



MEDICAL PLAN

Experience Update



December 10, 2019



Jackson County:

Date	Subs	Medical	Pharmacy	Combined Medical Claims	Claims Per Sub Per Month	Dental	Fixed Cost	Total Cost	Stop-loss Credits	Net Costs	County Budgeted
July-18	418	\$260,332.08	\$112,242.42	\$372,574.50	\$891.33	\$32,569.53	\$46,899.66	\$454,543.69	\$0.00	\$454,543.69	\$431,484.68
August-18	423	\$240,676.70	\$120,043.47	\$360,720.17	\$852.77	\$16,351.92	\$47,865.13	\$427,437.22	\$0.00	\$427,437.22	\$436,645.98
September-18	418	\$280,760.65	\$108,587.89	\$389,348.54	\$931.46	\$22,950.00	\$47,421.08	\$462,219.62	\$0.00	\$462,219.62	\$431,484.68
October-18	426	\$494,128.63	\$95,281.16	\$589,409.79	\$1,383.59	\$21,866.34	\$48,215.36	\$661,991.49	\$0.00	\$661,991.49	\$439,742.76
November-18	431	\$612,810.61	\$111,367.31	\$724,177.92	\$1,680.23	\$23,880.40	\$48,871.73	\$799,430.05	\$40,562.83	\$758,867.22	\$444,904.06
December-18	432	\$371,658.45	\$83,744.35	\$455,402.80	\$1,054.17	\$24,926.49	\$49,209.58	\$532,038.87	\$77,607.21	\$454,431.66	\$445,936.32
January-19	439	\$361,054.11	\$54,756.70	\$415,810.81	\$947.18	\$22,506.70	\$49,857.79	\$490,675.30	\$106,997.99	\$383,677.31	\$453,162.14
February-19	435	\$324,359.21	\$159,458.06	\$483,817.27	\$1,112.22	\$21,261.22	\$49,466.13	\$557,044.62	\$68,432.07	\$488,612.55	\$449,033.10
March-19	437	\$272,734.41	\$92,400.45	\$365,134.86	\$835.55	\$19,122.33	\$49,463.91	\$436,221.10	\$8,756.25	\$427,464.85	\$451,097.62
April-19	433	\$545,354.28	\$109,124.04	\$654,478.32	\$1,511.50	\$30,028.16	\$48,967.61	\$735,974.09	\$93,525.78	\$642,448.31	\$446,968.58
May-19	438	\$527,725.92	\$154,355.38	\$682,081.30	\$1,557.26	\$24,275.71	\$61,219.26	\$773,805.43	\$32,217.67	\$741,587.76	\$530,474.94
June-19	438	\$501,368.37	\$98,104.20	\$599,472.57	\$1,368.66	\$28,192.78	\$61,219.26	\$693,797.56	\$154,399.67	\$539,397.89	\$530,474.94
Total	5,168	\$4,792,963.42	\$1,299,465.43	\$6,092,428.85	\$1,178.88	\$287,931.58	\$608,676.50	\$7,025,179.04	\$582,499.47	\$6,442,679.57	\$5,491,409.80
					104%						-\$951,269.77

- The information above includes Crescent Runout Claims and Stop-loss reimbursements.
- In May and June of 2019, the County increased funding to the Plan. Had the funding increase not occurred, the deficit position would have been -\$1,107,959.89.
- The actual deficit position was -\$951.269.77.



Jackson County:

Date	Subs	Mbrs	Medical	Pharmacy	Combined Medical Claims	Claims Per Sub Per Month	Dental	Fixed Cost	Other Charges	Total Cost	Other Credits	Stop-loss Credits	Net Costs	County Budgeted
July-19 - Runout			\$378,005.14		\$378,005.14			\$90.65		\$378,095.79			\$378,095.79	
August-19 - Runout			\$17,438.65		\$17,438.65									
September-19 - Runout			\$35,711.23		\$35,711.23									
October-19 - Runout			\$2,008.90		\$2,008.90									
July-19	434	707	\$371,362.74	\$136,152.29	\$507,515.03	\$1,169.39	\$32,412.55	\$60,660.18	\$3,346.95	\$605,330.61	\$40,000.00	\$79,032.27	\$526,298.34	\$537,630.52
August-19	434	705	\$157,145.38	\$121,513.51	\$278,658.89	\$642.07	\$23,710.15	\$61,962.18	\$1,397.25	\$367,120.41	\$10.25	\$6,946.45	\$360,173.96	\$537,630.52
September-19	431	695	\$197,198.16	\$113,021.83	\$310,219.99	\$719.77	\$24,093.34	\$62,826.87	\$1,135.50	\$399,643.88	\$24.74	\$8,390.44	\$391,253.44	\$533,914.18
October-19	430	693	\$368,833.60	\$147,710.30	\$516,543.90	\$1,201.26	\$21,753.63	\$62,681.10	\$1,120.00	\$603,470.77	\$0.00	\$5,654.30	\$597,816.47	\$532,675.40
November-19														
December-19														
January-20														
February-20														
March-20														
April-20														
May-20														
June-20														
Total	1,729	2,800	\$1,527,703.80	\$518,397.93	\$2,046,101.73	\$1,183.40	\$101,969.67	\$248,130.33	\$6,999.70	\$2,353,661.46	\$40,034.99	\$100,023.46	\$2,253,638.00	\$2,141,850.62
				\$299.83		100%								-\$111,787.38

- The unusual runout claims from Crescent are weighing on the Plan.

2020 – 2021 Renewal Calculation



Jackson County	Total Number of Employees	Medical	Pharmacy	Dental	Stop-Loss Credits	Net Claims	BCBSNC Claims Impact
November-18	431	\$612,810.61	\$111,367.31	\$23,880.40	\$40,562.83	\$707,495.49	\$530,621.62
December-18	432	\$371,658.45	\$83,744.35	\$24,926.49	\$77,607.21	\$402,722.08	\$302,041.56
January-19	439	\$361,054.11	\$54,756.70	\$22,506.70	\$106,997.99	\$331,319.52	\$248,489.64
February-19	435	\$324,359.21	\$159,458.06	\$21,261.22	\$68,432.07	\$436,646.42	\$327,484.82
March-19	437	\$272,734.41	\$92,400.45	\$19,122.33	\$8,756.25	\$375,500.94	\$281,625.71
April-19	433	\$545,354.28	\$109,124.04	\$30,028.16	\$93,525.78	\$590,980.70	\$443,235.53
May-19	438	\$989,392.57	\$233,923.07	\$20,281.44	\$32,217.67	\$1,211,379.41	\$908,534.56
June-19	438	\$755,214.23	\$98,104.20	\$26,999.39	\$154,399.67	\$725,918.15	\$544,438.61
July-19	434	\$749,367.88	\$136,152.29	\$32,412.55	\$79,032.27	\$838,900.45	\$671,120.36
August-19	434	\$174,584.03	\$121,513.51	\$23,710.15	\$6,946.45	\$312,861.24	\$312,861.24
September-19	431	\$232,909.39	\$113,021.83	\$24,093.34	\$8,390.44	\$361,634.12	\$361,634.12
October-19	430	\$370,842.50	\$147,710.30	\$21,753.63	\$5,654.30	\$534,652.13	\$534,652.13
Total	5,212	\$5,760,281.67	\$1,461,276.11	\$290,975.80	\$682,522.93	\$6,830,010.65	\$5,466,739.88

Standard Renewal Calculations 2020 - 2021	
Current Plan Designs	Crescent
Claims	\$5,466,739.88
Trended Claims 8% - 20 Months of Trend - (13.3%)	\$6,193,816.29
Annual Employee Count	5,212
Fixed Cost	\$859,980.00
Rebates	\$0.00
PPACA - Fee for Comparative Effectiveness Research Agency - 7/31/20	\$1,573.82
Lasers	\$0.00
Renewal Calculation	\$7,055,370.10
County 2019 - 2020	\$6,456,521.36
2020 - 2021 Rate Action - Projection	109.28%
Dollar Change	\$598,848.74

- The Renewal Estimate has taken BCBSNC discounts into consideration.
- We are negotiating with BCBSNC to improve the Pharmacy contract provisions.

