



MEDICAL PLAN

Experience Update and Wellness



October 13, 2020



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	\$0.00	\$378,005.14			\$90.65		\$378,095.79			\$378,095.79	
August-19 - Runout			\$17,438.65		\$17,438.65					\$17,438.65			\$17,438.65	
September-19 - Runout			\$35,711.23		\$35,711.23					\$35,711.23			\$35,711.23	
October-19 - Runout			\$2,008.90		\$2,008.90					\$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	\$60,660.18	\$1,397.25	\$365,818.41	\$10.25	\$6,946.45	\$358,871.96	\$537,630.52
September-19	431	695	\$197,198.16	\$113,021.83	\$310,219.99	\$719.77	\$24,093.34	\$60,240.87	\$1,135.50	\$397,057.88	\$24.74	\$8,390.44	\$388,667.44	\$533,914.18
October-19	430	693	\$368,833.60	\$147,710.30	\$516,543.90	\$1,201.26	\$21,753.63	\$60,101.10	\$1,120.00	\$600,890.77	\$0.00	\$5,654.30	\$595,236.47	\$532,675.40
November-19	433	690	\$469,282.26	\$117,816.77	\$587,099.03	\$1,355.89	\$21,632.33	\$60,520.41	\$2,348.35	\$672,976.22	\$0.00	\$4,952.72	\$668,023.50	\$536,391.74
December-19	436	690	\$257,673.09	\$139,301.61	\$396,974.70	\$910.49	\$25,602.85	\$60,939.72	\$1,047.25	\$485,753.44	\$22.31	\$7,306.67	\$478,446.77	\$540,108.08
January-20	435	681	\$490,774.17	\$122,990.17	\$613,764.34	\$1,410.95	\$18,638.74	\$60,799.95	\$2,094.90	\$696,485.60	\$0.00	\$207,279.05	\$489,206.55	\$538,869.30
February-20	434	679	\$174,003.88	\$116,627.83	\$290,631.71	\$669.66	\$30,058.55	\$60,660.18	\$12,177.61	\$394,961.00	\$0.00	(\$106.38)	\$395,067.38	\$537,630.52
March-20	437	683	\$471,704.43	\$145,632.77	\$617,337.20	\$1,412.67	\$29,491.16	\$61,079.49	\$2,122.15	\$711,622.13	\$276.38	\$121,848.87	\$589,773.26	\$541,346.86
April-20	441	685	\$433,592.17	\$135,517.72	\$569,109.89	\$1,290.50	\$2,426.56	\$61,638.57	\$1,915.75	\$635,276.14	\$0.00	\$106,988.54	\$528,287.60	\$546,301.98
May-20	443	690	\$322,569.61	\$102,200.13	\$424,769.74	\$958.85	\$7,624.56	\$42,616.60	\$1,915.75	\$476,926.65	\$0.00	\$0.00	\$476,926.65	\$548,779.54
June-20	439	685	\$196,633.18	\$104,051.17	\$300,684.35	\$684.93	\$32,170.86	\$42,231.80	\$868.26	\$375,955.27	\$0.00	\$0.00	\$375,955.27	\$543,824.42
Total	5,227	8,283	\$4,343,936.59	\$1,502,536.10	\$5,846,472.69	\$1,118.51	\$269,615.28	\$692,149.05	\$31,489.72	\$6,852,308.69	\$40,333.68	\$548,292.93	\$6,304,015.76	\$6,475,103.06
				\$287.46		95%						122.69%		\$171,087.30

- Even with the unusual runout claims from Crescent, Plan claims ended up down 5% and the plan was in a positive position.
- Stop loss credits were a significant value to the Plan.
- BCBSNC Stop Loss Premiums did not cover reimbursements



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July-20	437	675	\$608,069.61	\$105,513.62	\$713,583.23	\$1,632.91	\$21,462.36	\$68,657.07	\$1,211.20	\$804,913.86	\$0.00	\$50,000.00	\$754,913.86	\$581,494.05
August-20	434	671	\$159,530.85	\$95,439.79	\$254,970.64	\$587.49	\$21,550.79	\$68,185.74	\$859.47	\$345,566.64	\$0.00	\$75,000.00	\$270,566.64	\$577,502.10
September-20														
October-20														
November-20														
December-20														
January-21														
February-21														
March-21														
April-21														
May-21														
June-21														
Total	871	1,346	\$767,600.46	\$200,953.41	\$968,553.87	\$1,112.00	\$43,013.15	\$136,842.81	\$2,070.67	\$1,150,480.50	\$0.00	\$125,000.00	\$1,025,480.50	\$1,158,996.15
				\$230.72		99%						119.90%		\$133,515.65

- The Plan is running flat for the current year.
- Stop loss contract continue to be a significant value to the Plan.
- We do anticipate a trend increase for 2021 – 2022.



- Mark III successfully guides, leads, and advises clients on wellness strategies.
- In a recent wellness evaluation called Healthiest Employer in the Charlotte market by the Charlotte Business Journal, Mark III groups performed very well.
- The rankings and scores were provided by a third-party surveying partner, Indianapolis-based Healthiest Employers LLC. Companies were nominated at bizjournals.com/charlotte/nomination. Nominated companies completed surveys that were verified, scored and ranked by Healthiest Employers.
- For employers under 500 employees, the City of Salisbury came in 2nd.

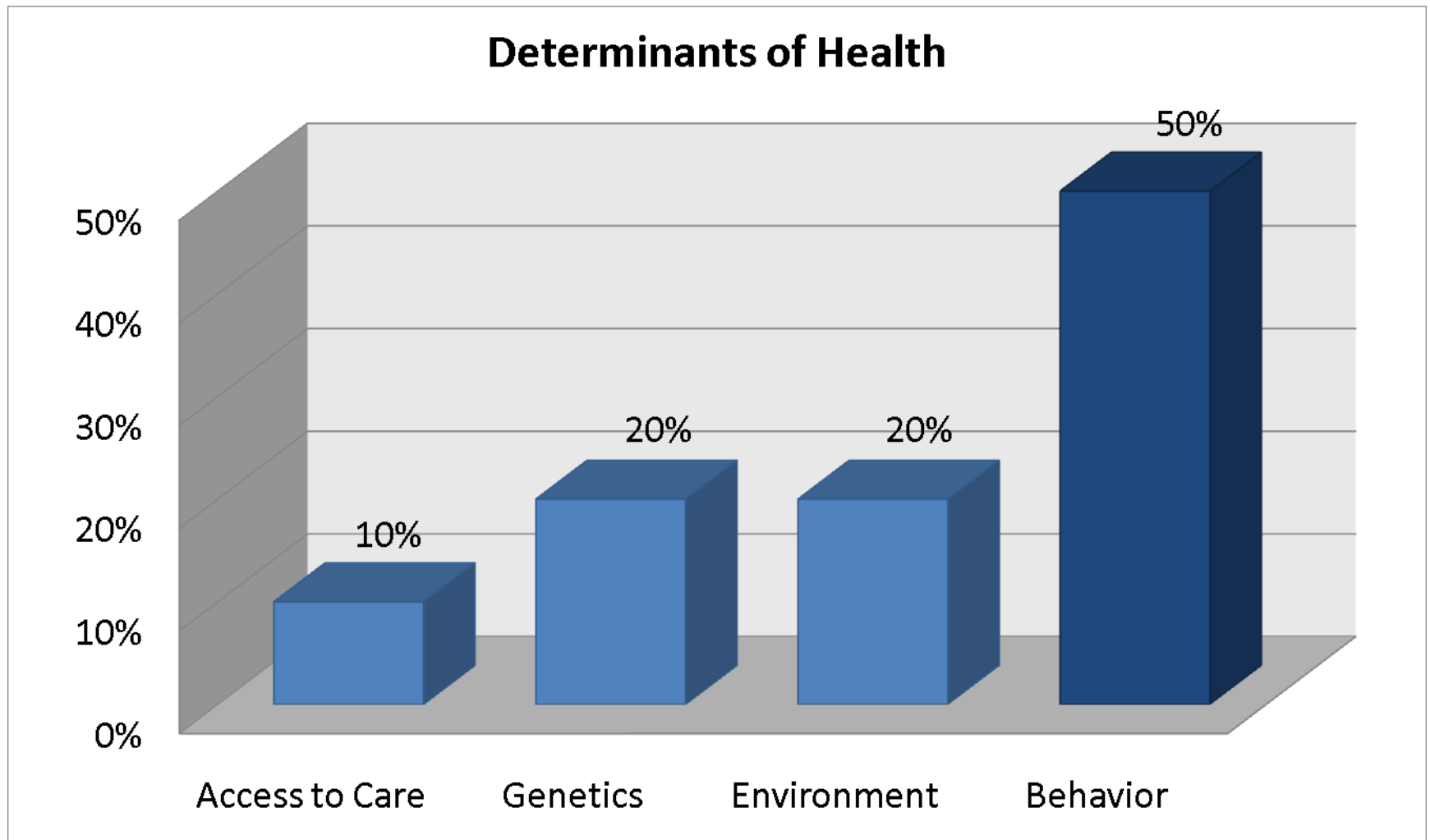
Union Academy Charter School	K-12 preparatory charter school
City of Salisbury	Local government – Mark III Customer
LandDesign	Urban design, planning, civil engineering and landscape architecture
Healthgram Inc.	Health-care delivery and management
Stewart	Multidisciplinary engineering, architecture and planning firm
Gentle Giant Moving Co.	Moving and storage
Little Diversified Architectural Consulting Inc.	Architecture and engineering design
Stein Fibers	Textile fiber products



- For employers between 500 and 1,500 employees, Rowan County came in 1st and Cabarrus County came in 3rd.




Rowan County Government	Local government - Mark III Customer
City of Concord	Local government
Cabarrus County Government	Local government - Mark III Customer
Mecklenburg EMS Agency (MEDIC)	Local government emergency services
Truliant Federal Credit Union	Credit union
Kintegra Health	Health-care provider
Iredell Health System	Health care system
LaBella Associates	Architecture, engineering, environmental and planning
Brighthouse Financial Inc.	Annuity and life insurance products

Healthcare Resource Consumption





Top Health Risks for the Employees

- Weight  • Cardiovascular Disease, Hypertension, Diabetes
- Cholesterol  • Coronary Artery Disease
- Blood Pressure  • Heart Disease, Heart Failure, Kidney Disease
- We are meeting with staff to discuss additional opportunities to improve member health.

