45,058	\$3.85	\$47,310	\$4.04
Life Insurance (Source: County)	\$38,528	\$3.29	\$36,750	\$3.14	\$36,750	\$3.14	\$36,750	\$3.14
Reinsurance (Voya)								
- Specific S/L (\$225,000; 24/12)	\$750,159	\$64.12	\$863,273	\$73.78	\$906,436	\$77.47	\$951,758	\$81.35
- Aggregate S/L (125%; 24/12)	\$26,307	\$2.25	\$30,274	\$2.59	\$31,787	\$2.72	\$33,377	\$2.85
Plan Administration and Cost Containment								
- DHS Administration	\$245,532	\$20.99	\$248,625	\$21.25	\$248,625	\$21.25	\$251,550	\$21.50
- DHS Cost Containment	\$42,676	\$3.65	\$42,705	\$3.65	\$42,705	\$3.65	\$42,705	\$3.65
- DHS Nurseline	\$5,378	\$0.46	\$5,382	\$0.46	\$5,382	\$0.46	\$5,382	\$0.46
- DHS FSA	\$13,350	\$1.14	\$13,350	\$1.14	\$13,350	\$1.14	\$13,350	\$1.14
- KPPC/ESI Rx Program	\$27,036	\$2.31	\$29,066	\$2.48	\$29,938	\$2.56	\$30,836	\$2.64
- Affordable Care Act Fees <sup>1</sup>	\$54,518	\$4.66	\$4,397	\$0.38	\$4,584	\$0.39	\$4,584	\$0.39
PPO Network								
- PPO Access - Anthem JAA Network	\$221,680	\$18.95	\$227,565	\$19.45	\$234,392	\$20.03	\$241,424	\$20.63
Health Plan Consulting								
- General Consulting	\$50,000	\$4.27	\$50,000	\$4.27	\$50,000	\$4.27	\$50,000	\$4.27
Prescription Drugs Rebate	(\$129,912)	(\$11.10)	(\$145,191)	(\$12.41)	(\$157,532)	(\$13.46)	(\$170,922)	(\$14.61)
Wellness Program	\$139,866	\$11.95	<b>\$139,866</b>	<b>\$11.95</b>	\$139,866	\$11.95	\$139,866	\$11.95
<b>Total Plan Expenses</b>	<b>\$2,853,091</b>	<b>\$243.85</b>	<b>\$3,078,901</b>	<b>\$263.15</b>	<b>\$3,191,515</b>	<b>\$272.78</b>	<b>\$3,312,030</b>	<b>\$283.08</b>
<b>Change From Prior Year</b>			<b>8%</b>		<b>4%</b>		<b>4%</b>	
Projected Employees	975		975		975		975	

<sup>1</sup> Affordable Care Act Fees: PCORI and Reinsurance Fees.

# Expense (excluding claims cost) & Total Cost (expenses and claims) Projections

- Overall, the total health plan cost (expenses and claims) is expected to be \$12,221,860 for the Plan Year 2017. This represents a cost increase of 1% from 2016. The total health plan cost per employee per month for the Plan Year 2017 is expected to be \$1,044.60.
- For Plan Year 2018, the total health plan cost (expenses and claims) is expected to increase to \$13,075,192 a 7% change from the prior period.
- For Plan Year 2019, the total health plan cost (expenses and claims) is expected to increase to \$13,996,472, a 7% change from the prior period.

# Exhibit II – Expense & Total Cost Projection

## Detail (continued)

2016 - 2019 Total Cost Projection	2016		2017		2018		2019	
	Annual	PEPM	Annual	PEPM	Annual	PEPM	Annual	PEPM
Projected Paid Claims	\$9,235,348	\$789.35	<b>\$9,142,958</b>	<b>\$781.45</b>	\$9,883,677	\$844.76	\$10,684,442	\$913.20
Projected Plan Expenses	\$2,853,091	\$243.85	<b>\$3,078,901</b>	<b>\$263.15</b>	\$3,191,515	\$272.78	\$3,312,030	\$283.08
Total Health Plan Cost	\$12,088,440	\$1,033.20	<b>\$12,221,860</b>	<b>\$1,044.60</b>	\$13,075,192	\$1,117.54	\$13,996,472	\$1,196.28
Change From Prior Year			1%		7%		7%	

# Expense & Total Cost Projection Detail

- The components of the expense projection development are described below:
  - ***County Costs.*** This data and assumed future costs of 3% increase per year were included in the calculation and discussed with the County.
  - ***Life Insurance Costs.*** No increase is assumed for 2017 and subsequent years.
  - ***Reinsurance Costs.*** We assumed an increase of 15% for 2017, and a 5% increase for 2018 and 2019 in the expense illustration.
  - ***Plan Administration and Cost Containment.*** The plan administration and cost containment costs are the actual fees provided by the County.
  - ***Dental Insurance Costs.*** We assumed an increase of 6% for 2017 and subsequent years.
  - ***Vision Insurance Costs.*** No increase in 2017. We assumed an increase of 5% for subsequent years.

# Expense & Total Cost Projection Detail

(continued)

- ***PPO Network.*** The PPO Network includes an increase of 3%.
  - ***Health Plan Consulting.*** No increase is assumed for 2017-2019 per contract.
  - ***Prescription Drug Rebate.*** The rebate amount included is 7.5% of total prescription claims. The rebate is based on past historical amounts.
  - ***Wellness Program.*** There is no cost increase anticipated for the wellness program.
- The sum of the above components generated the total projected plan expenses for Plan Years 2017 to 2019.
  - The total projected claims and the total projected plan expenses were added to determine the total cost for Plan Years 2017 to 2019.



# Revenue Projection

- The Revenue Projection, **Exhibit III** (page 26), shows the impact of a 0% and 3% renewal increases for 2017 and 2018.
- With a 0% rate increase in 2017, the projected revenue is estimated to be \$12,974,998.
  - With a 3% rate increase in 2017, the projected revenue is estimated to be \$13,364,248.
- Pursuant to Board directive, the County's health plan must maintain, at minimum, 100% of Incurred But Not Reported (IBNR) claims cost.

# Exhibit III – Revenue Projection Detail

	2016		2017 @ 0%		2017 @ 3%		2018 @ 3%	
	Annual	PEPM	Annual	PEPM	Annual	PEPM	Annual	PEPM
Projected Paid Claims	\$9,235,348	\$789.35	\$9,142,958	\$844.76	\$9,142,958	\$844.76	\$9,883,677	\$844.76
Projected Paid Expenses	<u>\$2,853,091</u>	<u>\$243.85</u>	<u>\$3,078,901</u>	<u>\$272.78</u>	<u>\$3,078,901</u>	<u>\$272.78</u>	<u>\$3,191,515</u>	<u>\$272.78</u>
Total Health Plan Cost	\$12,088,440	\$1,033.20	\$12,221,860	\$1,044.60	\$12,221,860	\$1,044.60	\$13,075,192	\$1,117.54
Projected Revenue <sup>1</sup>	<u>\$12,974,998</u>	<u>\$1,108.97</u>	<u>\$12,974,998</u>	<u>\$1,108.97</u>	<u>\$13,364,248</u>	<u>\$1,142.24</u>	<u>\$13,364,248</u>	<u>\$924.15</u>
Year-Over-Year Revenue Increase <sup>2</sup>			0%		3%		3%	
Incurred But Not Reported Claims (IBNR) <sup>3</sup>	\$1,423,356		\$1,390,106		\$1,390,106		\$1,501,853	

<sup>1</sup> Projected Revenue is based on June 2016 enrollment and 2016 bi-weekly plan I and II rates.

<sup>2</sup> 2017 Year-Over-Year Revenue Increase is 0% increase to the County and maintains the current (2016) employee contribution rates.

<sup>3</sup> Incurred But Not Reported Claims (IBNR) amount is per Board directive.

# Revenue Projection Detail

- The components of the revenue projection are described below:
  - ***Total Health Plan Cost.*** Derived from Claim Cost (Paid Claims) and Projected Expense.
  - ***Projected Revenue.*** The projected revenue for 2017 is a 0% rate increase.
  - ***Incurred But Not Reported (IBNR) Claim Reserve.*** As determined by a Keenan & Associates actuary based upon the study of experience and claim lag reports received for the program.

# Recommendations

# Recommendations

- Based on our findings, we conclude that the County implement a 0% renewal increase in the health plan and maintain, at minimum, 100% of Board directed minimum requirement.
- Our recommendation is based on the assumption that no plan changes are made for the 2017 plan year and the County will not experience significant changes in plan enrollment.

# Acknowledgement

# Acknowledgement

Keenan & Associates would like to thank Ms. Heidi Dunham and Mr. Jason Claunch at the County of Mendocino Human Resources Department for providing the necessary data for this renewal projection within a limited time frame. Their cooperation and guidance have been extremely valuable to our team.

# Appendix



# Experience Report

# Experience Report

## *Actives Claims Experience*

Month	Enrollment	Medical	Rx	Dental	Vision	Total	PEPM
Jan-12	970	\$844,036	\$147,934	\$72,787	\$3,614	\$1,068,371	\$1,101
Feb-12	956	\$601,882	\$160,660	\$84,822	\$4,344	\$851,708	\$891
Mar-12	962	\$903,059	\$164,737	\$77,422	\$4,330	\$1,149,548	\$1,195
Apr-12	943	\$681,121	\$136,114	\$47,126	\$4,486	\$868,847	\$921
May-12	942	\$774,857	\$153,631	\$61,267	\$3,446	\$993,201	\$1,054
Jun-12	947	\$736,710	\$171,949	\$81,827	\$3,057	\$993,543	\$1,049
Jul-12	929	\$475,348	\$134,902	\$39,232	\$3,240	\$652,722	\$703
Aug-12	931	\$776,256	\$145,661	\$63,207	\$2,594	\$987,718	\$1,061
Sep-12	931	\$763,114	\$138,244	\$73,173	\$6,737	\$981,268	\$1,054
Oct-12	931	\$484,344	\$121,729	\$27,830	\$4,461	\$638,364	\$686
Nov-12	931	\$839,856	\$155,303	\$56,159	\$4,339	\$1,055,657	\$1,134
Dec-12	931	\$584,837	\$116,585	\$78,934	\$3,281	\$783,637	\$842
<b>2012</b>	<b>11,304</b>	<b>\$8,465,420</b>	<b>\$1,747,449</b>	<b>\$763,786</b>	<b>\$47,929</b>	<b>\$11,024,584</b>	<b>\$975</b>
Jan-13	956	\$549,704	\$170,047	\$75,118	\$3,166	\$798,035	\$835
Feb-13	960	\$290,182	\$152,622	\$22,203	\$4,973	\$469,980	\$490
Mar-13	973	\$605,465	\$126,820	\$23,639	\$934	\$756,858	\$778
Apr-13	965	\$631,533	\$176,563	\$46,925	\$4,085	\$859,106	\$890
May-13	968	\$458,142	\$178,709	\$176,708	\$4,330	\$817,889	\$845
Jun-13	973	\$241,832	\$115,747	\$63,760	\$3,104	\$424,443	\$436
Jul-13	984	\$473,627	\$160,423	\$48,946	\$2,190	\$685,186	\$696
Aug-13	989	\$599,032	\$170,236	\$73,247	\$5,424	\$847,939	\$857
Sep-13	988	\$519,826	\$124,863	\$52,747	\$2,433	\$699,869	\$708
Oct-13	999	\$666,342	\$178,084	\$33,917	\$3,505	\$881,848	\$883
Nov-13	980	\$719,353	\$125,994	\$67,702	\$5,251	\$918,300	\$937
Dec-13	980	\$745,087	\$171,738	\$60,437	\$2,816	\$980,078	\$1,000
<b>2013</b>	<b>11,715</b>	<b>\$6,500,125</b>	<b>\$1,851,846</b>	<b>\$745,349</b>	<b>\$42,211</b>	<b>\$9,139,531</b>	<b>\$780</b>

# Experience Report

## *Actives Claims Experience*

Jan-14	992	\$1,415,386	\$202,858	\$56,190	\$4,251	\$1,678,685	\$1,692
Feb-14	987	\$611,174	\$83,548	\$82,629	\$4,209	\$781,560	\$792
Mar-14	996	\$678,741	\$121,477	\$71,704	\$3,687	\$875,609	\$879
Apr-14	973	\$355,422	\$169,470	\$34,457	\$3,125	\$562,474	\$578
May-14	969	\$897,218	\$141,433	\$85,123	\$3,434	\$1,127,208	\$1,163
Jun-14	951	\$519,993	\$169,376	\$50,565	\$3,666	\$743,600	\$782
Jul-14	975	\$624,398	\$103,999	\$65,625	\$4,446	\$798,468	\$819
Aug-14	985	\$563,792	\$96,714	\$63,221	\$4,570	\$728,297	\$739
Sep-14	975	\$541,390	\$127,985	\$30,808	\$3,476	\$703,659	\$722
Oct-14	971	\$663,045	\$123,451	\$84,577	\$6,736	\$877,809	\$904
Nov-14	957	\$866,496	\$91,150	\$42,023	\$4,716	\$1,004,385	\$1,050
Dec-14	953	\$768,184	\$211,943	\$38,788	\$1,278	\$1,020,193	\$1,071
<b>2014</b>	<b>11,684</b>	<b>\$8,505,239</b>	<b>\$1,643,404</b>	<b>\$705,710</b>	<b>\$47,594</b>	<b>\$10,901,947</b>	<b>\$933</b>
Jan-15	974	\$688,845	\$165,871	\$69,488	\$5,585	\$929,789	\$955
Feb-15	965	\$574,180	\$245,758	\$69,092	\$3,356	\$892,386	\$925
Mar-15	975	\$608,336	\$150,576	\$69,807	\$2,503	\$831,222	\$853
Apr-15	959	\$540,079	\$154,730	\$73,297	\$6,045	\$774,151	\$807
May-15	966	\$557,942	\$136,995	\$59,828	\$3,610	\$758,375	\$785
Jun-15	969	\$419,848	\$141,700	\$45,719	\$1,819	\$609,086	\$629
Jul-15	963	\$458,997	\$139,446	\$73,921	\$3,500	\$675,864	\$702
Aug-15	971	\$459,209	\$95,992	\$64,459	\$3,269	\$622,929	\$642
Sep-15	964	\$381,406	\$198,862	\$35,211	\$3,720	\$619,199	\$642
Oct-15	963	\$576,194	\$145,874	\$90,460	\$4,518	\$817,046	\$848
Nov-15	956	\$582,282	\$127,981	\$46,445	\$2,373	\$759,081	\$794
Dec-15	961	\$460,939	\$158,583	\$73,240	\$5,098	\$697,860	\$726
<b>2015</b>	<b>11,586</b>	<b>\$6,308,257</b>	<b>\$1,862,368</b>	<b>\$770,967</b>	<b>\$45,396</b>	<b>\$8,986,988</b>	<b>\$776</b>

# Experience Report

Month	<i>Actives Claims Experience</i>						
	Enrollment	Medical	Rx	Dental	Vision	Total	PEPM
Jan-16	987	\$1,304,575	\$144,616	\$32,328	\$1,805	\$1,483,324	\$1,503
Feb-16	964	\$520,183	\$154,259	\$3,955	\$1,213	\$679,610	\$705
Mar-16	963	\$417,072	\$144,079	\$985	\$429	\$562,565	\$584
Apr-16	974	\$613,777	\$123,014	\$5,548	\$180	\$742,519	\$762
May-16	979	\$557,174	\$104,376	\$0	\$6	\$661,556	\$676
Jun-16	975	\$733,668	\$141,966	\$0	\$6	\$875,640	\$898
<b>Subtotal</b>	<b>5,842</b>	<b>\$4,146,449</b>	<b>\$812,310</b>	<b>\$42,816</b>	<b>\$3,639</b>	<b>\$5,005,214</b>	<b>\$857</b>

# Claim Lag Reports

# Claim Lag Reports – Medical

Paid Total	Total	2015/07	2015/08	2015/09	2015/10	2015/11	2015/12	2016/01	2016/02	2016/03	2016/04	2016/05	2016/06
<b>Service month</b>	\$7,066,422.06	\$458,997.29	\$459,209.05	\$381,935.71	\$576,194.40	\$582,284.08	\$460,939.63	\$1,304,764.22	\$520,810.06	\$417,072.09	\$613,372.46	\$557,174.37	\$733,668.70
2014/07	\$1,228.87	(\$930.76)	\$768.59	\$92.40	\$1,135.64	\$121.20		\$41.80					
2014/08	\$515.17	(\$946.23)	\$985.98		\$537.00		\$34.44	\$58.08	\$0.00	(\$154.10)			
2014/09	\$4,147.39	(\$1,157.72)	\$3,713.50	\$299.59	\$1,100.92	\$34.44	\$43.20	\$74.08	\$262.97				(\$223.59)
2014/10	\$33,187.59	\$8,023.50	\$21,969.65	\$816.89	\$1,275.06			\$84.24	\$51.51	\$966.74			
2014/11	\$2,251.02	\$387.57	\$769.85	\$654.57	\$282.59			\$55.25	\$108.66		(\$127.05)	\$119.58	
2014/12	\$33,055.79	\$666.95	\$30,114.36	\$635.74	\$247.19	\$605.41	\$804.11	\$54.40	\$51.51	\$149.79		(\$547.34)	\$273.67
2015/01	\$138,892.43	\$22,463.65	\$2,464.27	\$18,448.62	(\$1,226.77)	\$94,694.48	\$186.30	\$853.19	\$750.43	\$108.26	\$150.00		
2015/02	\$21,064.52	\$7,902.61	\$1,974.99	\$2,433.97	\$908.70	\$339.73	\$2,980.71	\$4,144.92	\$648.58	(\$483.09)	\$213.40		
2015/03	\$65,413.83	\$11,443.91	\$11,692.39	\$8,788.00	\$2,673.42	\$8,608.62	\$10,582.67	(\$209.64)	\$423.03	\$6,590.74	\$312.18		\$4,508.51
2015/04	\$154,547.81	\$100,963.35	\$20,379.14	\$13,457.97	\$8,923.39	(\$14.58)	\$9,459.69	\$2,148.75	\$110.42	(\$4,053.88)	\$2,652.00	\$26.80	\$494.76
2015/05	\$148,660.77	\$111,898.74	\$17,817.44	\$4,955.49	\$17,626.39	\$1,560.04	\$222.63	\$2,833.95	\$797.91	(\$12,848.32)	\$2,662.63	\$832.45	\$301.42
2015/06	\$425,203.57	\$185,183.40	\$94,355.54	\$15,790.55	\$60,350.13	\$8,629.14	\$26,265.69	\$23,576.58	\$8,803.30	(\$192.32)	\$784.52	\$513.04	\$1,144.00
2015/07	\$500,730.22	\$12,871.91	\$245,624.52	\$94,879.19	\$92,753.89	\$3,630.30	\$9,101.98	\$6,367.80	\$2,444.97	\$21,104.74	\$8,237.58	\$2,738.67	\$974.67
2015/08	\$403,320.85		\$105.00	\$217,892.07	\$119,534.63	\$17,215.44	\$6,933.87	\$19,296.26	\$2,363.12	\$6,063.67	\$2,206.18	\$4,288.12	\$7,422.49
2015/09	\$530,409.60				\$264,576.15	\$210,593.06	\$24,650.68	\$12,113.51	\$8,772.13	\$3,950.98	\$668.65	(\$909.10)	\$5,993.54
2015/10	\$1,007,784.34				\$5,494.14	\$236,349.87	\$128,974.39	\$590,161.84	\$14,572.27	\$28,184.15	\$782.94	\$0.74	\$3,264.00
2015/11	\$931,601.32					\$26.73	\$239,750.99	\$412,084.92	\$117,588.47	(\$13,245.23)	\$95,298.56	\$67,185.54	\$12,911.34
2015/12	\$573,369.21						\$315.54	\$229,059.62	\$185,098.41	\$104,809.83	\$31,808.10	\$5,357.87	\$16,919.84
2016/01	\$339,722.56							\$1,377.68	\$177,962.37	\$80,104.04	\$60,279.83	\$10,772.67	\$9,225.97
2016/02	\$337,604.40								\$0.00	\$195,814.43	\$43,624.69	\$19,145.95	\$79,019.33
2016/03	\$531,769.04									\$313.60	\$344,993.21	\$73,739.19	\$112,723.04
2016/04	\$550,185.05										\$19,103.52	\$372,623.19	\$158,458.34
2016/05	\$305,223.99											\$1,287.00	\$303,936.99
2016/06	\$16,611.05												\$16,611.05

# Claim Lag Reports – Medical

Paid Total	Total	2014/07	2014/08	2014/09	2014/10	2014/11	2014/12	2015/01	2015/02	2015/03	2015/04	2015/05	2015/06
<b>Service month</b>	\$7,426,382.60	\$617,623.71	\$581,382.94	\$540,366.73	\$663,094.29	\$866,496.48	\$768,184.71	\$688,845.87	\$574,180.29	\$608,336.71	\$540,079.90	\$557,942.35	\$419,848.62
<b>2013/07</b>	\$58,522.40	\$51,631.64	\$564.04		\$6,055.00						\$271.72		
<b>2013/08</b>	\$12,223.82	\$1,414.07	\$56.70	\$2,458.54	\$4,997.51						\$3,144.00	\$153.00	
<b>2013/09</b>	\$9,678.89	\$489.88	\$5,297.30	\$1,574.49	\$868.01	\$136.40			(\$136.00)	\$736.00	\$566.75	\$146.06	
<b>2013/10</b>	\$7,772.02	\$1,877.00	\$741.41	\$3,852.64	\$893.14	\$318.82		\$1.93				\$87.08	
<b>2013/11</b>	\$24,824.42	\$1,357.32	\$18,896.13	\$545.40	\$3,612.34	\$819.31				(\$578.96)	\$50.38		\$122.50
<b>2013/12</b>	\$58,612.53	(\$4,983.42)	\$29,208.80	\$24,302.81	\$7,940.36	\$1,255.61	\$797.57	\$13.75	\$77.05				
<b>2014/01</b>	\$11,809.35	\$3,581.03	\$2,944.65	\$2,410.32	\$1,364.81	\$522.86	\$130.78	\$789.13	\$40.50		\$25.27		
<b>2014/02</b>	\$61,020.92	\$48,660.33	\$2,055.94	\$1,406.47	\$1,828.69	\$4,217.98	\$1,098.59	\$936.48	\$816.44	\$0.00			
<b>2014/03</b>	\$100,101.36	\$19,397.33	\$2,762.00	\$59,846.91	\$15,002.60	\$1,667.26	\$2.40	\$682.02	\$249.58	\$114.71	\$376.55		
<b>2014/04</b>	\$134,302.21	\$66,185.59	\$9,019.76	\$12,754.03	\$14,916.76	\$2,532.57	\$477.93	\$26,138.42	\$30.16	\$1,400.55	\$571.89	\$274.55	
<b>2014/05</b>	\$249,152.30	\$168,289.45	\$52,224.82	\$8,395.61	\$8,379.83	\$2,961.32	\$711.67	\$364.46	\$2,270.33	\$397.56	\$3,988.73	\$269.93	\$898.59
<b>2014/06</b>	\$375,236.40	\$247,950.45	\$59,442.99	\$6,284.61	\$44,366.87	\$1,394.55	\$1,010.14	\$1,955.34	\$308.99	\$9,039.06	\$3,277.78	\$205.62	\$0.00
<b>2014/07</b>	\$563,735.47	\$10,417.18	\$372,503.81	\$96,563.84	\$26,940.84	\$14,999.04	\$23,320.53	\$5,094.52	\$5,594.75	\$1,369.06	\$862.56	\$3,955.01	\$2,114.33
<b>2014/08</b>	\$766,966.92		\$22,979.62	\$320,349.92	\$151,129.23	\$120,788.54	\$75,746.96	\$65,996.85	\$2,904.72	\$900.96	\$1,602.20	\$760.39	\$3,807.53
<b>2014/09</b>	\$1,112,619.97			\$122.68	\$404,882.47	\$236,437.17	\$203,217.72	\$9,110.25	\$191,408.32	\$4,221.96	\$59,899.74	\$224.03	\$3,095.63
<b>2014/10</b>	\$790,400.49				\$395.85	\$430,377.36	\$179,127.35	\$36,583.84	(\$33,486.26)	\$60,144.09	\$24,058.86	\$10,008.97	\$83,190.43
<b>2014/11</b>	\$590,978.77					\$3,303.22	\$282,462.41	\$150,797.79	\$97,074.16	\$17,074.83	(\$19,395.67)	\$57,324.20	\$2,337.83
<b>2014/12</b>	\$611,741.51						\$0.00	\$361,627.08	\$158,212.40	\$28,672.50	\$14,689.76	\$48,253.41	\$286.36
<b>2015/01</b>	\$515,225.38							\$31,363.86	\$143,063.71	\$299,132.93	\$35,629.68	\$3,056.47	\$2,978.73
<b>2015/02</b>	\$379,296.83								\$6,118.94	\$183,933.14	\$154,501.28	\$12,644.12	\$22,099.35
<b>2015/03</b>	\$503,578.41									\$4,374.96	\$230,706.23	\$252,247.36	\$16,249.86
<b>2015/04</b>	\$265,213.89										\$24,393.78	\$174,128.96	\$66,691.15
<b>2015/05</b>	\$228,949.75											\$11,878.08	\$217,071.67
<b>2015/06</b>	\$63.82												\$63.82

# Disclaimer



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