



MEDICAL PLAN

Experience Update



September 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	\$452,043.69	\$0.00	\$452,043.69	\$431,484.68
August-18	423	\$240,676.70	\$120,043.47	\$360,720.17	\$852.77	\$16,351.92	\$47,865.13	\$424,937.22	\$0.00	\$424,937.22	\$436,645.98
September-18	418	\$280,760.65	\$108,587.89	\$389,348.54	\$931.46	\$22,950.00	\$47,421.08	\$459,719.62	\$0.00	\$459,719.62	\$431,484.68
October-18	426	\$494,128.63	\$95,281.16	\$589,409.79	\$1,383.59	\$21,866.34	\$48,215.36	\$659,491.49	\$26,907.38	\$632,584.11	\$439,742.76
November-18	431	\$612,810.61	\$111,367.31	\$724,177.92	\$1,680.23	\$23,880.40	\$48,871.73	\$796,930.05	\$13,655.45	\$783,274.60	\$444,904.06
December-18	432	\$371,658.45	\$83,744.35	\$455,402.80	\$1,054.17	\$24,926.49	\$49,209.58	\$529,538.87	\$0.00	\$529,538.87	\$445,936.32
January-19	439	\$361,054.11	\$54,756.70	\$415,810.81	\$947.18	\$22,506.70	\$49,857.79	\$488,175.30	\$0.00	\$488,175.30	\$453,162.14
February-19											
March-19											
April-19											
May-19											
June-19											
Total	2,987	\$2,621,421.23	\$686,023.30	\$3,307,444.53	\$1,107.28	\$165,051.38	\$338,340.33	\$3,810,836.24	\$40,562.83	\$3,770,273.41	\$3,083,360.62
			\$229.67		98%						-\$686,912.79

- The current Plan Year is trending well.
- The challenge is the underfunded position.
- This underfunded position requires a significant change in funding for 2019 – 2020.
- The estimated negative position for 2018 – 2019 is \$1,200,000.

2019 – 2020 Renewal Options



Plan Design Options	Current 2018 – 2019 Crescent		Renewal 2019 – 2020 BCBSNC Option 1
	Standard In-Network	Enhanced In-Network	Enhanced In-Network
Primary Care Physician	\$35	\$25	\$35
Specialist Physician	\$70	\$50	\$70
Well Baby Care	0%	0%	0%
Immunizations/Injections	0%	0%	0%
Physical Exams	0%	0%	0%
Pap Smears/Mammograms	0%	0%	0%
Deductible	\$2,250	\$1,250	\$2,250
Deductible - Family Maximum	\$4,500	\$2,500	\$4,500
Out of Pocket Maximum - Individual	\$6,000	\$4,500	\$6,000
Out of Pocket Maximum - Family	\$12,000	\$9,000	\$12,000
Pharmacy OOP Max - Individual	\$1,350	\$2,850	\$1,350
Pharmacy OOP Max - Family	\$2,700	\$5,700	\$2,700
In-patient Hospital Services	Deductible/30%	Deductible/20%	Deductible/20%
Out-patient Hospital Services	Deductible/30%	Deductible/20%	Deductible/20%
Urgent Care	\$70	\$50	\$70
Emergency Room	\$250/Deductible/30%	\$250/Deductible/20%	\$250/Deductible/20%
Pharmacy	\$4/\$55/\$70/\$200	\$4/\$45/\$60/\$200	\$4/\$55/\$70/\$200
Pharmacy Mail Order	\$12/\$165/\$210	\$12/\$135/\$180	\$12/\$165/\$210
Vision Exam	100%	100%	100%
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Current Funding	\$5,256,267.92		\$6,471,057.95
Change			123.11%
Dollar Change			\$1,214,790.03



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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**.



- July 2019 was a very large runout claim month from Crescent.
- Runout claims are incurred prior to May 1, 2019, but paid after the 2018 – 2019 Plan Year has ended.
- The challenge was a high claimant that was hospitalized out of network.
- This was completely outside of the norm.
- We are working with Crescent to improved the facility costs, to impact this number.

Date	Medical	Pharmacy	Combined Medical Claims	Stop-loss Credits
July-19 - Runout	\$378,005.14	\$0.00	\$378,005.14	\$0



- Our next report will be in late October 2019, once claims through September 2019 are in.

