

SUMMARY REPORT FOR CITY OF STEPHENVILLE  
EPO/PPO COPAY PLANS VS HSA-QUALIFIED PPO PLAN

UHC PREMIUMS VS CLAIMS HISTORY

OVERALL EXPERIENCE:

Year/Month	Members	Subscribers	Premium	Premium DMDM	Medical Payments	Capitation Payments	Managed Pharmacy Payments	Total Payments	Claims to Premium Ratio	Total Payments DMDM	12 Month Rolling Average PMPM
2019-12	192	138	\$96,288	\$501.50	\$58,734	\$3,549	\$14,090	\$76,373	79.3%	\$397.78	
2020-01	191	138	\$95,809	\$501.62	\$16,089	\$3,512	\$15,392	\$34,993	36.5%	\$183.21	
2020-02	189	136	\$95,559	\$505.60	\$33,083	\$3,476	\$12,383	\$48,942	51.2%	\$258.95	
2020-03	189	136	\$95,523	\$505.41	\$13,932	\$3,476	\$10,126	\$27,533	28.8%	\$145.68	
2020-04	186	133	\$93,780	\$504.20	\$12,515	\$3,421	\$10,819	\$26,754	28.5%	\$143.84	
2020-05	177	133	\$80,174	\$452.96	\$39,130	\$3,255	\$9,690	\$52,075	65.0%	\$294.21	
2020-06	174	132	\$87,117	\$500.67	\$11,949	\$3,200	\$16,763	\$31,911	36.6%	\$183.40	
2020-07	171	129	\$85,443	\$499.67	\$26,709	\$3,425	\$16,185	\$46,319	54.2%	\$270.87	
2020-08	175	128	\$86,403	\$493.73	\$24,690	\$3,505	\$14,303	\$42,499	49.2%	\$242.85	
2020-09	179	131	\$88,415	\$493.94	\$30,098	\$3,585	\$11,691	\$45,375	51.3%	\$253.49	
2020-10	176	131	\$86,611	\$492.11	\$58,831	\$3,545	\$11,017	\$73,394	84.7%	\$417.01	
2020-11	176	132	\$86,642	\$492.28	\$16,715	\$3,525	\$13,910	\$34,150	39.4%	\$194.04	\$248.42

Total by Experience Period

Current Period	2,175	1,597	\$1,077,764		\$342,475	\$41,475	\$156,367	\$540,317	50.1%	\$248.42
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Average Membership/PMPM Premium and Payments by Experience Period

Current Period	181	133	\$495.52		\$157.46	\$19.07	\$71.89	\$248.42
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OLD EPO COPAY PLAN:

Year/Month	Members	Subscribers	Premium	Premium DMDM	Medical Payments	Capitation Payments	Managed Pharmacy Payments	Total Payments	Claims to Premium Ratio	Total Payments DMDM	12 Month Rolling Average PMPM
2019-12	12	11	\$8,309	\$692.44	\$2,186	\$221	\$1,782	\$4,189	50.4%	\$349.11	
2020-01	12	11	\$8,309	\$692.44	\$7,344	\$221	\$1,365	\$8,929	107.5%	\$744.09	
2020-02	12	11	\$8,309	\$692.44	\$582	\$221	\$1,177	\$1,980	23.8%	\$164.97	
2020-03	12	11	\$8,309	\$692.44	\$1,180	\$221	\$508	\$1,909	23.0%	\$159.05	
2020-04	12	11	\$8,309	\$692.44	\$542	\$221	\$546	\$1,309	15.7%	\$109.06	

Total by Experience Period

Current Period	60	55	\$41,546		\$11,833	\$1,103	\$5,379	\$18,315	44.1%	\$305.25
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Average Membership/PMPM Premium and Payments by Experience Period

Current Period	12	11	\$692.44		\$197.22	\$18.39	\$89.64	\$305.25
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ANDQ PRIMARY ADVANTAGE COPAY PLAN:

Year/Month	Members	Subscribers	Premium	Premium DMDM	Medical Payments	Capitation Payments	Managed Pharmacy Payments	Total Payments	Claims to Premium Ratio	Total Payments DMDM	12 Month Rolling Average PMPM
2019-12	119	80	\$57,855	\$486.17	\$54,551	\$2,207	\$7,560	\$64,318	111.2%	\$540.48	
2020-01	117	79	\$56,830	\$485.73	\$7,436	\$2,152	\$5,860	\$15,448	27.2%	\$132.04	
2020-02	118	78	\$57,542	\$487.64	\$7,664	\$2,170	\$6,682	\$16,516	28.7%	\$139.96	
2020-03	117	77	\$56,961	\$486.84	\$7,782	\$2,152	\$5,109	\$15,043	26.4%	\$128.58	
2020-04	114	74	\$55,218	\$484.37	\$2,866	\$2,096	\$5,376	\$10,339	18.7%	\$90.69	
2020-05	114	79	\$51,515	\$451.89	\$32,847	\$2,096	\$4,240	\$39,183	76.1%	\$343.71	
2020-06	110	77	\$54,915	\$499.23	\$5,383	\$2,023	\$9,409	\$16,815	30.6%	\$152.86	
2020-07	108	75	\$53,776	\$497.93	\$24,315	\$2,163	\$9,002	\$35,481	66.0%	\$328.52	
2020-08	105	72	\$52,068	\$495.89	\$5,049	\$2,103	\$6,263	\$13,415	25.8%	\$127.76	
2020-09	105	72	\$52,068	\$495.89	\$23,523	\$2,103	\$4,008	\$29,634	56.9%	\$282.23	
2020-10	99	69	\$48,659	\$491.51	\$16,329	\$1,983	\$3,200	\$21,512	44.2%	\$217.30	
2020-11	96	67	\$47,086	\$490.48	\$5,967	\$1,923	\$5,637	\$13,528	28.7%	\$140.91	\$220.30

Total by Experience Period

Current Period	1,322	899	\$644,492		\$193,714	\$25,171	\$72,346	\$291,231	45.2%	\$220.30
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Average Membership/PMPM Premium and Payments by Experience Period

Current Period	110	75	\$487.51		\$146.53	\$19.04	\$54.72	\$220.30
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UHC H.S.A.- QUALIFIED PLAN:

Year/Month	Members	Subscribers	Premium	Premium DMDM	Medical Payments	Capitation Payments	Managed Pharmacy Payments	Total Payments	Claims to Premium Ratio	Total Payments DMDM	12 Month Rolling Average PMPM
2019-12	61	47	\$30,124	\$493.84	\$1,997	\$1,122	\$4,747	\$7,866	26.1%	\$128.95	
2020-01	62	48	\$30,670	\$494.68	\$1,309	\$1,140	\$8,167	\$10,616	34.6%	\$171.23	
2020-02	59	47	\$29,708	\$503.52	\$24,837	\$1,085	\$4,524	\$30,446	102.5%	\$516.04	
2020-03	60	48	\$30,253	\$504.22	\$4,969	\$1,103	\$4,509	\$10,581	35.0%	\$176.35	
2020-04	60	48	\$30,253	\$504.22	\$9,107	\$1,103	\$4,896	\$15,107	49.9%	\$251.78	
2020-05	63	54	\$28,659	\$454.90	\$6,283	\$1,159	\$5,450	\$12,892	45.0%	\$204.63	
2020-06	64	55	\$32,202	\$503.16	\$6,566	\$1,177	\$7,354	\$15,096	46.9%	\$235.88	
2020-07	63	54	\$31,667	\$502.66	\$2,393	\$1,262	\$7,183	\$10,838	34.2%	\$172.03	
2020-08	70	56	\$34,335	\$490.50	\$19,641	\$1,402	\$8,041	\$29,083	84.7%	\$415.48	
2020-09	74	59	\$36,347	\$491.18	\$6,575	\$1,482	\$7,683	\$15,741	43.3%	\$212.71	
2020-10	77	62	\$37,952	\$492.88	\$42,502	\$1,562	\$7,817	\$51,882	136.7%	\$673.79	
2020-11	80	65	\$39,556	\$494.45	\$10,748	\$1,602	\$8,272	\$20,623	52.1%	\$257.78	\$291.01

Total by Experience Period

Current Period	793	643	\$391,726		\$136,928	\$15,200	\$78,643	\$230,771	58.9%	\$291.01
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Average Membership/PMPM Premium and Payments by Experience Period

Current Period	66	54	\$493.98		\$172.67	\$19.17	\$99.17	\$291.01
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SUMMARY REPORT FOR CITY OF STEPHENVILLE  
PPO COPAY PLANS VS HSA-QUALIFIED PPO PLAN  
10 MONTH REPORTING PERIOD: 5/1/2021 - 02/28/2022

BCBS CLAIMS ACTIVITY BY PLAN TYPE - PLAN COMPARISON

Patient Relationship	Avg Medical Subscribers (EEs)	Avg Medical Members (ALL)	First Date of Service	Last Date of Service	EST PREMIUM	Billed Claims Amount	Coinsurance Amount	Deductible Amount	Copay Amount	Patient Share Amount (Claim)	Paid Amount	RX Total Cost	AVG PMPM	PLAN LOSS RATIO
PPO COPAY PLAN	26	30	5/6/2021	2/23/2022	\$137,939.30	\$350,689.14	\$3,704.69	\$18,586.57	\$8,110.34	\$30,401.60	\$90,514.13	\$51,157.42	\$301.71	16%
HSA PPO PLAN	113	151	5/1/2021	2/17/2022	\$582,792.80	\$1,564,506.21	\$33,853.90	\$106,940.34	\$1,248.33	\$142,042.57	\$482,365.00	\$124,299.47	\$319.45	83%
<b>COMBINED TOTALS</b>	<b>139</b>	<b>181</b>	<b>5/1/2021</b>	<b>2/28/2022</b>	<b>\$720,732.10</b>	<b>\$1,915,195.35</b>	<b>\$37,558.59</b>	<b>\$125,526.91</b>	<b>\$9,358.67</b>	<b>\$172,444.17</b>	<b>\$572,879.13</b>	<b>\$175,456.89</b>	<b>\$316.51</b>	<b>79%</b>

Loss Ratio at renewal review

64.50%