

2015 Claims Performance Report

City and County of Broomfield

Data Updated

March-15

HUB[™]
International
Insurance Services



2015

Executive Summary

1.) Average Medical/Rx plan enrollment for current plan year:	523
Average Medical/Rx plan enrollment for prior plan year:	501
Average Dental plan enrollment for current plan year:	607
Average Dental plan enrollment for prior plan year:	560

2.) Actual plan cost vs. budget:	
Medical/Rx	90.2%
Dental	100.0%

3.) Summary of Plan Costs:

Medical/Rx		
	Current YTD	Prior Year
Fixed Costs	\$276,877	\$1,131,884
Claims	<u>\$1,228,312</u>	<u>\$5,080,649</u>
Total Plan Costs	\$1,505,189	\$6,212,533
PEPM	\$959.94	\$1,033.01
% Change	-7.1%	

Dental		
	Current YTD	Prior Year
Fixed Costs	\$12,747	\$47,040
Claims	<u>\$119,197</u>	<u>\$440,837</u>
Total Plan Costs	\$131,944	\$487,877
PEPM	\$72.46	\$72.60
% Change	-0.2%	

*PEPM = Per employee per month

	Current YTD	Prior Year
4.) Fixed Medical/Rx costs as a percentage of current total plan costs:	18.4%	18.2%
Fixed Dental costs as a percentage of current total plan costs:	9.7%	9.6%
5.) Average Medical/Rx claim cost PEPM for current plan year:	\$783.36	\$844.80
Average Dental claim cost PEPM for current plan year:	\$72.46	\$72.60
6.) Average Medical/Rx fixed cost PEPM for current plan year:	\$176.58	\$188.21
Average Dental fixed cost PEPM for current plan year:	\$7.00	\$7.00
7.) There are 0 claims that have exceeded the \$100,000 specific deductible. Total reimbursements are:	\$0	
8.) Of total Medical/Rx claims, large claims over \$50,000 represent:	14.8%	

City and County of Broomfield



2015

Total Medical Plan Performance Report

	Enrollment			Fixed Costs			Claims*			Stop Loss		Medical Plan Cost
	Medical	Admin	Stop Loss	Total	Medical	Rx	Total	Over ISL	Net Claims			
Jan-15	524	\$25,739	\$66,789	\$92,528	\$258,472	\$174,728	\$433,200	\$0	\$433,200	\$525,728		
Feb-15	522	\$25,641	\$66,534	\$92,175	\$282,156	\$105,831	\$387,987	\$0	\$387,987	\$480,162		
Mar-15	522	\$25,641	\$66,534	\$92,175	\$285,731	\$121,394	\$407,125	\$0	\$407,125	\$499,300		
Apr-15												
May-15												
Jun-15												
Jul-15												
Aug-15												
Sep-15												
Oct-15												
Nov-15												
Dec-15												
2015												
Total	1568	\$77,020	\$199,857	\$276,877	\$826,359	\$401,953	\$1,228,312	\$0	\$1,228,312	\$1,505,189		
Avg Month	523	\$25,673	\$66,619	\$92,292	\$275,453	\$133,984	\$409,437	\$0	\$409,437	\$501,730		
PEPM		\$49.12	\$127.46	\$176.58	\$527.01	\$256.35	\$783.36	\$0.00	\$783.36	\$959.94		
% Change	4.3%	-21.9%	1.7%	-6.2%	-20.0%	35.6%	-7.6%		-7.3%	-7.1%		
2014												
Total	6014	\$378,037	\$753,847	\$1,131,884	\$3,959,381	\$1,136,863	\$5,096,244	\$15,595	\$5,080,649	\$6,212,533		
Avg Month	501	\$31,503	\$62,821	\$94,324	\$329,948	\$94,739	\$424,687	\$1,300	\$423,387	\$501,970		
PEPM		\$62.86	\$125.35	\$188.21	\$658.36	\$189.04	\$847.40	\$2.59	\$844.80	\$1,033.01		
% Change	2.2%	0.6%	8.9%	6.0%	-4.2%	4.0%	-2.5%		1.1%	1.9%		
2013												
Total	5883	\$367,455	\$677,068	\$1,044,523	\$4,043,858	\$1,069,459	\$5,113,317	\$195,504	\$4,917,813	\$5,962,336		
Avg Month	490	\$30,621	\$56,422	\$87,044	\$336,988	\$89,122	\$426,110	\$16,292	\$409,818	\$1,090,427		
PEPM		\$62.46	\$115.09	\$177.55	\$687.38	\$181.79	\$869.17	\$33.23	\$835.94	\$1,013.49		

Claims Performance**		
	Maximum	Actual
YTD Attachment Point:	\$1,391,725	\$922,151
Claims vs. Carrier Expected:		82.8%
Claims vs. Carrier Maximum:		66.3%

Total Plan Performance		
	Budget	Actual
YTD Internal Accruals:	\$1,668,236	\$1,505,189
Deficit(Surplus)		(\$163,046)
Actual Plan Cost vs. Accrual:		90.2%

Accrual Rates	
	HMO
EE	\$553.02
ES	\$1,106.04
EC	\$1,106.04
FAM	\$1,549.12

IBNR		
	Medical	Rx
Claims		
IBNR %		
Est IBNR		
Total		
Prior IBNR		
Change		

*Claims include Vision and Anthem Runout
 **Net of Anthem runout claims

2015 Fees			
Administration		Stop Loss	
Medical Claims-Single	\$49.12	ISL Premium	\$123.62
Medical Claims-Family	\$49.12		\$123.62
		ISL Contract	Paid
		ISL Level	\$100,000
		ASL Premium	\$3.84
			\$3.84
		ASL Contract	Paid



2015

High Cost Claimant Report

Cigna Self Funded Plan - January 2015 - December 2015 (\$100k ISL)						
Relationship	Plan	Diagnosis	Total Paid	Paid in Most Recent Month	Over Stop Loss	% of Total
Employee		IMMUNE THROMBOCYTOPENIC PURPURA	\$73,768			6.0%
Spouse		Unknown	\$38,208			3.1%
Employee		Unknown	\$30,343			2.5%
Child		Unknown	\$39,056			3.2%
Total	4		\$181,375	\$0	\$0	14.8%



Anthem Self Funded Plan - January 2014 - December 2014 (\$100k ISL)

Relationship	Plan	Diagnosis	Total Paid	Paid in Most Recent Month	Over Stop Loss	% of Total
Employee	PPO	SEC MALIG NEOPLSM BRAIN&SPINAL CORD	\$110,251		\$10,251	2.2%
Employee	PPO	MALIGNANT NEOPLASM HEAD PANCREAS	\$103,436		\$3,436	2.0%
Employee	PPO	PARTL EPILEPSY W/IMPAIRMNT W/INTRACT	\$101,908		\$1,908	2.0%
Employee	PPO	DEGEN CERV INTERVERTEBRAL DISC	\$96,844			1.9%
Dependent	PPO	CONSTRUCTIVE PERICARDITIS	\$89,799			1.8%
Employee	PPO	OSTEOARTHROS UNSPEC GEN/LOC LOW LEG	\$85,036			1.7%
Employee	PPO	LOC OSTEOARTHROSIS-LOWER LEG	\$76,735			1.5%
Employee	PPO	OTHER HEART BLOCK	\$68,331			1.3%
Employee	PPO	ACUT MI SUBNDOCRDL INFARCT INIT EOC	\$66,953			1.3%
Employee	PPO	MENINGITIS DUE UNSPEC BACTERIUM	\$66,156			1.3%
Dependent	PPO	MAL NEOPLSM BRONCHUS&LUNG UNS SITE	\$57,227			1.1%
Total	11		\$922,676	\$0	\$15,595	18.1%



Anthem Self Funded Plan - January 2013 - December 2013 (\$100k ISL)

Relationship	Plan	Diagnosis	Total Paid	Paid in Most Recent Month	Over Stop Loss	% of Total
SUB		HERPETIC MENINGOENCEPHALITIS	\$272,752	\$2,942	\$172,752	5.4%
DEP		SEC MALIG NEOPLASM BONE&BONE MARROW	\$122,752	\$297	\$22,752	2.4%
SUB		SPONDYLOLISTHESIS, ACQUIRED	\$98,033			1.9%
DEP		NEOPLASM, MALIGNANT, RECTUM	\$96,908			1.9%
DEP		CONGEN INSUFFICIENCY AORTIC VALVE	\$94,551	\$5,668		1.9%
DEP		ENCNTR, ANTINEOPLASTIC CHEMOTHERAPY	\$85,955	\$46,162		1.7%
SUB		UNIVERSAL ULCERATIVE COLITIS	\$62,885	\$296		1.2%
SUB		PARTL EPILEPSY NO IMPAIR NO INTRACT	\$60,403	\$54,330		1.2%
DEP		LOC OSTEOARTHRISIS-LOWER LEG	\$56,077			1.1%
DEP		MALIG NEOPLSM UP-OUTER QUAD FE BRST	\$54,490	\$141		1.1%
SUB		LOC OSTEOARTHRISIS-LOWER LEG	\$50,975	\$1,372		1.0%
Total	11		\$1,055,781	\$111,208	\$195,504	20.7%



2015

Dental Performance Report

	Enrollment	Fixed Costs	Claims	Dental Plan Cost
	Dental	Admin	Dental	
Jan-14	608	\$4,256	\$50,371	\$54,627
Feb-14	606	\$4,242	\$36,931	\$41,173
Mar-14	607	\$4,249	\$31,895	\$36,144
Apr-14				
May-14				
Jun-14				
Jul-14				
Aug-14				
Sep-14				
Oct-14				
Nov-14				
Dec-14				
2014				
Total	1821	\$12,747	\$119,197	\$131,944
Avg Month	607	\$4,249	\$39,732	\$43,981
PEPM		\$7.00	\$65.46	\$72.46
% Change	8.4%	0.0%	-0.2%	-0.2%
2013				
Total	6720	\$47,040	\$440,837	\$487,877
Avg Month	560	\$3,920	\$36,736	\$40,656
PEPM		\$7.00	\$65.60	\$72.60
% Change	-4.9%	7.7%	9.0%	8.8%
2012				
Total	7063	\$45,910	\$425,210	\$471,119
Avg Month	589	\$3,826	\$35,434	\$39,260
PEPM		\$6.50	\$60.20	\$66.70

Total Plan Performance		
	Budget	Actual
YTD Internal Accruals:	\$131,975	\$131,944
Actual Plan Cost vs. Accrual:		100.0%

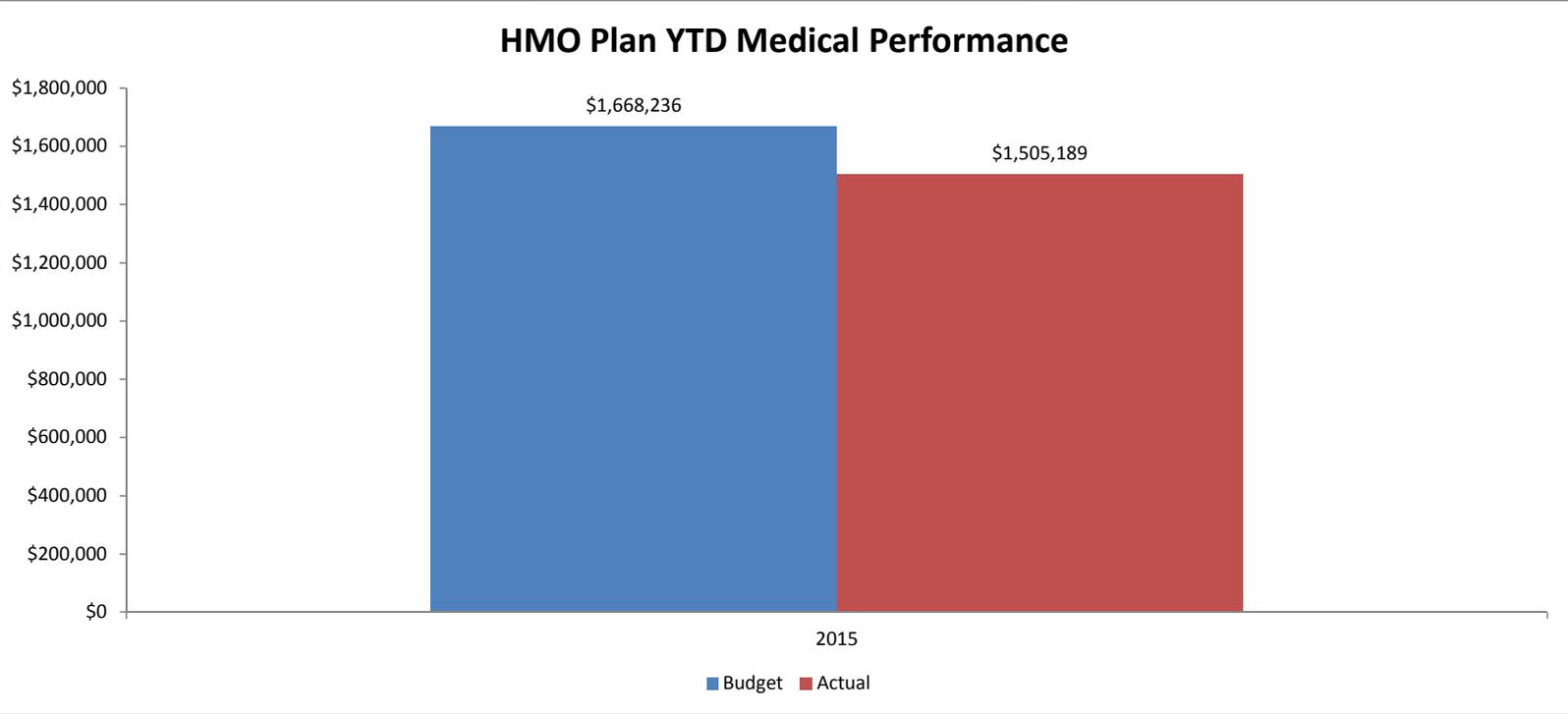
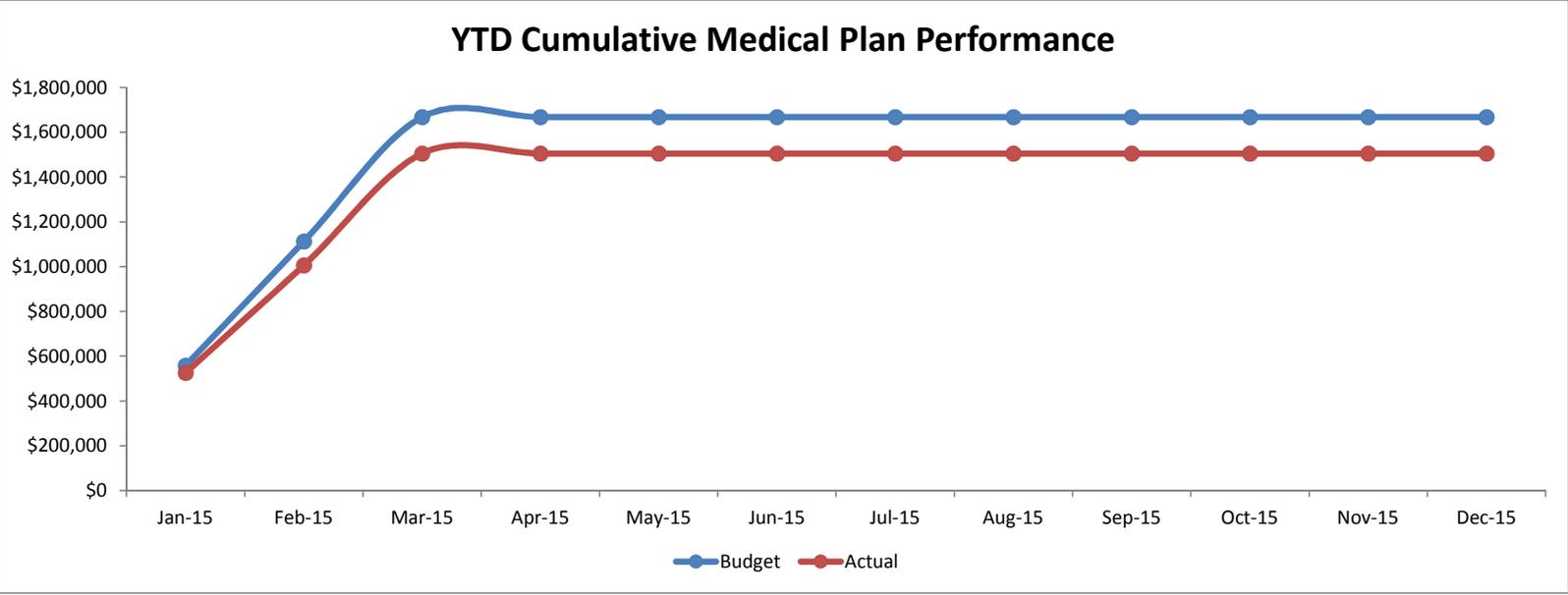
Accrual Rates	
	Dental
EE	\$38.78
ES	\$57.61
EC	\$57.61
FAM	\$109.73

2015 Fees	
Estimated Administration	
Dental	\$7.00



2015

Cumulative YTD Budget Illustration

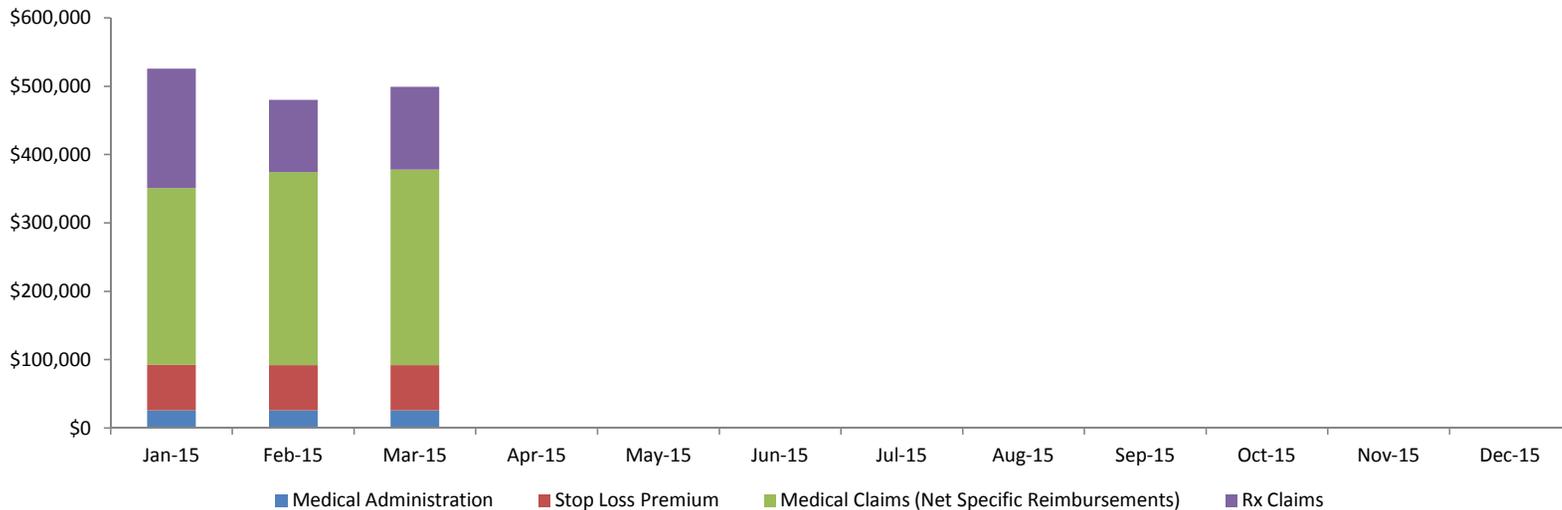




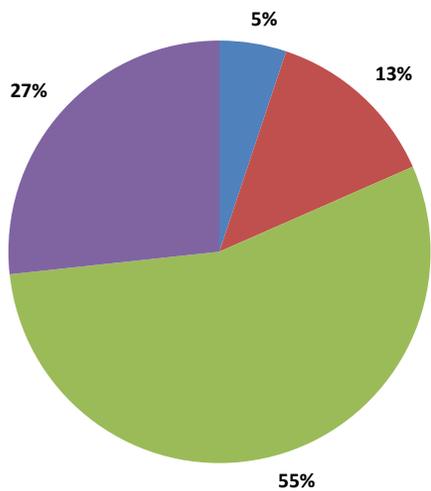
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Medical Plan Components Illustration

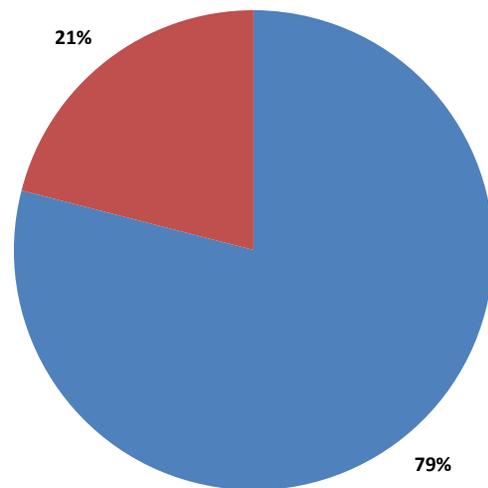
Monthly Medical Plan Cost Components



YTD Medical Plan Cost Components



YTD Employer/Employee Medical Contribution

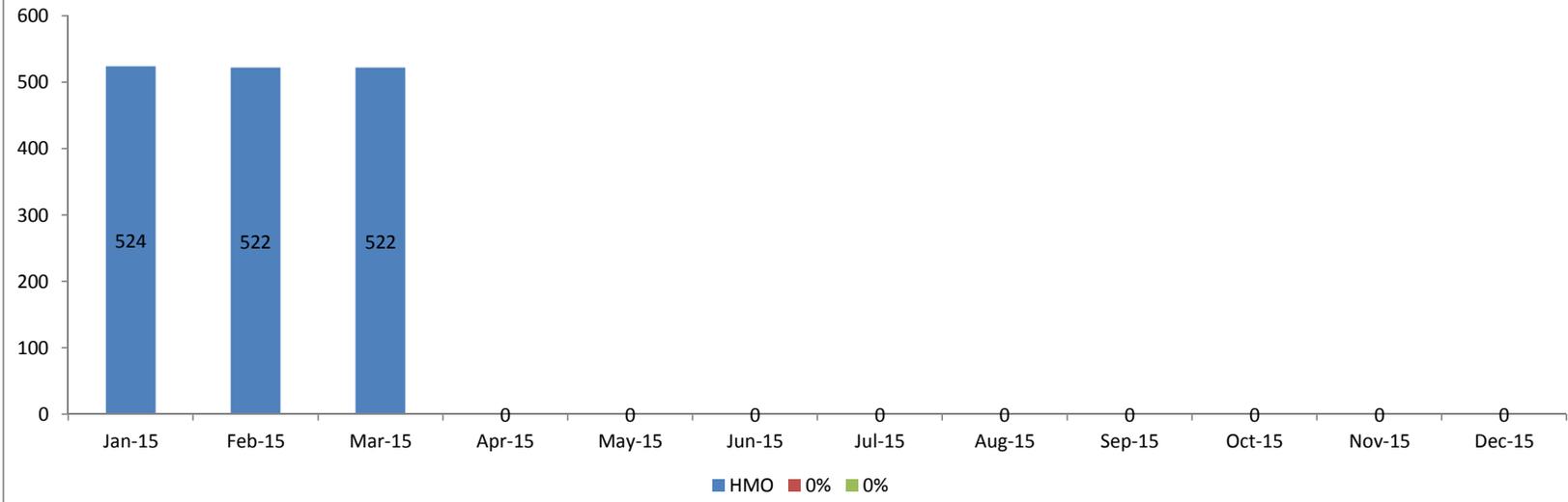




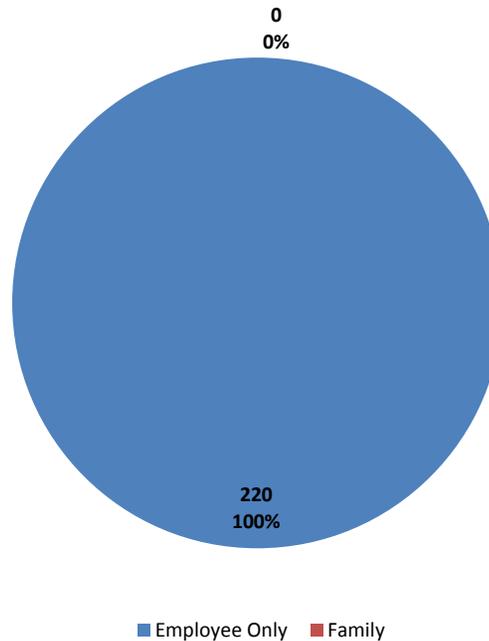
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Medical Enrollment Illustration

YTD Medical Enrollment



HMO Plan YTD Average Enrollment Breakout



5/1/2015