



COUNTY OF MENDOCINO, CALIFORNIA

Official County Government

2022 Health Plan Renewal

Active Benefit Plan

September 2021

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Data Sources

- ***Anthem*** – Self-funded medical experience, Census Data, Enrollment Information, Large Claims Data, Claims Lag Reports and Utilization Reports
- ***Delta Health Systems*** – Self-funded medical run-out experience, Enrollment Information, Large Claims Data, Claims Lag Reports, and Utilization Reports
- ***Delta Dental Plan*** - Enrollment Information and Utilization Reports
- ***Vision Service Plan*** - Enrollment Information and Utilization Reports
- ***Express Scripts/KPPC Prescription Plan Data and Information*** – Prescription Plan Enrollment, Experience Data, Utilization Data, Claims Lag Report and Rebate Information
- ***County of Mendocino Executive Office*** – Plan Costs, Summary 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 2022 to 2024 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 administered by the Executive Office.
- 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 2010 through 2021, the Board has approved changes in employee premiums ranging from a decrease of 15% to an increase of 15%.
- In 2013, the County made a significant change in moving to a cost competitive provider network, Anthem's JAA PPO network, for greater discounts and savings to the County.
- In 2013, the County implemented KPPC/Rx Prescription Drugs program to significantly improve the utilization for greater savings and rebates.
- In December 2014, the Board approved no increase to the funding/premium in Calendar Year 2015.

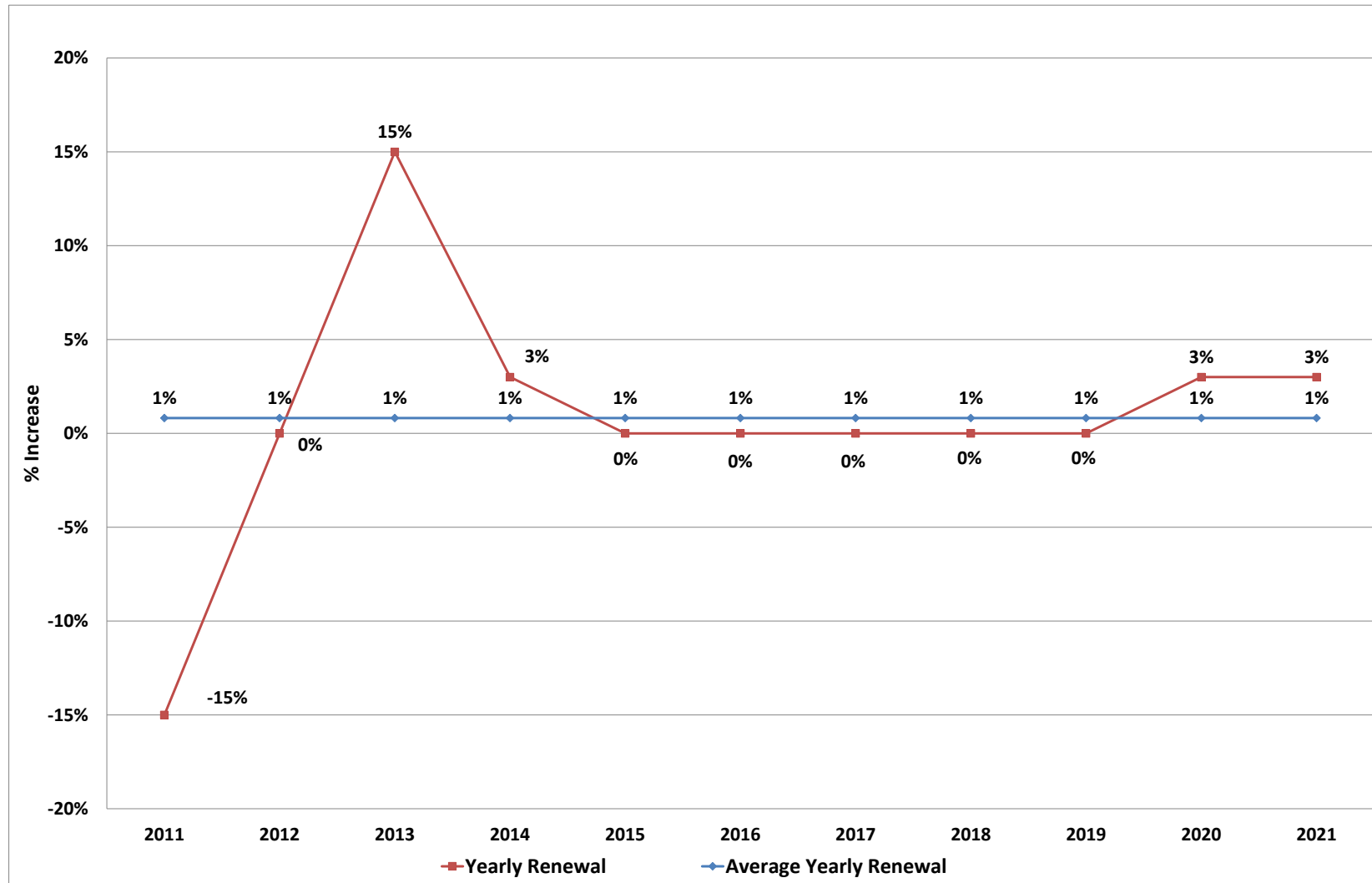
Background (continued)

- In December 2015, the Board approved no increase to the funding/premium in Calendar Year 2016.
- In December 2015, the Board approved a change in the dental and vision plans to directly contract with appropriate providers to maintain managed networks for greater cost savings Calendar Year 2016 and beyond.
- In 2016, the County moved the dental plan to Delta Dental through the Municipal Dental Pool (MDP) JPA.
- In 2016, the County moved the vision plan to a fully insured arrangement with Vision Service Plan.
- In December 2016, the Board approved no increase to the funding/premium in Calendar Year 2017.
- In December 2017, the Board approved no increase to the funding/premium in Calendar Year 2018.
- In December 2017, the Board approved a three-months premium holiday to the employees.

Background (continued)

- In December 2018, the Board approved no increase to the funding/premium in Calendar Year 2019.
- In December 2018, the Board approved an additional three-months premium holiday to the employees.
- Effective April 1, 2020, the Board approved 3% increase to the funding/premium in the Calendar Year 2020.
- In November 2020, the County implemented KPCM, a pharmacy clinical management program to provide additional layer of cost management.
- In January 2021, the County moved the claims administration services to Anthem.
- Effective March 1, 2021, the Board approved 3% increase to the funding/premium in the Calendar Year 2021.
- Table 1 (page 9) displays the past renewal history (2011 – 2021) with an average yearly increase of 1% in the period, well below the industry average.

Table 1 – Past Renewal Overview for 2011 - 2021



Note: 3% renewal increase on March 1, 2021

Executive Summary

- Since 2011, County's 1% average renewal increase significantly lags the healthcare inflation:
 - Table 2 (page 11) displays the cumulative effect of County's 1% increase compared to the 8% healthcare inflation since 2011.
 - The cumulative difference is 233% versus 112% in 2021.
 - County has made significant changes in the past to mitigate the healthcare inflation and pass the savings to employees.
- The health plan utilization has increased in recent years:
 - Table 3 (page 12) displays past monthly paid claims per employee in the 12-months periods used for the health plan renewal analysis.
 - Current 12-months (7/1/20 – 6/30/21) employee monthly paid claims is \$1,206 compared to \$1,266 in the prior period (7/1/19 – 6/30/20).
- Table 4 (page 13) displays the health plan total paid claims since 2011 on calendar year basis:
 - In 2015, the County had the lowest total paid claims at \$8,170,625.
 - In 2020, the County had the highest total paid claims at \$15,182,471.

Table 2 – Cumulative County Renewal Increases and Healthcare Average Inflation Since 2011

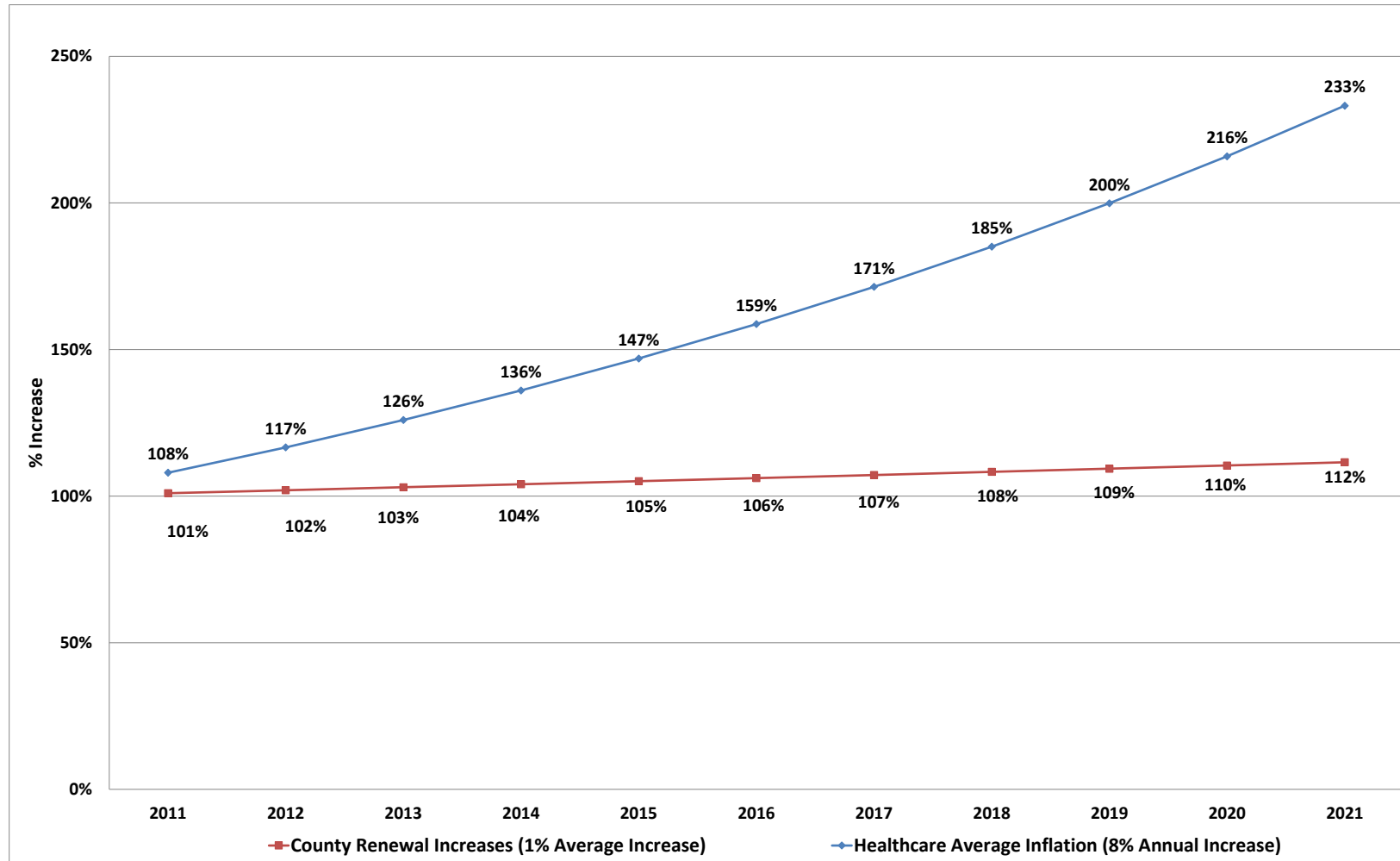
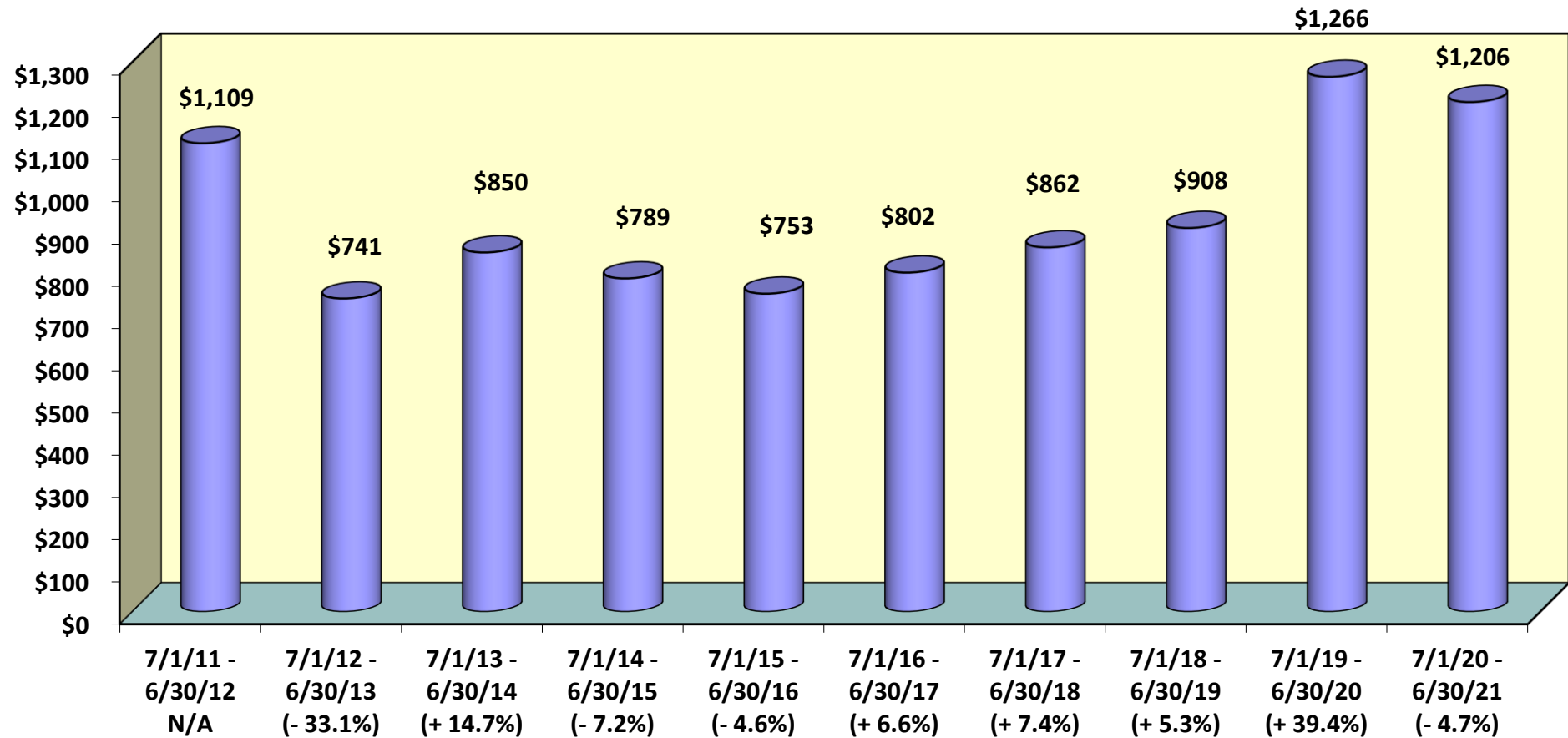
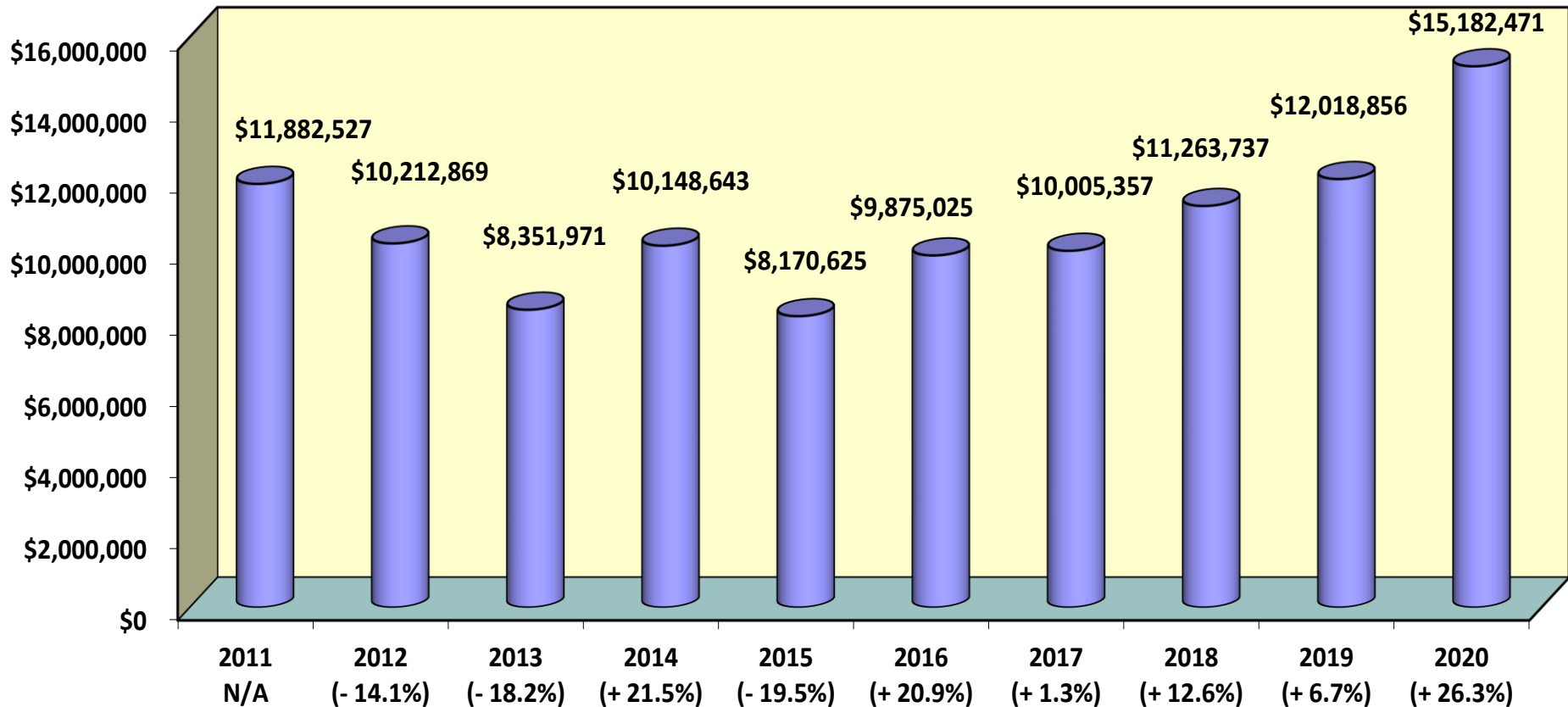


Table 3 – Medical and Prescription Drugs Monthly Claims Per Employee (Fiscal Year)



Note: 12-months periods used for health plan renewals.

Table 4 – Medical and Prescription Drugs Total Claims (Calendar Year)



Note: 12-months periods used for health plan renewals.

Enrollment and Claims Cost Overview

- Table 5 (page 15) shows the trend in monthly enrollment and paid claims per employee since 2018.
- The average active monthly enrollment for the County remains relatively stable from 1,006 employees in 2020 to 1,002 employees in the first six months of 2021.
- The monthly employee claims have spiked since the second half of 2019 due to large claims from only a few members.
- Table 6 (page 16) compares the large claims to total paid claims since 2015 and the significant increases in 2019 and 2020:
 - 2019: 4 members had \$2,010,253 in paid claims compared to \$12,018,856 County's total claims, or 17% of total.
 - 2020: 4 members had \$3,263,465 in paid claims compared to \$15,182,471 County's total claims, or 22% of total.
- In the first half of 2021, there is an improvement in large claims experience.
- County's COVID-19 healthcare cost since March 2020 is the following:
 - Approximate \$428,900 in total cost
 - 5 Inpatient admissions

Table 5 – Monthly Enrollment & Medical and Prescription Drugs Per Employee Per Month (PEPM) Claim Cost

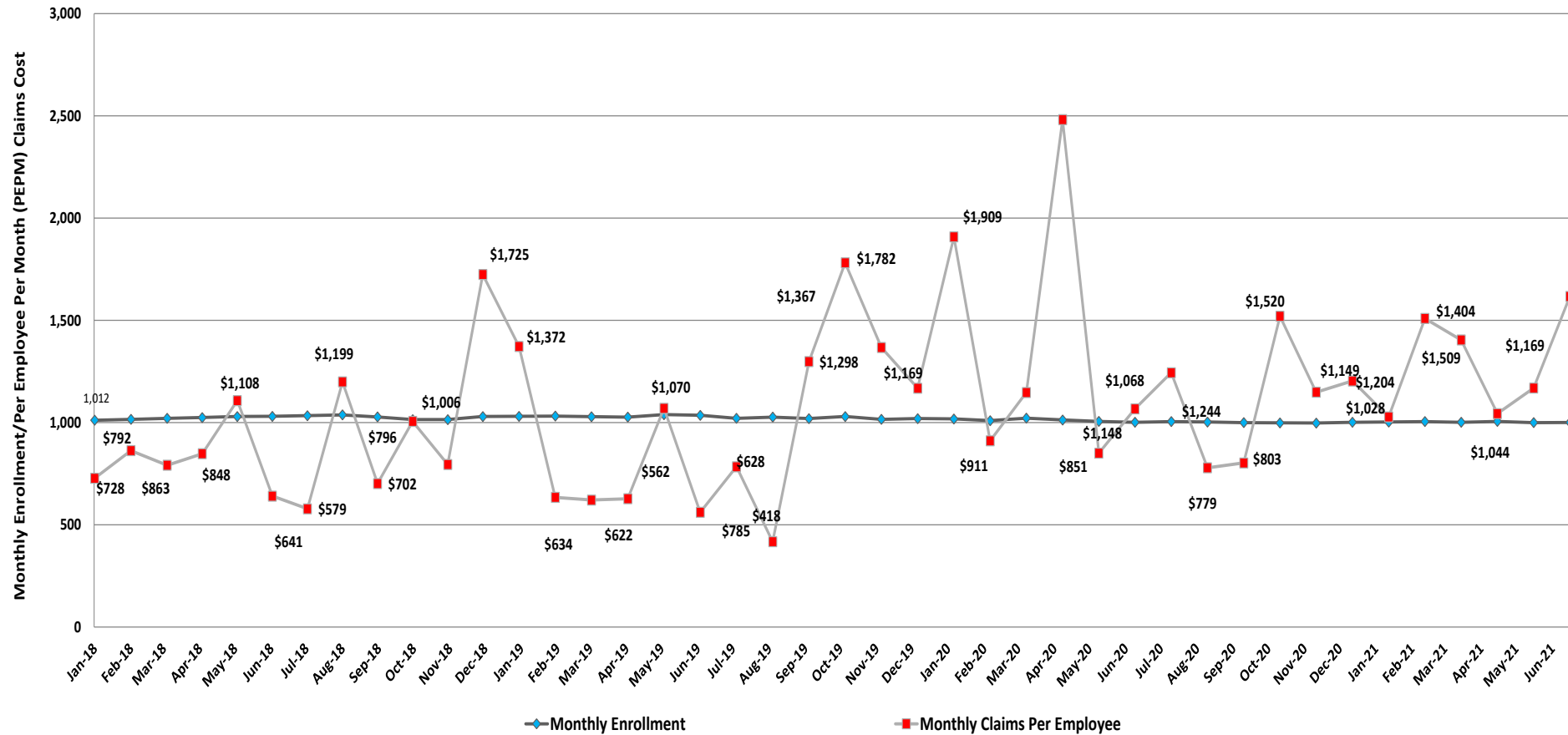
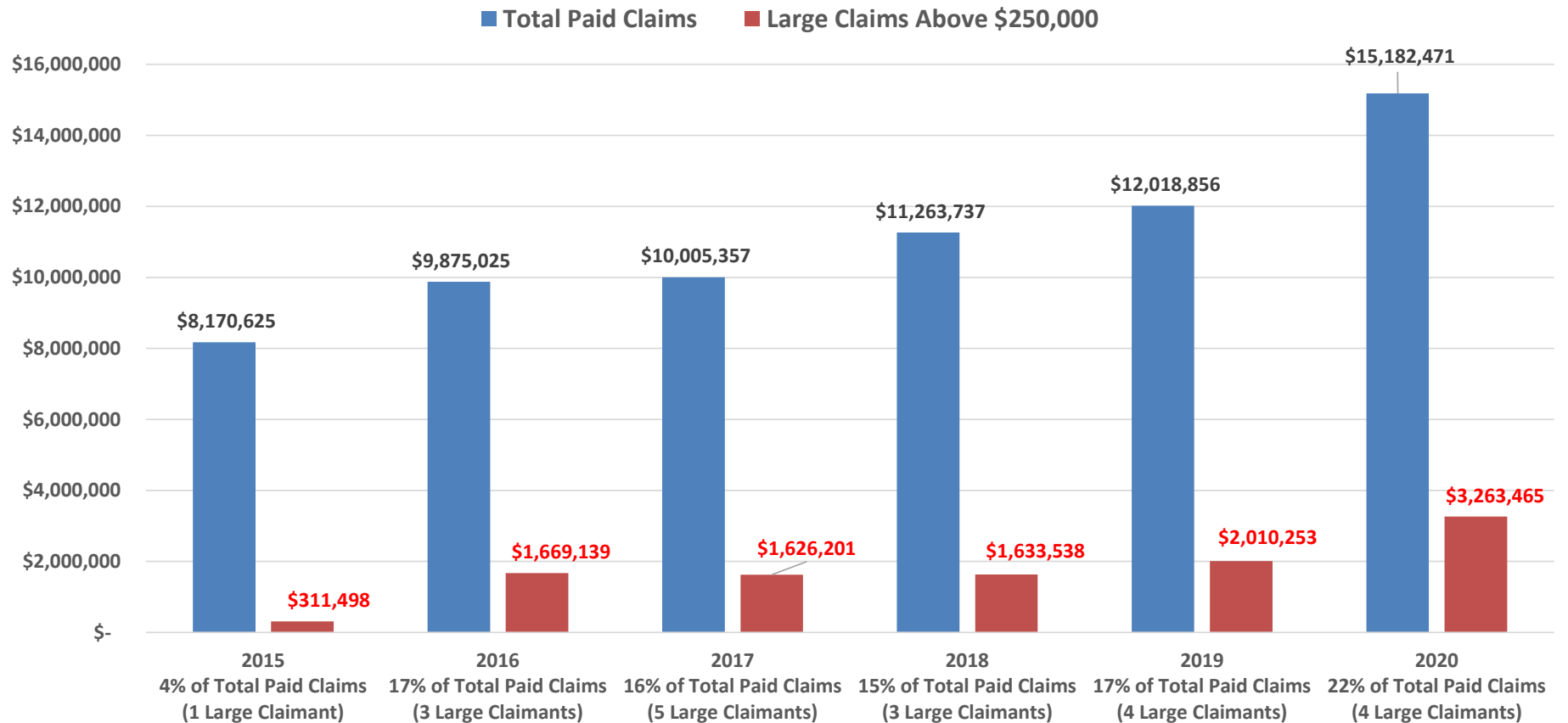


Table 6 – Medical and Prescription Drugs Paid Claims and Large Claims Experience

Medical and Prescription Drugs Paid Claims and Large Claims Above \$250,000



Note: Individual Stop Loss Insurance Level is \$250,000.

Health Plan Cost Sharing Summary

- Tables 7 (page 18) show the County and employee health plan cost sharing for 2011 through 2020 (includes medical, Rx costs, dental and vision premium and all other expenses).
- The tables are to display the 75% County funding and 25% employee contribution target for the employee health program.
- Since 2016, the County's cost sharing increased from 77% to 83% of total health plan cost. The employees' cost sharing has decreased from 23% to 17% of total health plan cost.
- Table 8 (page 20) shows the overall, combined cost sharing since 2011:
 - The County's cost sharing is 78%; the targeted cost sharing is 75%
 - The employees' cost sharing is 22%; the targeted cost sharing is 25%
- Table 9 (page 20) shows the effects of 3-months premium holidays taken in 2017 and 2018 by the County and employees:
 - The County's 3-months premium holiday totals approximate \$3,068,852.
 - The employees' 3-months premium holidays totals approximate \$1,022,950.

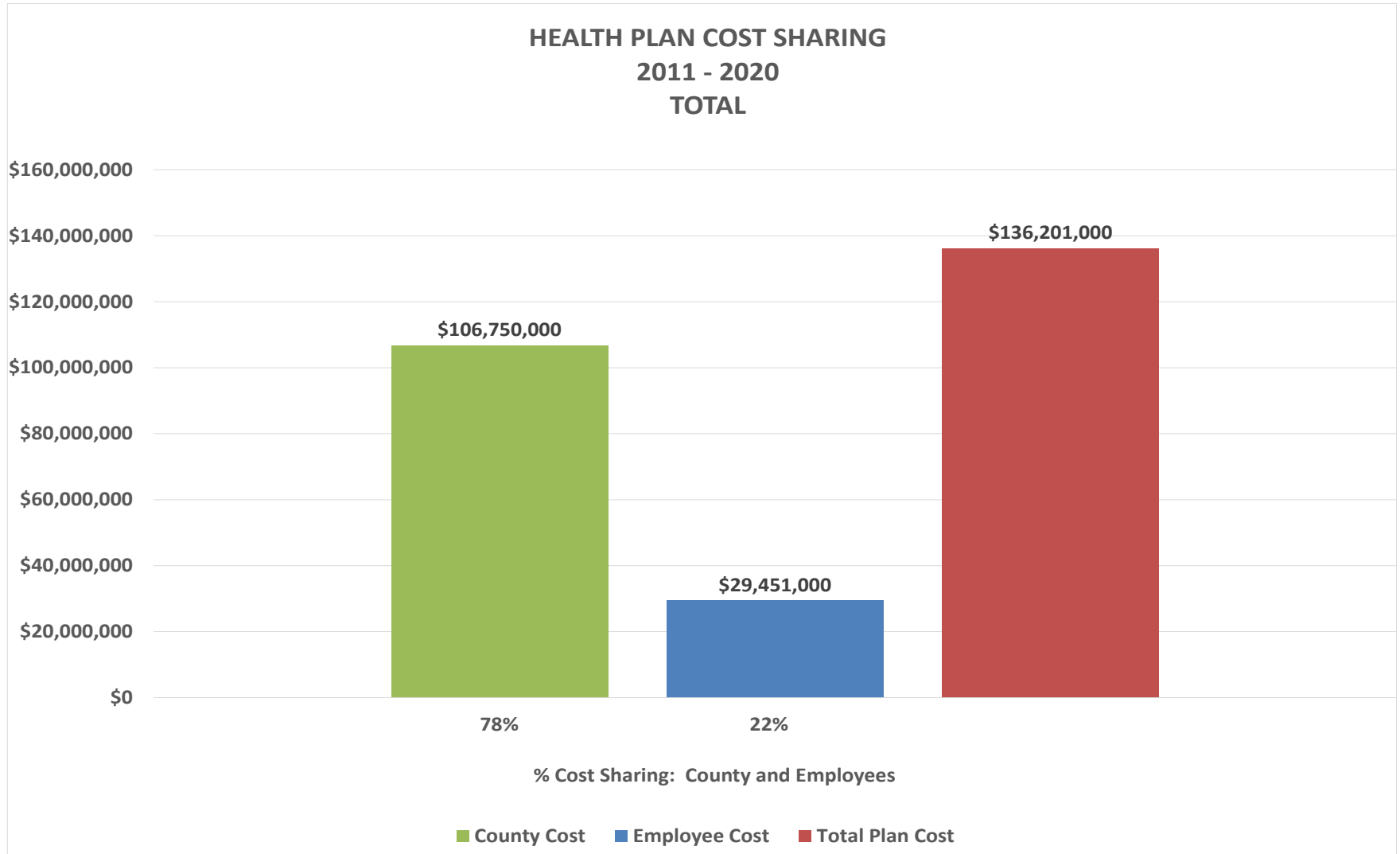
Table 7 – Health Plan Cost Sharing (2011 – 2020)

HEALTH PLAN COST SHARING 2011 - 2020



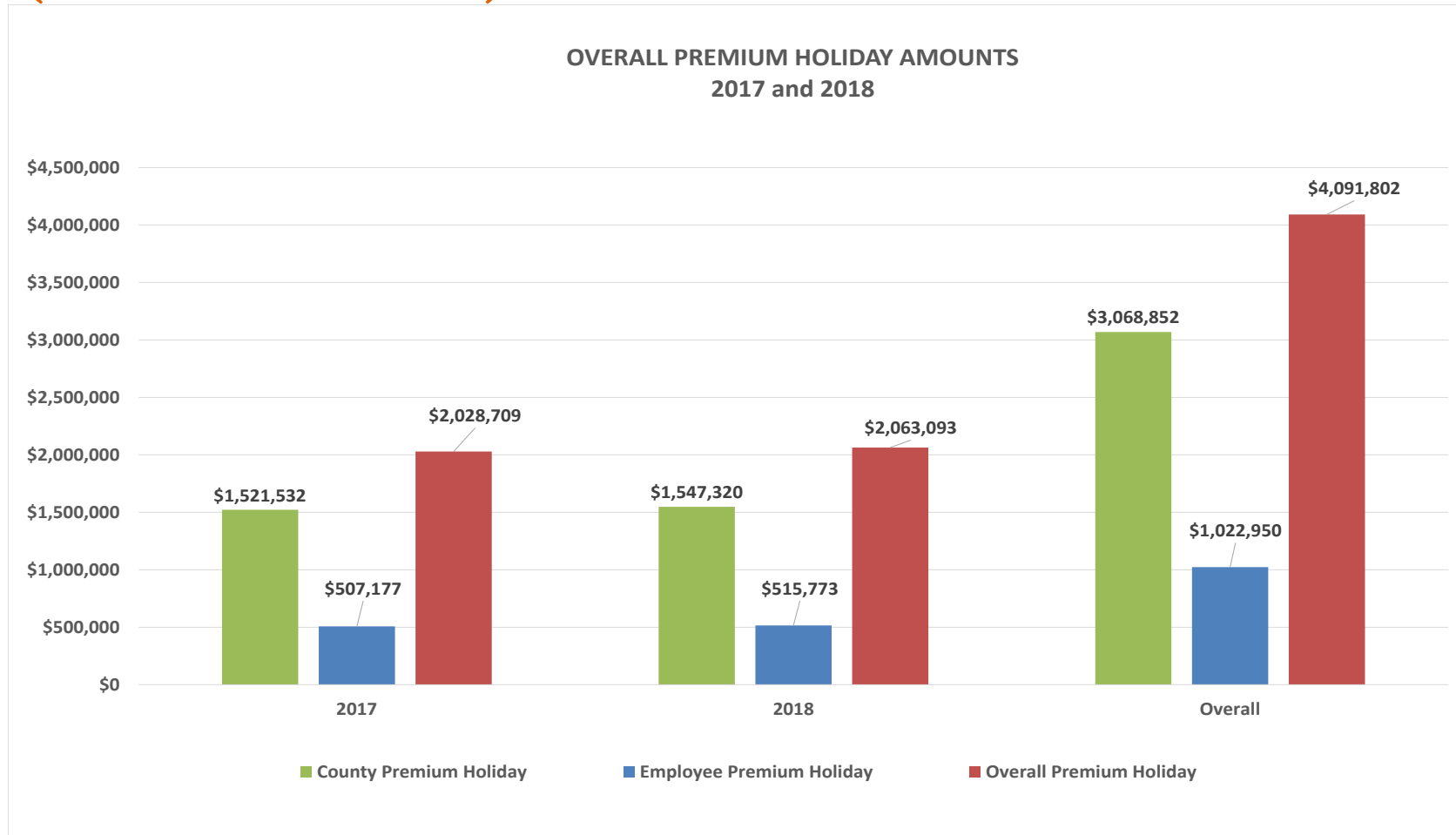
Note: Health plan cost includes medical, Rx costs, dental and vision premium and all other expenses.

Table 8 – Health Plan Cost Sharing (2011 – 2020)



Note: Health plan cost includes medical, Rx costs, dental and vision premium and all other expenses.

Table 9 – Overall Premium Holiday Amounts (2017 and 2018)



Note: The health plan broker recommended a 3-month premium holiday for employees in calendar years 2017 and 2018. Per Auditor-Controller Weer, the agreements for the premium holiday were designed to also relieve the departments of their share of the premiums which has resulted in a \$3,068,852 reduction to the health plan trust fund.

Renewal Projections

Claims Projection

- Standard actuarial and underwriting experience-rating methodology was used in developing the Claims Projection for plan years 2021 to 2024. See **Exhibit I – Claims Projection** (page 23).
- We used recent 12-months of claims data in our projection.
- In 2021, the projected total claims are \$14,154,709.
- In 2022, the projected total claims are \$14,555,794, or 3% increase from the 2021 claims.
- In 2023, the projected total claims are \$15,720,257, or 8% increase from the prior period.
- In 2024, the projected total claims are \$16,977,878, or 8% increase from the prior period.

Exhibit I – Claims Projection

2021 Claims Cost Projection	Medical	Rx	Total
Paid Claims (7/1/20 - 6/30/21)	\$12,355,178	\$2,145,202	\$14,500,380
Large Claims Credit	<u>\$1,644,838</u>	<u>\$0</u>	<u>\$1,644,838</u>
Adjusted Paid Claims	\$10,710,340	\$2,145,202	\$12,855,542
Total Employees (2-months lagged)	12,031	12,031	12,031
Paid Claims/EE/Month	\$890.23	\$178.31	\$1,068.53
Plan Design Adjustment	0.0%	0.0%	0.0%
Adjusted Paid Claims/EE/Month	\$890.23	\$178.31	\$1,068.53
Trend Factor	8.0%	8.0%	
Months of Trend	18	18	
Trend Factor	1.122	1.122	
Medical Claims Margin	1.050	1.000	
Wellness Credit Factor	<u>0.970</u>	<u>0.970</u>	
2022 Projected Claims PEPM	\$1,017.65	\$194.12	\$1,211.77
Projected Monthly Enrollment (June 2021)	1,001	1,001	1,001
2021 - 2024 Claims Cost Projection	Medical	Rx	Total
2021 Projected Total Claims	\$11,951,173	\$2,203,536	\$14,154,709
2022 Projected Total Claims	\$12,224,005	\$2,331,789	\$14,555,794
2023 Projected Total Claims	\$13,201,925	\$2,518,332	\$15,720,257
2024 Projected Total Claims	\$14,258,080	\$2,719,798	\$16,977,878

**Yearly Change In
Claims Cost**

3%

8%

8%

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 due to unusual large claims recently. 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: \$250,000.
 - ***Total Employees.*** We utilized the most recent 12-months of enrollment and lagged two months to determine the per capita paid claims for each coverage.

Claims Projection Detail (cont.)

- ***Plan Design Adjustment.*** There were no significant recent plan changes to reflect in the renewal.
- ***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 2021 was used to project the aggregated claims for the future period starting July 1, 2021.
- Using the projected claims for the upcoming policy year and most recent enrollment, the projected total claims were developed for plan years 2022 to 2024.

Expense and Total Cost Projection

- **Exhibit II, Expense Projection (Excluding Claims)**, (page 27) shows the various components that are charged to benefit coverage programs for plan years 2021 to 2024.
- In 2022, the plan expense is projected to be \$3,708,680. This represents a cost increase of 7% from 2021. The total plan expense on a per employee per month is \$308.75.
- In 2023, the plan expense (excluding claims) is projected to increase to \$3,833,049, 3% change from the prior period.
- In 2024, the plan expense (excluding claims) is projected to increase to \$3,961,858, 3% change from the prior period.

Exhibit II – Expense Projection (Excluding Claims)

2021 - 2024 Expense Projection	2021		2022		2023		2024	
	Annual	PEPM	Annual	PEPM	Annual	PEPM	Annual	PEPM
2021 County Costs (Source: County)								
- Salaries and Benefits	\$690,342	\$57.47	\$711,052	\$59.20	\$732,384	\$60.97	\$754,355	\$62.80
- Services and Supplies	\$28,082	\$2.34	\$28,924	\$2.41	\$29,792	\$2.48	\$30,686	\$2.55
Dental Insurance (Delta Dental)	\$823,124	\$68.53	\$839,587	\$69.90	\$881,566	\$73.39	\$925,645	\$77.06
Vision Insurance (VSP)	\$55,404	\$4.61	\$55,404	\$4.61	\$55,404	\$4.61	\$55,404	\$4.61
Life Insurance (Source: County)	\$26,828	\$2.23	\$26,828	\$2.23	\$26,828	\$2.23	\$26,828	\$2.23
Reinsurance (Coefficient)								
- Specific S/L (\$250,000; 24/12)	\$1,473,331	\$122.65	\$1,694,330	\$141.05	\$1,779,047	\$148.11	\$1,867,999	\$155.51
- Aggregate S/L (125%; 24/12)	\$17,417	\$1.45	\$20,030	\$1.67	\$21,032	\$1.75	\$22,083	\$1.84
Plan Administration and Cost Containment								
- Anthem ASO Service	\$419,819	\$34.95	\$432,414	\$36.00	\$445,386	\$37.08	\$458,748	\$38.19
- Anthem COBRA/FSA Service	\$12,252	\$1.02	\$12,865	\$1.07	\$13,508	\$1.12	\$14,183	\$1.18
- KPPC/ESI Rx Program	\$33,353	\$2.78	\$38,912	\$3.24	\$38,912	\$3.24	\$38,912	\$3.24
Health Plan Consulting								
- General Consulting	\$25,000	\$2.08	\$25,000	\$2.08	\$25,000	\$2.08	\$25,000	\$2.08
MERP (CompleteCare)	\$45,000	\$3.75	\$49,500	\$4.12	\$54,450	\$4.53	\$59,895	\$4.99
Prescription Drugs Rebate	(\$520,852)	(\$43.36)	(\$551,167)	(\$45.88)	(\$595,260)	(\$49.56)	(\$642,881)	(\$53.52)
Wellness Program	\$325,000	\$27.06	\$325,000	\$27.06	\$325,000	\$27.06	\$325,000	\$27.06
Total Plan Expense	\$3,454,102	\$287.55	\$3,708,680	\$308.75	\$3,833,049	\$319.10	\$3,961,858	\$329.82
Change From Prior Year			7%		3%		3%	
Projected Employees	1,001		1,001		1,001		1,001	

Expense and Total Cost Projection

(cont.)

- **Exhibit III, Total Cost Projection**, (page 29) sums the claims and expense projections to account for the overall cost of the benefit coverage programs for each of the plan years.
- In 2022, the total cost (claims and expense) is expected to be \$18,264,474. The employee per month cost is expected to be \$1,520.52,
- In 2023, the total cost (claims and expense) is expected to increase to \$19,553,306, 7% change from the prior period.
- In 2024, the total cost (claims and expense) is expected to increase to \$20,939,735, 7% change from the prior period.

Exhibit III – Total Cost Projection

	2021		2022		2023		2024	
	Annual	PEPM	Annual	PEPM	Annual	PEPM	Annual	PEPM
Projected Claims	\$14,154,709	\$1,178.38	\$14,555,794	\$1,211.77	\$15,720,257	\$1,308.71	\$16,977,878	\$1,413.41
Projected Plan Expense	\$3,454,102	\$287.55	\$3,708,680	\$308.75	\$3,833,049	\$319.10	\$3,961,858	\$329.82
Total Cost	\$17,608,811	\$1,465.93	\$18,264,474	\$1,520.52	\$19,553,306	\$1,627.81	\$20,939,735	\$1,743.23
Change From Prior Year			4%		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 2022 and subsequent years.
 - ***Reinsurance Costs.*** We assumed an increase of 15% for 2022, and a 5% increase for 2023 and 2024 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.*** An increase of 2% in 2022 and 5% increase in subsequent years.
 - ***Vision Insurance Costs.*** No change in rates through 2022.

Expense & Total Cost Projection Detail (cont.)

- ***Anthem ASO Service.*** Anthem ASO fee includes an increase of 3%.
 - ***Health Plan Consulting.*** Consulting fee is assumed to be \$25,000 for 2022 and in subsequent years.
 - ***Prescription Drug Rebate.*** The rebate amount included is 22.9% 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 projected plan expense for 2022 to 2024.
 - The projected claims and the projected plan expense were added to determine the total cost for 2022 to 2024.

2022 Revenue Projection

- **The 2022 Revenue Projection, Exhibit IV** (page 33), shows the impact of 12% renewal increase for 2022.
- With a 12% rate increase, the projected revenue is estimated to be \$15,369,117.
- Pursuant to Board directive, the County's health plan must maintain, at minimum, 100% of Incurred But Not Reported (IBNR) claims cost.
- The IBNR claims cost is estimated to be \$2,603,552 in 2022.
- **Exhibit V, 2022 Renewal Rates** (page 34), displays the current and renewal rates.
- **Exhibit VI, 2022 County and Employee Costs with a 12% Renewal Increase** (page 35), displays the bi-weekly cost increases.

Exhibit IV – 2022 Revenue Projection

	2021		2022 @ 12% Increase	
	Annual	PEPM	Annual	PEPM
Projected Claims	\$14,154,709	\$1,178.38	\$14,555,794	\$1,211.77
Projected Plan Expenses	<u>\$3,454,102</u>	<u>\$287.55</u>	<u>\$3,708,680</u>	<u>\$308.75</u>
Total Cost	\$17,608,811	\$1,465.93	\$18,264,474	\$1,520.52
Projected Revenue ^{1,2}	\$ 13,722,426	\$1,141.25	\$15,369,117	\$1,278.20
Renewal Increase			12%	
Incurred But Not Reported Claims (IBNR) ³			\$2,603,552	

¹ Projected Revenue is based on June 2021 enrollment and current bi-weekly Plan I and II rates.

² Projected Revenue does not include reimbursements from the stop loss insurance and rebates from the KPPC Rx program.

³ Incurred But Not Reported Claims (IBNR) is the Health Plan Fund balance per Board directed requirement.

Exhibit V – 2022 Renewal Rates

Bi-Weekly Rates	2021 Current Rates		2022 Renewal Rates	
			12% Increase	
	Plan I	Plan II	Plan I	Plan II
Employee Only	\$510.79	\$322.70	\$572.08	\$361.42
Employee & Spouse	\$1,119.31	\$718.82	\$1,253.63	\$805.07
Employee & Child(ren)	\$890.46	\$575.04	\$997.31	\$644.04
Employee, Spouse & Child(ren)	\$1,523.27	\$987.78	\$1,706.06	\$1,106.31

Exhibit VI – 2022 County and Employee Costs

12% Renewal Increase

INCLUDES WELLNESS CREDIT:

Bi-Weekly Rates	2021 Current Rates		2022 Renewal Rates			
	Plan I	Plan II	12% Increase			
			Plan I	\$ Increase	Plan II	\$ Increase
Employee Only	\$510.79	\$322.70	\$572.08	\$61.29	\$361.42	\$38.72
County Cost	\$402.32	\$261.26	\$448.29	\$45.97	\$290.30	\$29.04
Employee Cost	\$108.47	\$61.44	\$123.79	\$15.32	\$71.12	\$9.68
Employee & Spouse	\$1,119.31	\$718.82	\$1,253.63	\$134.32	\$805.07	\$86.25
County Cost	\$858.71	\$558.35	\$959.45	\$100.74	\$623.04	\$64.69
Employee Cost	\$260.60	\$160.47	\$294.18	\$33.58	\$182.03	\$21.56
Employee & Child(ren)	\$890.46	\$575.04	\$997.31	\$106.85	\$644.04	\$69.00
County Cost	\$687.08	\$450.51	\$767.21	\$80.13	\$502.26	\$51.75
Employee Cost	\$203.38	\$124.53	\$230.10	\$26.72	\$141.78	\$17.25
Employee, Spouse & Child(ren)	\$1,523.27	\$987.78	\$1,706.06	\$182.79	\$1,106.31	\$118.53
County Cost	\$1,161.68	\$760.06	\$1,298.77	\$137.09	\$848.97	\$88.91
Employee Cost	\$361.59	\$227.72	\$407.29	\$45.70	\$257.34	\$29.62

EXCLUDES WELLNESS CREDIT:

Excludes Wellness Credit	2021 Current Rates		2022 Renewal Rates			
	Plan I	Plan II	12% Increase			
			Plan I	\$ Increase	Plan II	\$ Increase
Employee Only	\$510.79	\$322.70	\$572.08	\$61.29	\$361.42	\$38.72
County Cost	\$383.09	\$242.03	\$429.06	\$45.97	\$271.07	\$29.04
Employee Cost	\$127.70	\$80.67	\$143.02	\$15.32	\$90.35	\$9.68
Employee & Spouse	\$1,119.31	\$718.82	\$1,253.63	\$134.32	\$805.07	\$86.25
County Cost	\$839.48	\$539.12	\$940.22	\$100.74	\$603.81	\$64.69
Employee Cost	\$279.83	\$179.70	\$313.41	\$33.58	\$201.26	\$21.56
Employee & Child(ren)	\$890.46	\$575.04	\$997.31	\$106.85	\$644.04	\$69.00
County Cost	\$667.85	\$431.28	\$747.98	\$80.13	\$483.03	\$51.75
Employee Cost	\$222.61	\$143.76	\$249.33	\$26.72	\$161.01	\$17.25
Employee, Spouse & Child(ren)	\$1,523.27	\$987.78	\$1,706.06	\$182.79	\$1,106.31	\$118.53
County Cost	\$1,142.45	\$740.83	\$1,279.54	\$137.09	\$829.74	\$88.91
Employee Cost	\$380.82	\$246.95	\$426.52	\$45.70	\$276.57	\$29.62

2022 Revenue Projection Detail

- The components of the revenue projection are described below:
 - ***Total Cost.*** Derived from the sum of Projected Claims and Projected Plan Expense.
 - ***Projected Revenue.*** Based on the current Plan I and Plan II rates and enrollment as of June 2021. The projected revenue is for 12% renewal 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 the County implement a renewal increase of 12% in the 2022 plan year.
- Maintain at least 100% of the Board directed minimum funding requirement.
- Our recommendations are based on the assumptions that the current plans remain the same and the enrollment is relatively stable.

Acknowledgement

Acknowledgement

Keenan & Associates would like to thank Ms. Cherie Johnson and Ms. Emma Saucedo in the Executive Office and Mr. Lloyd Weer in the Auditor Controller Department for providing the necessary information 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

FISCAL YR 2019/20	EMPLOYEE COUNT	SELF FUNDED BUDGET			PAID CLAIMS			AVG. PAID CLAIMS PER EMPLOYEE	PAID CLAIMS LOSS RATIO
		MEDICAL	Rx	TOTAL	MEDICAL	Rx	TOTAL		
Jul-19	1,021	\$908,154	\$142,193	\$1,050,347	\$678,817	\$122,375	\$801,192	\$784.71	76%
Aug-19	1,022	\$909,044	\$142,392	\$1,051,435	\$270,108	\$159,068	\$429,176	\$419.94	41%
Sep-19	1,036	\$921,496	\$144,125	\$1,065,621	\$1,189,067	\$135,286	\$1,324,353	\$1,278.33	124%
Oct-19	1,030	\$916,159	\$143,096	\$1,059,256	\$1,666,377	\$168,849	\$1,835,226	\$1,781.77	173%
Nov-19	1,016	\$903,707	\$140,793	\$1,044,500	\$1,209,347	\$179,786	\$1,389,133	\$1,367.26	133%
Dec-19	1,020	\$907,265	\$141,984	\$1,049,249	\$1,023,981	\$167,965	\$1,191,946	\$1,168.57	114%
Jan-20	1,018	\$905,486	\$139,099	\$1,044,584	\$1,708,977	\$233,971	\$1,942,948	\$1,908.59	186%
Feb-20	1,010	\$898,370	\$138,026	\$1,036,396	\$707,780	\$212,274	\$920,054	\$910.94	89%
Mar-20	1,022	\$936,315	\$147,566	\$1,083,881	\$840,363	\$332,432	\$1,172,795	\$1,147.55	108%
Apr-20	1,013	\$928,069	\$145,824	\$1,073,893	\$2,304,712	\$209,110	\$2,513,822	\$2,481.56	234%
May-20	1,006	\$921,656	\$144,047	\$1,065,703	\$702,064	\$154,021	\$856,085	\$850.98	80%
Jun-20	1,002	\$917,992	\$142,625	\$1,060,617	\$811,450	\$258,471	\$1,069,921	\$1,067.79	101%
FISCAL YR 2020/21		\$10,973,712	\$1,711,770	\$12,685,482	\$13,113,045	\$2,333,609	\$15,446,654	\$1,264.00	122%
Jul-20	1,005	\$920,740	\$143,665	\$1,064,405	\$1,114,605	\$135,912	\$1,250,517	\$1,244.30	117%
Aug-20	1,003	\$918,908	\$143,459	\$1,062,367	\$629,194	\$152,468	\$781,662	\$779.32	74%
Sep-20	1,000	\$916,159	\$142,701	\$1,058,860	\$570,335	\$232,607	\$802,941	\$802.94	76%
Oct-20	999	\$915,243	\$142,352	\$1,057,595	\$1,419,194	\$99,622	\$1,518,816	\$1,520.34	144%
Nov-20	998	\$914,327	\$142,421	\$1,056,748	\$904,291	\$242,477	\$1,146,768	\$1,149.07	109%
Dec-20	1,002	\$917,992	\$143,331	\$1,061,323	\$1,061,172	\$144,969	\$1,206,141	\$1,203.73	114%
Jan-21	1,003	\$918,908	\$151,018	\$1,069,926	\$830,540	\$200,368	\$1,030,908	\$1,027.82	96%
Feb-21	1,005	\$920,740	\$150,525	\$1,071,265	\$1,373,648	\$143,385	\$1,517,033	\$1,509.49	142%
Mar-21	1,002	\$945,531	\$157,127	\$1,102,658	\$1,216,604	\$190,342	\$1,406,946	\$1,404.14	128%
Apr-21	1,006	\$949,306	\$158,453	\$1,107,759	\$840,874	\$209,561	\$1,050,435	\$1,044.17	95%
May-21	1,000	\$943,644	\$156,472	\$1,100,117	\$970,322	\$198,795	\$1,169,117	\$1,169.12	106%
Jun-21	1,001	\$944,588	\$156,395	\$1,100,983	\$1,424,399	\$194,696	\$1,619,095	\$1,617.48	147%
CURRENT 12-MONTHS		\$11,126,086	\$1,787,920	\$12,914,006	\$12,355,177	\$2,145,201	\$14,500,379	\$1,205.99	112%

Experience Report

MONTH- YEAR	EMPLOYEE COUNT	SELF FUNDED BUDGET			PAID CLAIMS			AVG. PAID CLAIMS PER EMPLOYEE	PAID CLAIMS LOSS RATIO
		MEDICAL	Rx	TOTAL	MEDICAL	Rx	TOTAL		
Jul-17	997	\$887,831	\$144,203	\$1,032,035	\$696,118	\$126,456	\$822,574	\$825.05	80%
Aug-17	991	\$882,488	\$144,170	\$1,026,658	\$808,439	\$135,864	\$944,303	\$952.88	92%
Sep-17	995	\$886,050	\$143,215	\$1,029,266	\$466,351	\$234,071	\$700,422	\$703.94	68%
Oct-17	1,005	\$894,955	\$147,132	\$1,042,087	\$918,096	\$121,736	\$1,039,832	\$1,034.66	100%
Nov-17	1,005	\$894,955	\$145,297	\$1,040,252	\$625,260	\$146,472	\$771,732	\$767.89	74%
Dec-17	999	\$889,612	\$144,513	\$1,034,125	\$977,904	\$103,879	\$1,081,783	\$1,082.87	105%
Jan-18	1,012	\$900,149	\$142,408	\$1,042,557	\$594,114	\$142,805	\$736,919	\$728.18	71%
Feb-18	1,016	\$903,707	\$143,311	\$1,047,017	\$763,728	\$113,375	\$877,103	\$863.29	84%
Mar-18	1,021	\$908,154	\$144,166	\$1,052,320	\$672,935	\$135,268	\$808,203	\$791.58	77%
Apr-18	1,025	\$911,712	\$144,871	\$1,056,583	\$690,739	\$178,569	\$869,308	\$848.11	82%
May-18	1,030	\$916,159	\$145,248	\$1,061,408	\$1,005,259	\$136,049	\$1,141,309	\$1,108.07	108%
Jun-18	1,031	\$917,049	\$145,384	\$1,062,433	\$512,195	\$148,694	\$660,890	\$641.02	62%
PRIOR 12 MONTHS		\$10,792,823	\$1,733,918	\$12,526,741	\$8,731,139	\$1,723,239	\$10,454,379	\$862.29	83%
Jul-18	1,034	\$919,717	\$146,298	\$1,066,016	\$464,937	\$133,386	\$598,324	\$578.65	56%
Aug-18	1,038	\$923,275	\$147,234	\$1,070,509	\$1,073,961	\$170,927	\$1,244,888	\$1,199.31	116%
Sep-18	1,028	\$914,380	\$145,455	\$1,059,836	\$598,723	\$123,106	\$721,829	\$702.17	68%
Oct-18	1,015	\$902,817	\$142,487	\$1,045,304	\$847,592	\$173,474	\$1,021,066	\$1,005.98	98%
Nov-18	1,015	\$902,817	\$142,098	\$1,044,915	\$675,935	\$131,625	\$807,560	\$795.63	77%
Dec-18	1,030	\$916,159	\$144,644	\$1,060,803	\$1,645,396	\$130,945	\$1,776,342	\$1,724.60	167%
Jan-19	1,031	\$917,049	\$144,609	\$1,061,658	\$1,280,869	\$134,084	\$1,414,954	\$1,372.41	133%
Feb-19	1,032	\$917,938	\$144,450	\$1,062,388	\$529,427	\$125,304	\$654,731	\$634.43	62%
Mar-19	1,029	\$915,270	\$144,117	\$1,059,386	\$510,352	\$129,336	\$639,688	\$621.66	60%
Apr-19	1,027	\$913,491	\$143,804	\$1,057,295	\$530,612	\$114,091	\$644,703	\$627.75	61%
May-19	1,039	\$924,165	\$145,767	\$1,069,931	\$945,146	\$166,854	\$1,111,999	\$1,070.26	104%
Jun-19	1,026	\$912,601	\$143,086	\$1,055,687	\$417,544	\$164,211	\$581,755	\$567.01	55%
CURRENT 12 MONTHS		\$10,979,680	\$1,734,048	\$12,713,728	\$9,520,495	\$1,697,344	\$11,217,838	\$908.32	88%

Claim Lag Reports

Claim Lag Reports – Medical

Service Month	Paid Month	2020/01	2020/02	2020/03	2020/04	2020/05	2020/06	2020/07	2020/08	2020/09	2020/10	2020/11	2020/12
Totals		\$1,677,342	\$676,551	\$821,064	\$2,293,299	\$702,064	\$811,325	\$1,112,795	\$629,194	\$570,279	\$1,421,146	\$904,363	\$1,061,173
2019/01	\$5,640	\$5,519.88	\$120.00										
2019/02	\$21,951	\$10,759.90	\$169.60		\$8,863.64		(\$262.99)	\$2,421.33					
2019/03	\$93,862	\$73,176.92	\$12,042.34	\$7,426.71	\$1,216.05								
2019/04	\$10,099	\$3,599.52	\$1,059.54	(\$31.92)	\$3,531.67			\$411.90	\$1,527.89				
2019/05	\$56,206	\$15,537.51	(\$314.99)	(\$27,887.00)	\$65,653.91	\$866.78	\$69.66	\$1,734.45		\$114.71	\$532.80		(\$101.78)
2019/06	\$128,487	\$3,632.18	\$71,953.47	\$11,624.35	\$35,230.89	\$3,006.49	\$799.20	\$183.19	(\$62.95)	\$255.00	\$1,332.00	\$532.80	
2019/07	\$158,399	\$13,864.26	\$3,702.13	\$77,430.78	\$13,963.35	\$20,707.71	\$757.72	\$4,667.00		\$249.00	(\$567.18)	\$12,513.67	\$11,111.02
2019/08	\$382,882	\$337,059.81	\$3,194.30	(\$40,301.70)	\$64,800.79	\$641.05	\$91.65	\$8,970.37	\$91.82	\$4,553.03	\$3,557.88	\$34.68	\$188.10
2019/09	\$311,818	\$165,777.04	\$89,377.38	\$1,119.69	\$30,155.44	\$972.40	\$24,927.95	(\$6,025.11)	\$326.08	(\$71.57)	\$4,162.58	\$258.17	\$837.99
2019/10	\$401,712	\$144,235.52	(\$32,376.17)	\$6,857.49	\$12,279.18	\$266,050.80	\$94.01	\$9.93	\$145.67	\$2,678.07	\$27.65	\$1,383.78	\$325.58
2019/11	\$692,294	\$413,689.96	\$31,349.19	\$227,535.83	\$10,074.18	\$477.90	\$366.16	\$2,116.03	\$1,946.51	\$419.54	\$717.39	\$3,479.89	\$120.95
2019/12	\$858,782	\$487,174.34	\$187,669.12	\$13,696.75	\$148,535.97	\$6,032.66	\$13,256.89	(\$4,772.79)	\$1,095.77	\$749.94	\$1,138.73	\$3,820.24	\$384.69
2020/01	\$1,300,909	\$3,315.00	\$306,426.70	\$367,770.43	\$552,697.98	\$21,279.73	\$32,300.19	\$3,058.67	\$3,194.50	\$2,969.58	(\$3,517.01)	\$2,176.70	\$9,236.62
2020/02	\$750,468		\$2,178.65	\$170,947.00	\$468,556.27	\$16,409.17	\$5,281.23	\$53,963.27	\$6,374.16	\$2,491.82	\$21,161.76	\$63.26	\$3,041.22
2020/03	\$985,561			\$4,875.15	\$774,337.50	\$62,855.74	\$50,606.78	\$45,832.05	\$3,047.73	\$9,356.97	\$15,744.35	\$7,487.53	\$11,417.15
2020/04	\$662,619				\$103,402.32	\$220,995.28	\$188,777.19	\$20,828.68	\$38,889.75	\$4,854.81	\$78,042.99	(\$556.20)	\$7,383.70
2020/05	\$997,190					\$81,768.36	\$408,588.62	\$301,404.76	\$25,118.44	\$21,502.60	\$146,638.86	(\$20,243.73)	\$32,412.08
2020/06	\$1,165,244						\$85,671.13	\$515,620.24	\$79,339.28	\$84,235.81	\$386,325.65	\$5,356.74	\$8,695.46
2020/07	\$854,370							\$162,371.10	\$343,435.92	\$147,498.65	\$102,326.21	\$19,055.85	\$79,682.55
2020/08	\$886,213								\$124,723.18	\$176,792.88	\$258,923.66	\$315,693.43	\$10,079.76
2020/09	\$594,191									\$111,627.97	\$240,207.26	\$82,691.27	\$159,664.82
2020/10	\$716,082										\$164,390.56	\$389,710.86	\$161,980.11
2020/11	\$515,426											\$80,903.94	\$434,522.55
2020/12	\$130,190												\$130,190.36

Claim Lag Reports – Medical

Service Month	Paid Month	2019/01	2019/02	2019/03	2019/04	2019/05	2019/06	2019/07	2019/08	2019/09	2019/10	2019/11	2019/12
Totals		\$1,280,869	\$529,427	\$510,352	\$530,612	\$945,146	\$417,544	\$678,817	\$270,108	\$1,189,067	\$1,666,377	\$1,209,347	\$1,024,046
2018/01	\$82,303	\$9,629.64	\$446.72	\$149.60	\$1,651.47	\$3.71	(\$156,303.00)				\$226,485.00		\$240.00
2018/02	\$5,221	\$831.27			\$3,360.00	\$0.00	\$10.88			\$0.00		\$599.19	\$420.00
2018/03	\$1,606	\$1,340.43	\$90.00	\$175.20									
2018/04	\$16,892	\$1,005.24	\$13,040.34	\$288.00	\$538.84	\$118.32	\$804.03	\$307.04	\$270.00			\$520.62	
2018/05	\$18,823	\$9,200.04	\$5,273.12	(\$17,402.21)	\$1,655.26	\$776.64			\$360.03	\$17,628.00	\$1,725.19	(\$392.90)	
2018/06	\$14,076	\$6,142.35	\$1,504.54	\$43.58	\$1,493.01	(\$57.13)	\$214.00		\$180.00	\$4,511.18	\$44.00	\$0.00	
2018/07	\$34,675	\$25,744.49	\$5,252.31		\$2,547.94	\$290.78	\$406.40		\$180.00	\$77.05	\$176.52		
2018/08	\$479,990	\$410,854.28	\$1,106.03	\$281.14	\$8,986.39	\$44,303.88	\$303.81	\$9,204.32	(\$186,479.89)	\$189,796.42	\$266.02		\$1,367.53
2018/09	\$48,716	\$6,476.13	\$51.75	\$18,549.31	\$46.26	\$17,390.81	\$4,386.38		\$216.00	\$1,222.83	\$1,653.60	(\$1,277.32)	
2018/10	\$269,936	\$61,035.93	\$42,752.37	\$99,140.08	\$18,851.46	\$11,508.68	\$3,132.29	\$973.17	\$1,226.18	\$12,186.48	\$888.04	\$18,240.89	
2018/11	\$473,324	\$362,339.69	\$58,433.28	\$16,750.68	\$17,004.14	\$1,941.67	\$4,455.16	\$1,147.44	\$1,596.08	\$2,499.00	\$6,769.03	\$538.16	(\$150.15)
2018/12	\$715,888	\$384,912.70	\$138,662.96	\$63,402.25	\$98,693.97	\$15,280.47	\$2,774.45	\$8,624.16	(\$290.57)	(\$67.98)	\$888.58	\$256.18	\$2,750.60
2019/01	\$718,595	\$1,514.72	\$248,193.71	\$165,522.04	\$87,709.51	\$140,266.53	\$40,762.20	\$3,882.08	\$300.99	\$27,260.33	\$1,960.66	\$647.42	\$574.63
2019/02	\$679,824		\$1,982.53	\$161,325.49	\$127,107.78	\$193,991.58	\$29,925.31	\$3,885.06	(\$32,775.38)	\$3,926.13	\$190,150.56	\$231.83	\$73.06
2019/03	\$645,460			\$1,791.00	\$153,206.79	\$231,048.70	\$53,415.73	\$25,808.15	\$100,002.59	\$75,141.77	\$8,409.27	\$324.33	(\$3,688.15)
2019/04	\$883,206				\$1,980.00	\$258,491.73	\$136,416.80	\$23,268.29	\$76,896.43	\$264,741.15	\$105,564.42	\$3,564.69	\$12,282.45
2019/05	\$1,043,240					\$36,249.89	\$285,966.32	\$250,613.94	\$128,048.33	\$103,590.84	\$233,316.85	\$8,016.96	(\$2,563.56)
2019/06	\$736,470						\$1,085.45	\$345,943.22	\$99,013.71	\$25,625.86	\$228,308.36	\$22,741.07	\$13,752.21
2019/07	\$792,858							\$1,764.00	\$132,311.88	\$148,369.87	\$307,060.73	\$190,469.44	\$12,881.74
2019/08	\$571,409								\$1,078.00	\$236,838.50	\$153,346.12	\$164,875.16	\$15,271.58
2019/09	\$1,079,405									\$294.00	\$198,991.49	\$450,781.69	\$429,338.10
2019/10	\$569,144										\$6,373.19	\$342,495.39	\$220,275.40
2019/11	\$317,509											\$1,324.00	\$316,185.20
2019/12	\$1,575												\$1,574.75

Claim Lag Reports – Prescription Drugs

Fill Month		Bill Month						Total
		JAN 2021	FEB 2021	MAR 2021	APR 2021	MAY 2021	JUN 2021	
JUL 2020	Invoice Cost	\$ 12.05						\$ 12.05
	Rx Count	1						1
AUG 2020	Invoice Cost							
	Rx Count	1						1
NOV 2020	Invoice Cost	-\$0.75		\$24.16				\$ 23.41
	Rx Count	- 2						- 2
DEC 2020	Invoice Cost	\$38,984.99	-\$234.47		\$3127			\$ 38,781.79
	Rx Count	338	- 4		2			336
JAN 2021	Invoice Cost	\$ 120,527.93	\$79,849.81	-\$177.54	\$7.03	\$239.98	\$24.52	\$ 200,471.73
	Rx Count	1,280	435	- 1	1	3	6	1,724
FEB 2021	Invoice Cost		\$96,707.56	\$53,766.64			\$23.15	\$ 150,497.35
	Rx Count		1,265	460			2	1,727
MAR 2021	Invoice Cost			\$112,894.67	\$76,635.70	-\$44.38	\$23.10	\$ 189,509.09
	Rx Count			1,241	661	- 3	1	1,900
APR 2021	Invoice Cost				\$132,956.08	\$79,064.27		\$ 212,020.35
	Rx Count				1,016	839	1	1,856
MAY 2021	Invoice Cost					\$94,832.59	\$114,394.40	\$ 209,226.99
	Rx Count					875	900	1,775
JUN 2021	Invoice Cost						\$156,920.44	\$ 156,920.44
	Rx Count						1,553	1,553

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