

# Medical Year over Year Experience -1

Year	Employee Count	Total Premium	Total Claims	Loss Ratio	Premium PEPM	% Change Premium	Claims PEPM	% Change Claims
<b>(Change reflected compared to last full plan year)</b>								
2007-2008 Total	39,701	\$20,598,985	\$16,958,758	82.3%	\$518.85	12.8%	\$427.16	5.0%
2007-2008 Average	3,308	\$1,716,582	\$1,413,230					
2008-2009 Total	40,655	\$22,200,238	\$21,202,632	95.5%	\$546.06	5.2%	\$521.53	22.1%
2008-2009 Average	3,388	\$1,850,019	\$1,766,886					
2009-2010 Total	39,541	\$22,406,383	\$20,152,108	89.9%	\$566.66	3.8%	\$509.65	-2.3%
2009-2010 Average	3,295	\$1,867,199	\$1,679,342					
2010-2011 Total	38,577	\$22,630,150	\$20,017,710	88.5%	\$586.62	3.5%	\$518.90	1.8%
2010-2011 Average	3,215	\$1,885,846	\$1,668,142					
2011-2012 Total	39,061	\$20,506,203	\$18,372,710	89.6%	\$524.98	-10.5%	\$470.36	-9.4%
2011-2012 Average	3,255	\$1,708,850	\$1,531,059					
2012-2013 Total	39,304	\$20,494,030	\$16,524,194	80.6%	\$521.42	-0.7%	\$420.42	-10.6%
2012-2013 Average	3,275	\$1,707,232	\$1,381,610					
2013-2014 Total	38,176	\$21,076,762	\$17,398,419	82.5%	\$552.09	5.9%	\$455.74	8.4%
2013-2014 Average	3,181	\$1,756,397	\$1,449,868					
2014-2015 Total	37,923	\$22,452,991	\$17,806,550	79.3%	\$592.07	7.2%	\$469.54	3.0%
2014-2015 Average	3,160	\$1,871,083	\$1,483,879					
2015-2016 Total	36,220	\$23,384,943	\$19,549,809	83.6%	\$645.64	9.0%	\$539.75	15.0%
2015-2016 Average	3,018	\$1,948,745	\$1,629,151					
<b>(Change reflected compared to 2015-2016 Plan Year)</b>								
2016-2017 Rolling 12	36,246	\$22,658,542	\$23,637,256	104.3%	\$625.13	-3.1%	\$652.13	20.8%
2016-2017 Rolling 12 Avg	3,021	\$1,888,212	\$1,969,771					



Notes:  
 Full Plan Year: October through September  
 Rolling 12: August 2016 through July 2017  
 PEPM is Per Employee Per Month

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# Claims Experience – Rolling 12 months (August - July) -2

Current Rolling 12 August 16 - July 17	Covered Employees	Medical Claims	Pharmacy Claims	Capitation	Total Claims	PEPM Claim Cost	Annualized Premium	Loss Ratio
16-Aug	3,001	\$1,420,536	\$539,745	\$17,095	\$1,977,376	\$658.91	\$1,910,177	103.5%
16-Sep	3,005	\$1,200,199	\$418,526	\$17,581	\$1,636,306	\$544.53	\$1,914,133	85.5%
16-Oct	3,042	\$893,305	\$244,228	\$107,619	\$1,245,152	\$409.32	\$1,906,164	65.3%
16-Nov	3,017	\$1,227,072	\$372,627	\$106,391	\$1,706,090	\$565.49	\$1,878,557	90.8%
16-Dec	3,020	\$1,408,990	\$389,950	\$106,340	\$1,905,220	\$630.87	\$1,882,645	101.2%
17-Jan	3,032	\$1,241,148	\$451,826	\$115,560	\$1,808,534	\$596.48	\$1,841,303	98.2%
17-Feb	3,012	\$1,444,610	\$477,043	\$115,145	\$2,036,798	\$676.23	\$1,882,500	108.2%
17-Mar	3,021	\$1,443,167	\$512,580	\$115,588	\$2,071,334	\$685.65	\$1,873,784	110.5%
17-Apr	3,021	\$1,762,350	\$459,091	\$115,505	\$2,336,946	\$773.57	\$1,897,571	123.2%
17-May	3,022	\$1,341,371	\$472,890	\$115,671	\$1,929,931	\$638.63	\$1,895,153	101.8%
17-Jun	3,022	\$1,764,966	\$458,818	\$115,864	\$2,339,648	\$774.21	\$1,889,254	123.8%
17-Jul	3,031	\$2,030,686	\$496,679	\$116,556	\$2,643,921	\$872.29	\$1,887,301	140.1%
2016-2017 Year Total	36,246	\$17,178,340	\$5,294,002	\$1,164,915	\$23,637,256	\$652.13	\$22,658,542	104.3%
2016-2017 Year Avg	3,021	\$1,431,528	\$441,167	\$97,076	\$1,969,771	\$652.13	\$1,888,212	104.3%

Prior Rolling 12 August 15 - July 16	Covered Employees	Medical Claims	Pharmacy Claims	Capitation	Total Claims	PEPM Claim Cost	Annualized Premium	Loss Ratio
15-Aug	3,132	\$1,065,278	\$407,578	\$19,672	\$1,492,528	\$476.54	\$1,709,827	87.3%
15-Sep	3,137	\$964,664	\$431,094	\$20,153	\$1,415,911	\$451.36	\$1,716,828	82.5%
15-Oct	3,048	\$925,167	\$375,992	\$18,678	\$1,319,837	\$433.02	\$1,973,749	66.9%
15-Nov	3,057	\$796,288	\$359,778	\$17,604	\$1,173,670	\$383.93	\$1,981,182	59.2%
15-Dec	3,045	\$968,727	\$414,375	\$17,503	\$1,400,605	\$459.97	\$1,971,331	71.0%
16-Jan	3,027	\$795,648	\$353,840	\$17,817	\$1,167,305	\$385.63	\$1,960,007	59.6%
16-Feb	3,018	\$950,558	\$388,414	\$17,303	\$1,356,275	\$449.40	\$1,951,972	69.5%
16-Mar	3,010	\$1,098,197	\$487,742	\$17,320	\$1,603,259	\$532.64	\$1,945,908	82.4%
16-Apr	3,004	\$1,252,982	\$418,990	\$17,135	\$1,689,107	\$562.29	\$1,943,460	86.9%
16-May	3,005	\$1,918,432	\$407,531	\$17,280	\$2,343,243	\$779.78	\$1,946,431	120.4%
16-Jun	3,002	\$1,329,414	\$492,874	\$17,254	\$1,839,542	\$612.77	\$1,944,517	94.6%
16-Jul	2,998	\$1,616,293	\$409,994	\$16,997	\$2,043,284	\$681.55	\$1,942,076	105.2%
2015-2016 Year Total	36,483	\$13,681,648	\$4,948,202	\$214,716	\$18,844,566	\$516.53	\$22,987,288	82.0%
2015-2016 Year Avg	3,040	\$1,140,137	\$412,350	\$17,893	\$1,570,381	\$516.53	\$1,915,607	82.0%

Notes:

- Starting Oct 1, 2016 with UHC, claims are reported on an incurred basis. Prior to this, claims were reported on an paid basis.
- Capitation includes cost for the administration of Opioid programs (behavioral health, clinical, Care 24) and claims (behavioral health), LabCorp charges and claims for the Beacon Labs management program and rehabilitation therapy management and claims. More details provided on Slide 34.
- October 2016 through July 2017: UHC reported data; February 2017: Estimated premium based on premium holiday less adjustments.
- Sum totals may be off due to rounding



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# High Cost Claimants (Over \$75k) – October - June -3

Current: 10/1/2016 – 6/30/2017

Member	Diagnosis	Year-To-Date Paid Amount
Active	Deficiency and other anemia	\$499,103
Active	Phlebitis; thrombophlebitis	\$417,962
Active	Other acquired deformities	\$359,319
Active	Septicemia (except in labor)	\$323,856
Active	Maintenance chemotherapy; radiation	\$290,179
Active	Other aftercare	\$255,305
Active	Maintenance chemotherapy; radiation	\$245,749
Active	Complication of device; implant	\$214,558
No longer on the plan	Maintenance chemotherapy; radiation	\$213,760
Active	Multiple myeloma	\$191,959
No longer on the plan	Spondylosis; intervertebral	\$175,978
Active	Hypertension with complication	\$175,282
No longer on the plan	Maintenance chemotherapy	\$153,470
Active	Phlebitis; thrombophlebitis an	\$124,346
Active	Cancer of breast	\$106,881
Active	Cancer of rectum and anus	\$103,483
Active	Chronic kidney disease	\$103,389
Active	Other acquired deformities	\$99,985
Active	Cardiac dysrhythmias	\$92,262
Active	Cancer of breast	\$87,171
No longer on the plan	Cancer of head and neck	\$86,548
Active	Cancer of rectum and anus	\$85,594
Active	Secondary malignancies	\$82,146
Active	Leukemias	\$81,186
Active	Rheumatoid arthritis and related	\$80,421
<b>Total Claims over 75k</b>		<b>\$4,649,891</b>
<b>Total High Cost Claimants</b>		<b>25</b>

There are 25 high cost claimants between \$50k and \$70k with claims totaling \$1,539,644. Three are no longer on the plan.  
 Note: UHC Large Claims report available on a quarterly basis.



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Year over Year PEPM Costs Overview – 10/1/2013 to 7/31/2017

PEPM Costs	Immature 10 months			
	October 1, 2013 - September 30, 2014	October 1, 2014 - September 30, 2015*	October 1, 2015 - September 30, 2016*	October 1, 2016 - July 31, 2017
Average Employees	3,181	3,160	3,018	3,024
Premium	\$559.96	\$674.89	\$645.64	\$622.83
Medical	\$298.09	\$338.91	\$394.05	\$481.40
Capitation	\$5.85	\$6.03	\$5.79	\$37.38
Subtotal Medical	\$303.93	\$344.94	\$399.84	\$508.15
Pharmacy	\$123.71	\$124.62	\$139.92	\$143.38
Total Claims	\$427.65	\$469.56	\$539.75	\$662.16
Loss ratio	76.4%	69.6%	83.6%	106.3%

Note: PEPM is Per Employee Per Month

\*The actual premium rates did not decrease from 2014/2015 to 2015/2016.



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# Year over Year PMPM Utilization Overview – 10/1/2013 to 7/31/2017

Utilization	Immature 10 months			
	October 1, 2013 - September 30, 2014	October 1, 2014 - September 30, 2015	October 1, 2015 - September 30, 2016	October 1, 2016 - July 31, 2017
	<u>PMPM</u>	<u>PMPM</u>	<u>PMPM</u>	<u>PMPM</u>
Inpatient	\$47.99	\$66.37	\$85.15	\$ 91.49
Outpatient	<u>\$56.11</u>	<u>\$62.38</u>	<u>\$90.19</u>	<u>\$108.78</u>
<b>Total Facility</b>	<b>\$104.10</b>	<b>\$128.75</b>	<b>\$175.34</b>	<b>\$200.27</b>
PCP	\$19.18	\$19.48	\$19.70	<b>\$11.59</b>
Specialist	\$89.37	\$97.43	\$95.50	\$95.82
Capitation	<u>\$4.17</u>	<u>\$4.37</u>	<u>\$4.26</u>	<u>\$26.82</u>
<b>Total Professional</b>	<b>\$112.72</b>	<b>\$121.28</b>	<b>\$119.46</b>	<b>\$134.23</b>
Pharmacy	\$88.26	\$90.33	\$103.66	\$102.47
				<b>-1.1%</b>
				<b>14.8%</b>
				<b>-1.5%</b>
				<b>629.6%</b>
				<b>.3%</b>
				<b>-41.0%</b>
				<b>14.2%</b>
				<b>20.6%</b>
				<b>7.4%</b>
				<b>44.6%</b>
				<b>28.3%</b>
				<b>38.3%</b>
				<b>11.2%</b>
				<b>23.7%</b>
				<b>1.6%</b>
				<b>9.0%</b>
				<b>4.8%</b>
				<b>7.6%</b>
				<b>2.4%</b>

Note:  
PMPM is Per Member Per Month



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ARTICLE XXII  
INSURANCE

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- A. Beginning on September 15, 2012, the Board agrees to pay \$258.49, per pay period, during each pay period when premiums are deducted from employees' pay, toward the premiums for coverage for comprehensive hospital-surgical-major medical insurance and 100% of the group life insurance policy, up to a maximum of \$32.20 per year, for each full time employee contracted in at least a six-tenths (.6) allocated position or for six-tenths (.6) or more of each consecutive day for 60 days or more or for the balance of the school year. Any increase in the School Board's contribution to the insurance premium shall be effective only upon ratification of the contract. If a contract, with new premium contribution amounts, is not ratified by September 15<sup>th</sup> of each year, the previous year's School Board contribution rate will be considered the status quo.
- B. Policies shall include benefits in accordance with the terms and conditions as set forth in the master insurance policies as provided by the Board.
- C. 1. An insurance committee shall be formed, one third (1/3) of which will be association representation. This committee will meet at least monthly during the school year unless voted upon by the committee as unwarranted. The committee shall select the chairperson of the Insurance Committee from among its membership. Decisions of the committee shall be made by consensus. If consensus cannot be reached a majority vote of the membership will make the decision. Members are allowed to vote by signed proxy for another member of the committee. The chairperson will be empowered to vote only upon a tie vote.
2. The insurance committee shall review and recommend actions with regard but not limited to:
- Bids
  - Specifications
  - Recommendation on Invitation to Bid ←
  - Bid Tabulations
  - Monthly Insurance Experience Rating Reports
3. Other health related employee programs may be studied by this committee. Such health related employee benefits may include such health related coverage as may be necessary for portions of the employee assistance program, if established, which may require such coverage. Additional health related employee benefits recommended by this committee shall be at no cost to the Board unless otherwise negotiated. The purpose of this committee shall be to make recommendations to the School Board and the Association bargaining teams on matters pertaining to insurance as covered in this article. ←
4. The Board does not relinquish or delegate any authority or responsibility as mandated by laws pertaining to bidding or employee group insurance or health related programs.
- D. An Employee Assistance Program, when funded by the Board, will be provided for all teachers with the following provisions:
1. To assure employee confidentiality, the Employee Assistance Program will be managed by someone who is not an employee of the Clay County School Board.
  2. Costs of fitness for duty evaluations will be paid by the employer.
  3. Other costs incurred by voluntary participation will be the responsibility of the individual and may be covered by existing insurance policies.