Mark III Employee Benefits 🧭



MEDICAL PLAN

Experience Update



December 10, 2019

2018 – 2019 Experience

Jackson County:										
		·	Combined							
	1	1	Medical	Claims Per Sub				Stop-loss		County
Subs	Medical	Pharmacy	Claims	Per Month	Dental	Fixed Cost	Total Cost	Credits	Net Costs	Budgeted
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
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
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
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
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
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
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
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
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
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
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
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
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
	418 423 418 426 431 432 439 435 437 433 438 438	418 \$260,332.08 423 \$240,676.70 418 \$280,760.65 426 \$494,128.63 431 \$612,810.61 432 \$371,658.45 439 \$361,054.11 435 \$324,359.21 437 \$272,734.41 438 \$527,725.92 438 \$501,368.37	418\$260,332.08\$112,242.42423\$240,676.70\$120,043.47418\$280,760.65\$108,587.89426\$494,128.63\$95,281.16431\$612,810.61\$111,367.31432\$371,658.45\$83,744.35439\$361,054.11\$54,756.70435\$324,359.21\$159,458.06437\$272,734.41\$92,400.45438\$527,725.92\$154,355.38438\$501,368.37\$98,104.20	SubsMedicalMedicalSubsMedicalPharmacyClaims418\$260,332.08\$112,242.42\$372,574.50423\$240,676.70\$120,043.47\$360,720.17418\$280,760.65\$108,587.89\$389,348.54426\$494,128.63\$95,281.16\$589,409.79431\$612,810.61\$111,367.31\$724,177.92432\$371,658.45\$83,744.35\$455,402.80439\$361,054.11\$54,756.70\$415,810.81435\$324,359.21\$159,458.06\$483,817.27437\$272,734.41\$92,400.45\$365,134.86433\$545,354.28\$109,124.04\$654,478.32438\$527,725.92\$154,355.38\$682,081.30438\$501,368.37\$98,104.20\$599,472.57	Combined MedicalCombined MedicalClaims Per Sub Per Month418\$260,332.08\$112,242.42\$372,574.50\$891.33423\$240,676.70\$120,043.47\$360,720.17\$852.77418\$280,760.65\$108,587.89\$389,348.54\$931.46426\$494,128.63\$95,281.16\$589,409.79\$1,383.59431\$612,810.61\$111,367.31\$724,177.92\$1,680.23432\$371,658.45\$83,744.35\$455,402.80\$1,054.17439\$361,054.11\$54,756.70\$415,810.81\$947.18435\$324,359.21\$159,458.06\$483,817.27\$1,112.22437\$272,734.41\$92,400.45\$365,134.86\$835.55433\$545,354.28\$109,124.04\$654,478.32\$1,511.50438\$527,725.92\$154,355.38\$682,081.30\$1,557.26438\$501,368.37\$98,104.20\$599,472.57\$1,368.665,168\$4,792,963.42\$1,299,465.43\$6,092,428.85\$1,178.88	SubsMedicalCombined MedicalClaims Per SubSubsMedicalPharmacyClaimsPer MonthDental418\$260,332.08\$112,242.42\$372,574.50\$891.33\$32,569.53423\$240,676.70\$120,043.47\$360,720.17\$852.77\$16,351.92418\$280,760.65\$108,587.89\$389,348.54\$931.46\$22,950.00426\$494,128.63\$95,281.16\$589,409.79\$1,383.59\$21,866.34431\$612,810.61\$111,367.31\$724,177.92\$1,680.23\$23,880.40432\$371,658.45\$83,744.35\$455,402.80\$1,054.17\$24,926.49439\$361,054.11\$54,756.70\$415,810.81\$947.18\$22,506.70435\$324,359.21\$159,458.06\$483,817.27\$1,112.22\$21,261.22437\$272,734.41\$92,400.45\$365,134.86\$835.55\$19,122.33433\$545,354.28\$109,124.04\$654,478.32\$1,511.50\$30,028.16438\$527,725.92\$154,355.38\$682,081.30\$1,557.26\$24,275.71438\$501,368.37\$98,104.20\$599,472.57\$1,368.66\$28,192.785,168\$4,792,963.42\$1,299,465.43\$6,092,428.85\$1,178.88\$287,931.58	SubsMedicalCombined MedicalClaimsPer MonthDentalFixed Cost418\$260,332.08\$112,242.42\$372,574.50\$891.33\$32,569.53\$46,899.66423\$240,676.70\$120,043.47\$360,720.17\$852.77\$16,351.92\$47,865.13418\$280,760.65\$108,587.89\$389,348.54\$931.46\$22,950.00\$47,421.08426\$494,128.63\$95,281.16\$589,409.79\$1,383.59\$21,866.34\$48,215.36431\$612,810.61\$111,367.31\$724,177.92\$1,680.23\$23,880.40\$48,871.73432\$371,658.45\$83,744.35\$455,402.80\$1,054.17\$24,926.49\$49,209.58439\$361,054.11\$54,756.70\$415,810.81\$947.18\$22,506.70\$49,857.79435\$324,359.21\$159,458.06\$483,817.27\$1,112.22\$21,261.22\$49,466.13437\$272,734.41\$92,400.45\$365,134.86\$835.55\$19,122.33\$49,463.91438\$527,725.92\$154,355.38\$682,081.30\$1,557.26\$24,275.71\$61,219.26438\$501,368.37\$98,104.20\$599,472.57\$1,368.66\$28,192.78\$61,219.265,168\$4,792,963.42\$1,299,465.43\$6,092,428.85\$1,178.88\$287,931.58\$608,676.50	SubsMedicalCombined MedicalClaimsPer MonthDentalFixed CostTotal Cost418\$260,332.08\$112,242.42\$372,574.50\$891.33\$32,569.53\$46,899.66\$454,543.69423\$240,676.70\$120,043.47\$360,720.17\$852.77\$16,351.92\$47,865.13\$427,437.22418\$280,760.65\$108,587.89\$389,348.54\$931.46\$22,950.00\$47,421.08\$462,219.62426\$494,128.63\$95,281.16\$589,409.79\$1,383.59\$21,866.34\$48,215.36\$661,991.49431\$612,810.61\$111,367.31\$724,177.92\$1,680.23\$23,880.40\$48,871.73\$799,430.05432\$337,658.45\$83,744.35\$455,402.80\$1,054.17\$24,926.49\$49,209.58\$532,038.87439\$361,054.11\$54,756.70\$415,810.81\$947.18\$22,506.70\$49,857.79\$490,675.30435\$324,359.21\$159,458.06\$483,817.27\$1,112.22\$21,261.22\$49,466.13\$557,044.62437\$272,734.41\$92,400.45\$365,134.86\$835.55\$19,122.33\$49,463.91\$436,221.10433\$545,354.28\$109,124.04\$654,478.32\$1,511.50\$30,028.16\$48,967.61\$735,974.09438\$527,725.92\$154,355.38\$682,081.30\$1,557.26\$24,275.71\$61,219.26\$773,805.43438\$501,368.37\$98,104.20\$599,472.57\$1,368.66\$28,192.78\$61,219.26\$693,797.565,168 <td>MedicalCombined MedicalClaims Per Sub Per MonthDentalFixed CostTotal CostStop-lossSubsMedicalPharmacyClaimsPer MonthDentalFixed CostTotal CostCredits418\$260,332.08\$112,242.42\$372,574.50\$891.33\$32,569.53\$46,899.66\$454,543.69\$0.00423\$240,676.70\$120,043.47\$360,720.17\$852.77\$16,351.92\$47,865.13\$427,437.22\$0.00418\$280,760.65\$108,587.89\$389,348.54\$931.46\$22,950.00\$47,421.08\$462,219.62\$0.00426\$494,128.63\$95,281.16\$589,409.79\$1,383.59\$21,866.34\$48,215.36\$661,991.49\$0.00431\$612,810.61\$111,367.31\$724,177.92\$1,680.23\$23,880.40\$48,871.73\$799,430.05\$40,562.83432\$371,658.45\$83,744.35\$455,402.80\$1,054.17\$24,926.49\$49,209.58\$532,038.87\$77,607.21439\$361,054.11\$54,756.70\$415,810.81\$947.18\$22,506.70\$49,857.79\$490,675.30\$106,997.99435\$324,359.21\$159,458.06\$483,817.27\$1,112.22\$21,261.22\$49,461.31\$557,044.62\$68,432.07437\$27,734.41\$92,400.45\$365,134.86\$835.55\$19,122.33\$49,463.91\$436,221.10\$8,756.25433\$545,354.28\$109,124.04\$654,478.32\$1,511.50\$30,028.16\$48,967.61\$735,974.09\$93,525.78<td>NedicalCombined MedicalClaimsPer MonthDentalFixed CostTotal CostStop-loss CreditsNet Costs418\$260,332.08\$112,242.42\$372,574.50\$891.33\$32,569.53\$46,899.66\$454,543.69\$0.00\$454,543.69423\$240,676.70\$120,043.47\$360,720.17\$852.77\$16,351.92\$47,865.13\$427,437.22\$0.00\$427,437.22418\$280,760.65\$108,587.89\$389,348.54\$931.46\$22,950.00\$47,421.08\$462,219.62\$0.00\$462,219.62426\$494,128.63\$95,281.16\$589,409.79\$1,383.59\$21,866.34\$48,215.36\$661,991.49\$0.00\$661,991.49431\$612,810.61\$111,367.31\$724,177.92\$1,680.23\$23,880.40\$48,871.73\$799,430.05\$40,562.83\$758,867.22432\$371,658.45\$83,744.35\$455,402.80\$1,054.17\$24,926.49\$49,209.58\$532,038.87\$77,607.21\$454,431.66439\$361,054.11\$54,756.70\$415,810.81\$947.18\$22,506.70\$49,857.79\$490,675.30\$106,997.99\$383,677.31435\$324,359.21\$159,458.06\$483,817.27\$1,112.22\$21,261.22\$49,466.13\$557,044.62\$68,432.07\$488,612.55433\$545,354.28\$109,124.04\$654,478.32\$1,511.50\$30,028.16\$48,967.61\$735,974.09\$93,525.78\$642,448.31438\$527,725.92\$154,355.38\$682,081.30\$1,557.26\$24,275.71<td< td=""></td<></td></td>	MedicalCombined MedicalClaims Per Sub Per MonthDentalFixed CostTotal CostStop-lossSubsMedicalPharmacyClaimsPer MonthDentalFixed CostTotal CostCredits418\$260,332.08\$112,242.42\$372,574.50\$891.33\$32,569.53\$46,899.66\$454,543.69\$0.00423\$240,676.70\$120,043.47\$360,720.17\$852.77\$16,351.92\$47,865.13\$427,437.22\$0.00418\$280,760.65\$108,587.89\$389,348.54\$931.46\$22,950.00\$47,421.08\$462,219.62\$0.00426\$494,128.63\$95,281.16\$589,409.79\$1,383.59\$21,866.34\$48,215.36\$661,991.49\$0.00431\$612,810.61\$111,367.31\$724,177.92\$1,680.23\$23,880.40\$48,871.73\$799,430.05\$40,562.83432\$371,658.45\$83,744.35\$455,402.80\$1,054.17\$24,926.49\$49,209.58\$532,038.87\$77,607.21439\$361,054.11\$54,756.70\$415,810.81\$947.18\$22,506.70\$49,857.79\$490,675.30\$106,997.99435\$324,359.21\$159,458.06\$483,817.27\$1,112.22\$21,261.22\$49,461.31\$557,044.62\$68,432.07437\$27,734.41\$92,400.45\$365,134.86\$835.55\$19,122.33\$49,463.91\$436,221.10\$8,756.25433\$545,354.28\$109,124.04\$654,478.32\$1,511.50\$30,028.16\$48,967.61\$735,974.09\$93,525.78 <td>NedicalCombined MedicalClaimsPer MonthDentalFixed CostTotal CostStop-loss CreditsNet Costs418\$260,332.08\$112,242.42\$372,574.50\$891.33\$32,569.53\$46,899.66\$454,543.69\$0.00\$454,543.69423\$240,676.70\$120,043.47\$360,720.17\$852.77\$16,351.92\$47,865.13\$427,437.22\$0.00\$427,437.22418\$280,760.65\$108,587.89\$389,348.54\$931.46\$22,950.00\$47,421.08\$462,219.62\$0.00\$462,219.62426\$494,128.63\$95,281.16\$589,409.79\$1,383.59\$21,866.34\$48,215.36\$661,991.49\$0.00\$661,991.49431\$612,810.61\$111,367.31\$724,177.92\$1,680.23\$23,880.40\$48,871.73\$799,430.05\$40,562.83\$758,867.22432\$371,658.45\$83,744.35\$455,402.80\$1,054.17\$24,926.49\$49,209.58\$532,038.87\$77,607.21\$454,431.66439\$361,054.11\$54,756.70\$415,810.81\$947.18\$22,506.70\$49,857.79\$490,675.30\$106,997.99\$383,677.31435\$324,359.21\$159,458.06\$483,817.27\$1,112.22\$21,261.22\$49,466.13\$557,044.62\$68,432.07\$488,612.55433\$545,354.28\$109,124.04\$654,478.32\$1,511.50\$30,028.16\$48,967.61\$735,974.09\$93,525.78\$642,448.31438\$527,725.92\$154,355.38\$682,081.30\$1,557.26\$24,275.71<td< td=""></td<></td>	NedicalCombined MedicalClaimsPer MonthDentalFixed CostTotal CostStop-loss CreditsNet Costs418\$260,332.08\$112,242.42\$372,574.50\$891.33\$32,569.53\$46,899.66\$454,543.69\$0.00\$454,543.69423\$240,676.70\$120,043.47\$360,720.17\$852.77\$16,351.92\$47,865.13\$427,437.22\$0.00\$427,437.22418\$280,760.65\$108,587.89\$389,348.54\$931.46\$22,950.00\$47,421.08\$462,219.62\$0.00\$462,219.62426\$494,128.63\$95,281.16\$589,409.79\$1,383.59\$21,866.34\$48,215.36\$661,991.49\$0.00\$661,991.49431\$612,810.61\$111,367.31\$724,177.92\$1,680.23\$23,880.40\$48,871.73\$799,430.05\$40,562.83\$758,867.22432\$371,658.45\$83,744.35\$455,402.80\$1,054.17\$24,926.49\$49,209.58\$532,038.87\$77,607.21\$454,431.66439\$361,054.11\$54,756.70\$415,810.81\$947.18\$22,506.70\$49,857.79\$490,675.30\$106,997.99\$383,677.31435\$324,359.21\$159,458.06\$483,817.27\$1,112.22\$21,261.22\$49,466.13\$557,044.62\$68,432.07\$488,612.55433\$545,354.28\$109,124.04\$654,478.32\$1,511.50\$30,028.16\$48,967.61\$735,974.09\$93,525.78\$642,448.31438\$527,725.92\$154,355.38\$682,081.30\$1,557.26\$24,275.71 <td< td=""></td<>

- 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.

2019 – 2020 Experience

						j,	ackson County	:						
						Claims Per								
					Combined	Sub			Other			Stop-loss		County
Date	Subs	Mbrs	Medical	Pharmacy	Medical Claims	Per Month	Dental	Fixed Cost	Charges	Total Cost	Other Credits	Credits	Net Costs	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

	Total Number				Stop-Loss		BCBSNC Claims
Jackson County	of Employees	Medical	Pharmacy	Dental	Credits	Net 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 Banawal Calculations						-	

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.

