

2022 Reports & Exhibits

ABC COMPANY

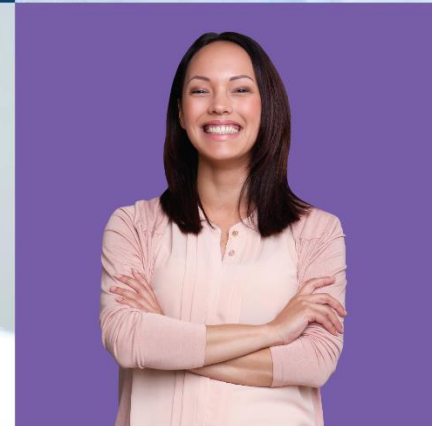


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1 | CLAIMS ANALYSIS



Lawley

EMPLOYEE BENEFITS

ABC Company

Claims Analysis

January 2020 through December 2020

Key Information & Reporting Periods

High Cost Claimant Threshold:	\$30,000
Pooling Level:	\$100,000
Current Reporting Period:	Incurred Jan 2020 through Dec 2020 (2 months of claims runout through Feb 2021)
Prior Reporting Period:	Incurred Jan 2019 through Dec 2019
Oldest Reporting Period:	Incurred Jan 2018 through Dec 2018
Benchmark Period:	Jan 2020 through Dec 2020

NOTE: The BCBS benchmark is based on claims from BCBS's large group book of business, including experience rated and self-funded, and is demographically adjusted when applicable.

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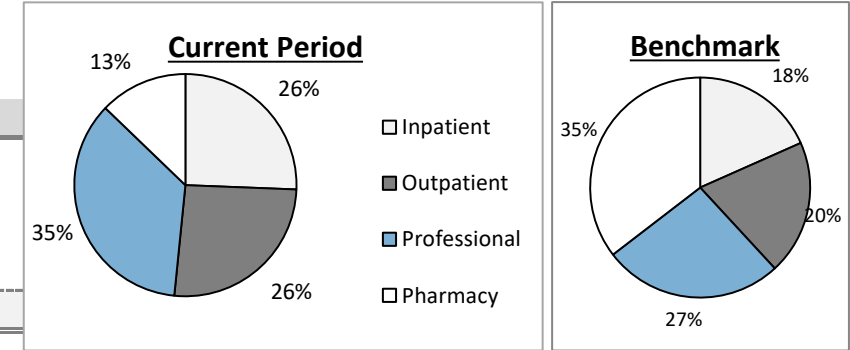
ABC Company

Plan Performance Overview

	Oldest Jan '18 - Dec '18	Prior Jan '19 - Dec '19	Current Jan '20 - Dec '20	Difference	% Difference
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Enrollment

Average Contracts	167	171	172	1	0.6%
Average Members	347	363	362	-1	-0.3%
Average Members/Contract	2.1	2.1	2.1	0.0	-0.8%



Paid Claims

Inpatient	\$467,572	\$138,167	\$375,714	\$237,547	171.9%
Outpatient	\$446,698	\$364,806	\$381,063	\$16,256	4.5%
Professional	\$452,980	\$442,110	\$522,095	\$79,985	18.1%
Pharmacy	\$267,584	\$246,026	\$187,761	-\$58,265	-23.7%
Total Claims	\$1,634,835	\$1,191,110	\$1,466,633	\$275,523	23.1%
Total Claims, net of Pooling	\$1,634,835	\$1,191,110	\$1,420,341	\$229,231	19.2%
Total Claims, net of HCCs	\$914,102	\$963,522	\$996,909	\$33,387	3.5%

Paid Claims PMPM (per member per month)

						BCBS Benchmark	Difference	% Difference
Inpatient	\$112.37	\$31.76	\$86.39	\$54.63	172.0%	\$68.60	\$17.79	25.9%
Outpatient	\$107.35	\$83.86	\$87.62	\$3.76	4.5%	\$73.87	\$13.75	18.6%
Professional	\$108.86	\$101.63	\$120.05	\$18.41	18.1%	\$98.79	\$21.26	21.5%
Pharmacy	\$64.31	\$56.56	\$43.17	-\$13.38	-23.7%	\$132.37	-\$89.20	-67.4%
Total Claims PMPM	\$392.89	\$273.82	\$337.23	\$63.42	23.2%	\$373.63	-\$36.40	-9.7%
Total PMPM, net of Pooling	\$392.89	\$273.44	\$326.97	\$53.52	19.6%			
Total PMPM, net of HCCs	\$219.68	\$221.19	\$229.49	\$8.30	3.8%			

Paid/Service

Inpatient	\$22,145	\$13,817	\$23,330	\$9,514	68.9%	\$17,370	\$5,960	34.3%
Outpatient	\$834	\$792	\$762	-\$31	-3.9%	\$620	\$141	22.8%
Professional	\$76	\$65	\$49	-\$16	-24.9%	\$141	-\$92	-65.3%

Utilization - Services per 1000

Inpatient	60.6	27.6	44.1	16.6	60.2%	47.4	-3.2	-6.8%
Outpatient	1,528.5	1,246.9	1,343.8	96.9	7.8%	1,428.8	-85.0	-6.0%
Professional	9,839.9	9,244.1	9,069.7	-174.5	-1.9%	8,385.2	684.5	8.2%
Total Utilization	11,429.0	10,518.6	10,457.6	-61.0	-0.6%	9,861.4	596.2	6.0%

High Claims Overview

High Claimants > \$30,000	8	6	7	1	16.7%			
High Claim Costs	\$720,732	\$227,589	\$469,724	\$242,135	106.4%			
Average Cost per Claimant	\$90,092	\$37,931	\$67,103	\$29,172	76.9%			
HCCs as % of Claims	44.1%	19.1%	32.0%	-	12.9%	Lawley Benchmark		
Claims over Pooling \$100K	\$0	\$0	\$46,292	\$46,292		48%	-	-16.0%



13% of recent claims spend is on pharmacy (35% benchmark)

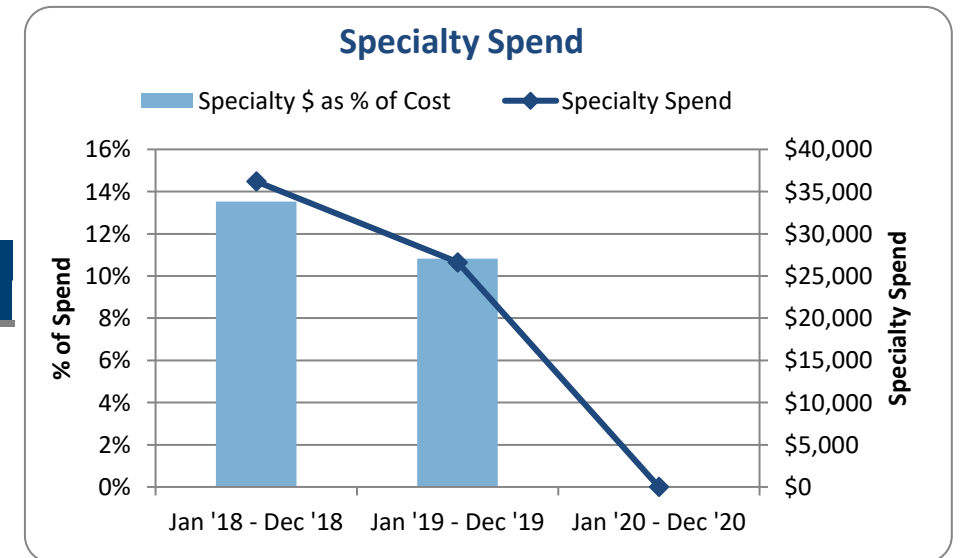
	Oldest Jan '18 - Dec '18	Prior Jan '19 - Dec '19	Current Jan '20 - Dec '20	% Difference	Benchmark	% Difference
Pharmacy Overview						
Plan Paid PMPM	\$64.31	\$56.56	\$43.17	-23.7%	\$132.37	-67.4%
Prescriptions PMPY	12.6	13.1	13.8	4.9%	11.6	19.0%
Average Cost to Plan vs. Member						
Plan Cost Per Script	\$61.46	\$51.70	\$37.72	-27.0%	\$115.14	-67.2%
Member Cost Per Script	\$8.19	\$8.56	\$7.83	-8.5%	\$11.98	-34.6%
Total Cost Per Script	\$69.64	\$60.25	\$45.55	-24.4%	\$127.12	-64.2%
Mail Order vs. Retail						
Retail	90.6%	92.2%	92.1%	-0.1%	91.8%	0.3%
Mail Order	9.4%	7.8%	7.9%	0.1%	8.2%	-0.3%
# of Members using Mail	15	18	18	0.0%		

0.0% of scripts filled are Specialty medications (0.7% benchmark)

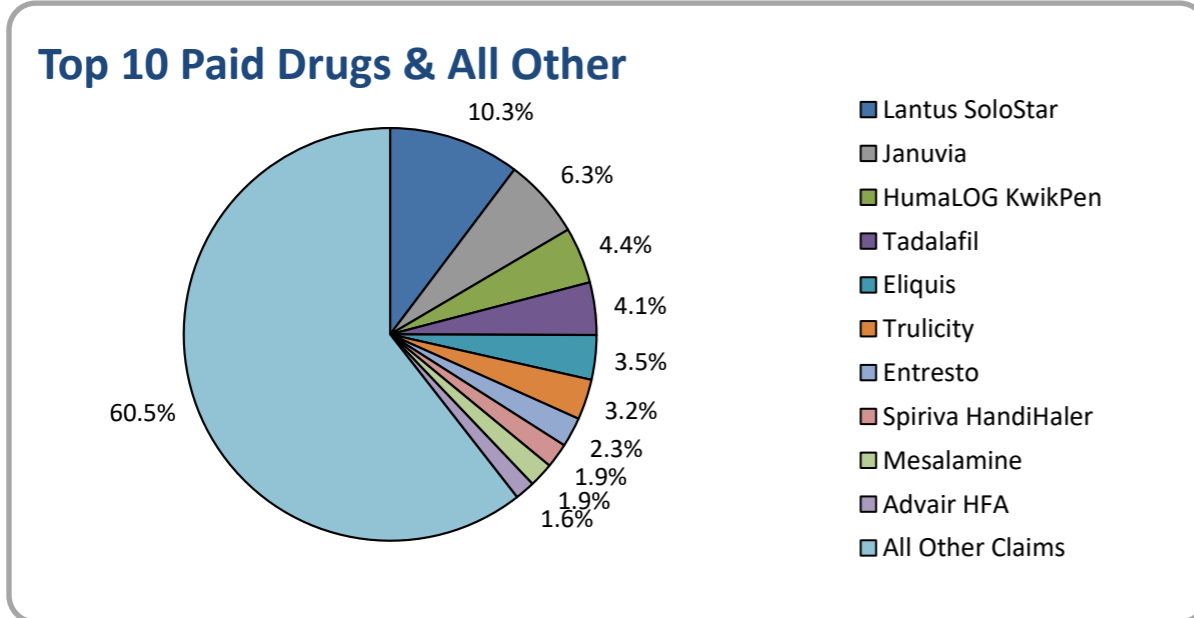
0% of total pharmacy spend is Specialty medications (31.6% benchmark)

0 unique members received a Specialty script in the recent period, compared to 4 in the prior.

SPECIALTY	Oldest Jan '18 - Dec '18	Prior Jan '19 - Dec '19	Current Jan '20 - Dec '20	% Difference
Specialty Spend	\$36,204	\$26,630	\$0	-100.0%
Specialty # Scripts	9	11	0	-100.0%
Specialty Paid per Script	\$4,023	\$2,421	\$0	-100.0%
Specialty # as % of Scripts	0.2%	0.2%	0.0%	-0.2%
Specialty \$ as % of Cost	13.5%	10.8%	0.0%	-10.8%
# of Members on Specialty	3	4	0	-100.0%



Top 10 Paid Drugs:		Specialty	Current: Jan '20 - Dec '20				Prior: Jan '19 - Dec '19			
Drug	Therapeutic Class	Indicator (Y/N)	Paid	Scripts	Claimants	Paid/Script	Paid	Scripts	Claimants	Paid/Script
1 Lantus SoloStar	Antidiabetics	N	\$19,296	38	3	\$508	\$11,366	24	3	\$474
2 Januvia	Antidiabetics	N	\$11,736	30	3	\$391	\$11,822	30	4	\$394
3 HumaLOG KwikPen	Antidiabetics	N	\$8,280	9	2	\$920	\$6,321	7	2	\$903
4 Tadalafil	Cardiovascular Agents - Misc.	N	\$7,726	35	4	\$221	\$10,588	37	6	\$286
5 Eliquis	Anticoagulants	N	\$6,551	15	3	\$437	\$3,828	10	2	\$383
6 Trulicity	Antidiabetics	N	\$5,942	8	1	\$743	\$10,959	15	1	\$731
7 Entresto	Cardiovascular Agents - Misc.	N	\$4,377	9	1	\$486	\$6,452	15	1	\$430
8 Spiriva HandiHaler	Antiasthmatic And Bronchodilator Agents	N	\$3,638	9	1	\$404	\$4,599	12	1	\$383
9 Mesalamine	Gastrointestinal Agents - Misc.	N	\$3,614	7	1	\$516	\$3,963	8	3	\$495
10 Advair HFA	Antiasthmatic And Bronchodilator Agents	N	\$2,941	6	1	\$490	\$0	-	-	\$0
Top 10 Summary			\$74,100	166		\$446	\$69,900	158		\$442
All Other Claims			\$113,661	3,664		\$31	\$176,127	3,610		\$49
Top 10 as % of Total			39.5%	4.3%			28.4%	4.2%		



In the top 10 Paid Drugs list, 0 of the drugs are specialty medications.



ABC Company

High Cost Claimant Overview

Costs related to the high cost claimants increased 106.4% (\$242,135) from period to period. This increase is one of the primary cost drivers.

	Oldest Jan '18 - Dec '18	Prior Jan '19 - Dec '19	Current Jan '20 - Dec '20	Difference	% Difference
High Cost Claimants					
High Claimants > \$30,000	8	6	7	1	16.7%
High Claim Costs	\$720,732	\$227,589	\$469,724	\$242,135	106.4%
Average Cost per Claimant	\$90,092	\$37,931	\$67,103	\$29,172	76.9%

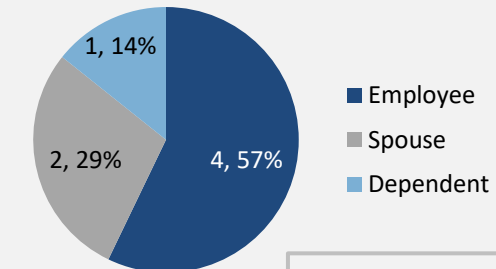
Jan '20 - Dec '20 Average Cost per Claimant	
High Cost Claimants	\$67,103
Everyone Else	\$2,808

HCCs as a percentage of Total					
% of Claimants	2.3%	1.7%	1.9%	-	0.3%
% of Claims	44.1%	19.1%	32.0%	-	12.9%

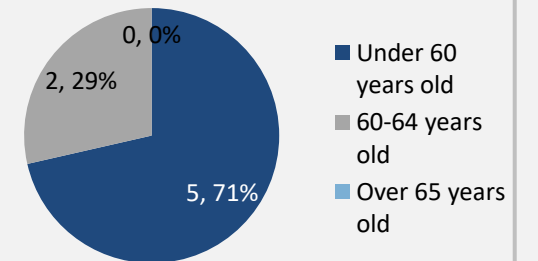
Pooling Overview (>\$100,000)					
Claimants over Pooling	2	0	2	2	N/A
Dollars over Pooling	\$0	\$0	\$46,292	\$46,292	N/A

Who are the High Cost Claimants?

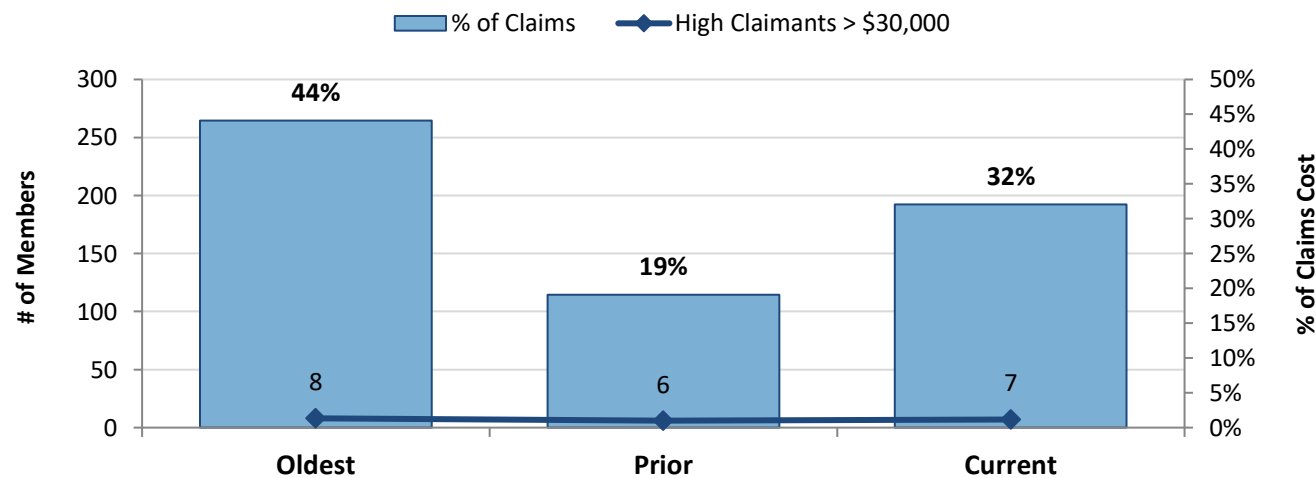
By Relationship



By Age



Historical HCC Activity



ABC Company

High Cost Claimant Detail

Current Period: Jan '20 - Dec '20

Pooling Level: \$100,000

Note: Pooling applies to medical claims only

Encrypted Member ID	Class	Relationship; Age	Most Expensive Diagnosis	Medical	Pharmacy	Total
1 1		Spouse; 25-29	-475 Psychiatric	\$143,533	\$1,826	\$145,360
2 2		Employee; 50-54	7 Cardiomyopathies	\$102,758	\$3,520	\$106,279
3 3		Spouse; 55-59	374 Osteoarthritis, Except Spine	\$90,173	\$6	\$90,179
4 4		Employee; 60-64	184 Neoplasm, Malignant: Bladder, Urinary	\$32,290	\$1,509	\$33,799
5 5		Dependent; <1	559 Live Newborns	\$32,459	\$146	\$32,605
6 6		Employee; 60-64	24 Tibial, Iliac, Femoral, or Popliteal Artery Dis	\$31,085	\$294	\$31,379
7 7		Employee; 50-54	11 CAD w AMI, V Fib, Shock, and/or Cardiac Arrest	\$27,947	\$2,178	\$30,125
Total High Cost Claims				\$460,245	\$9,479	\$469,724
% of Claims				36.0%	5.0%	32.0%

NOTES:

6 individuals were high cost claimants in the prior period

2 individuals over Pooling

by Relationship: 4 employee; 2 spouse; 1 dependent

For a group of similar size to ABC Company, we would expect 12.3 high cost claimants, or 3.4%.

Total High Cost Claimants **7**
% of Membership **1.9%**



ABC Company

High Cost Claimant Detail

Prior Period: Jan '19 - Dec '19

Encrypted Member ID	Class	Relationship; Age	Most Expensive Diagnosis	Medical	Pharmacy	Total	
1 1		Dependent; 10-14	179 Other Gastrointestinal or Abdominal Symptoms	\$47,358	\$21	\$47,379	
2 2		Employee; 35-39	11 CAD w AMI, V Fib, Shock, and/or Cardiac Arrest	\$40,112	\$4,172	\$44,285	
3 3		Employee; 55-59	24 Tibial, Iliac, Femoral, or Popliteal Artery Dis	\$33,866	\$3,479	\$37,345	
4 4		Spouse; 45-49	374 Osteoarthritis, Except Spine	\$36,251	\$618	\$36,869	
5 5		Employee; 30-34	-475 Psychiatric	\$30,829	\$47	\$30,876	
6 6		Spouse; 30-34	274 Cholecystitis and Cholelithiasis	\$28,358	\$2,478	\$30,836	
				Total High Cost Claims	\$216,773	\$10,816	\$227,589
				% of Claims	22.9%	4.4%	19.1%
				Total High Cost Claimants		6	
				% of Membership		1.7%	



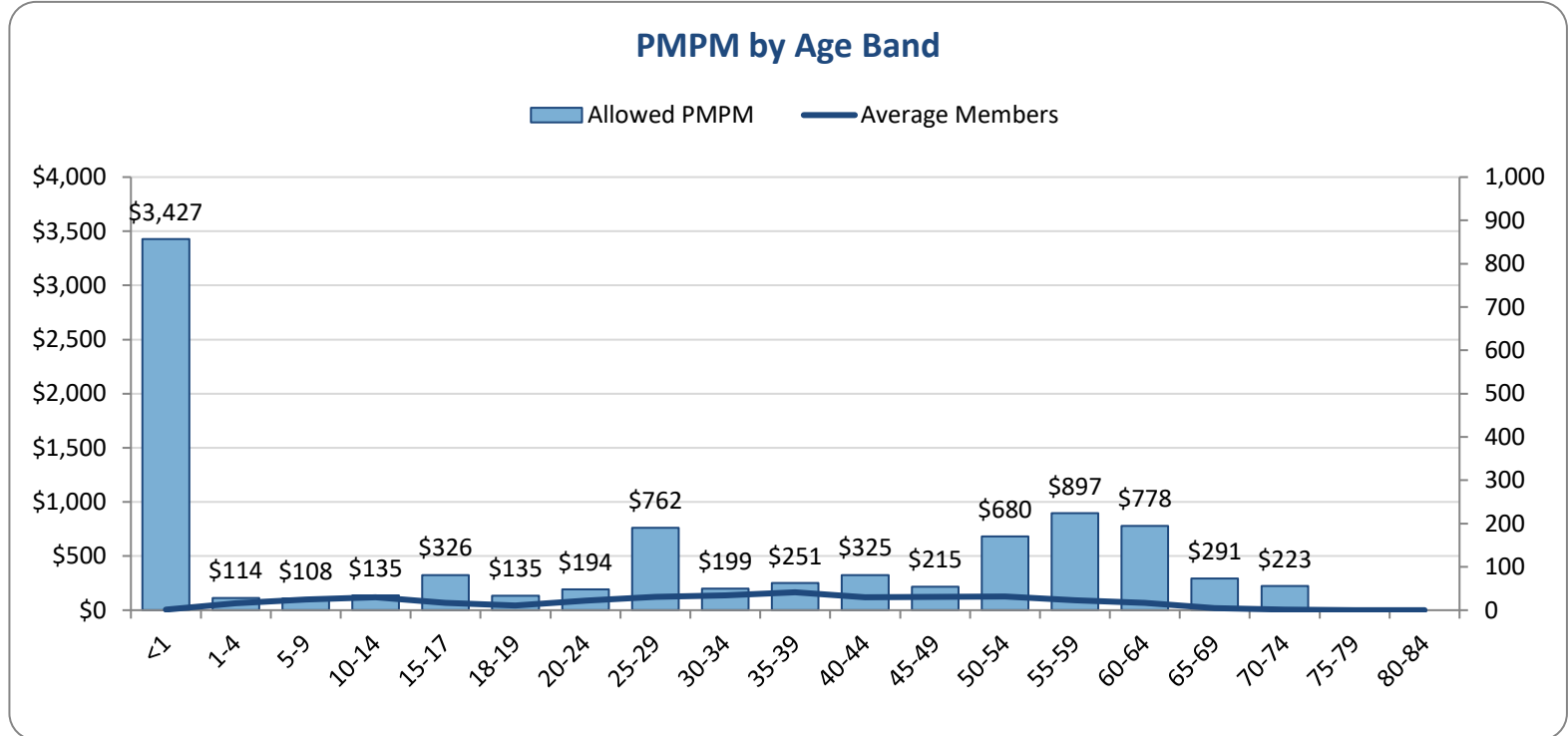
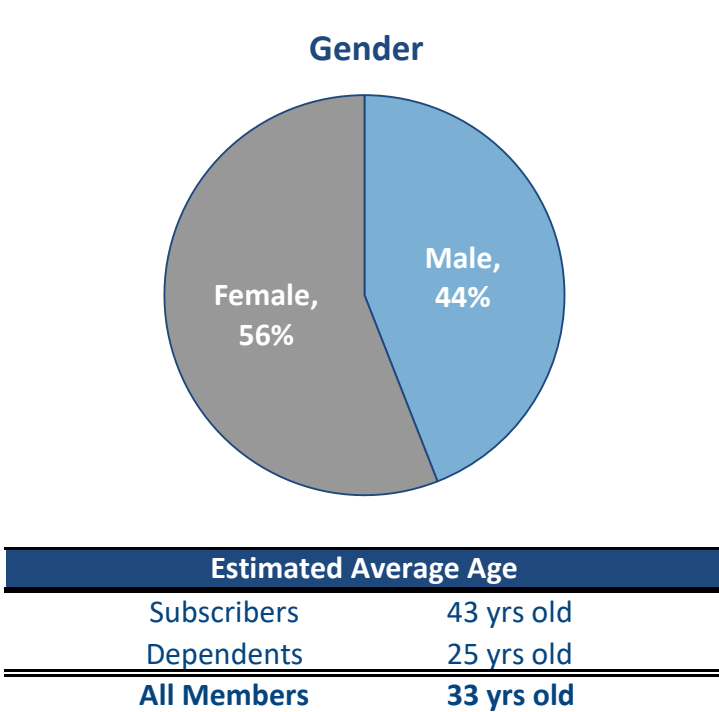
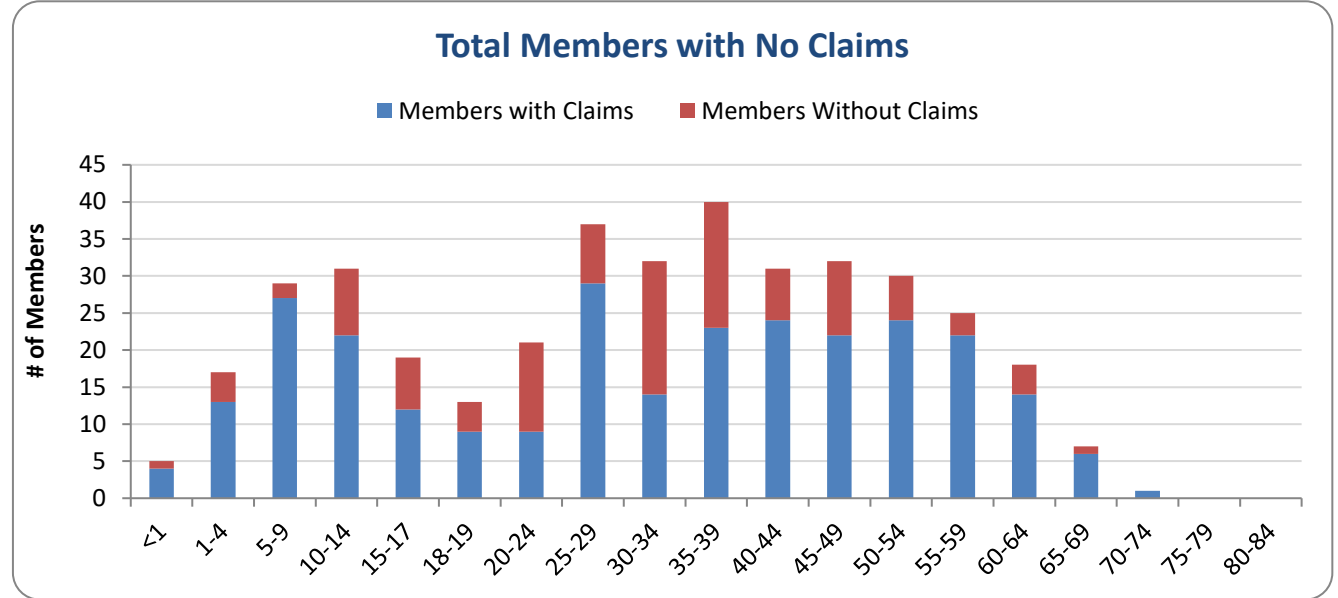
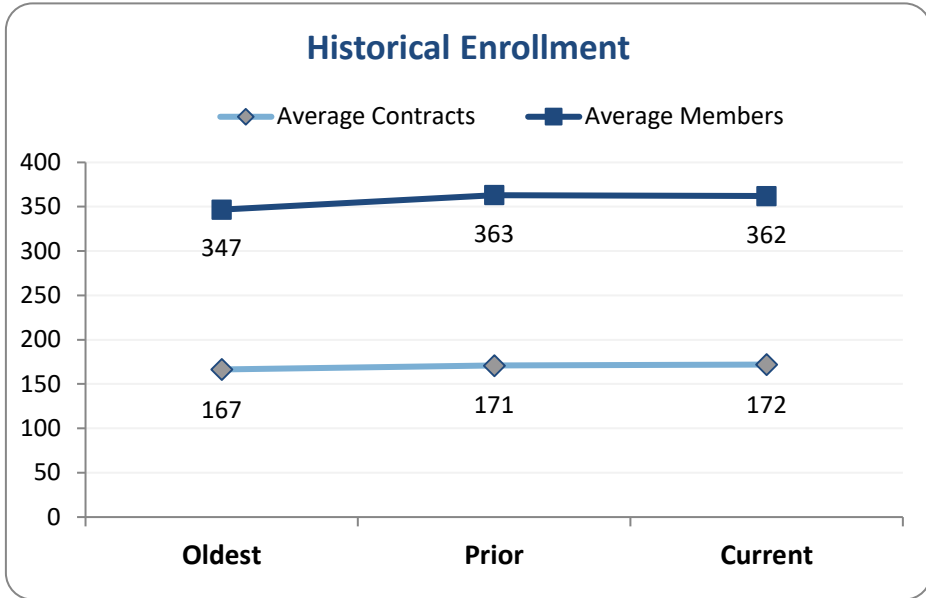
ABC Company

High Cost Claimant Detail

Oldest Period: Jan '18 - Dec '18

Encrypted Member ID	Class	Relationship; Age	Most Expensive Diagnosis	Medical	Pharmacy	Total
1 1		Dependent; 10-14	452 Anomaly: Ventricular Septal Defects	\$297,311	\$92	\$297,403
2 2		Employee; 45-49	212 Neoplasm, Malignant: Breast, Female	\$137,900	\$561	\$138,461
3 3		Dependent; 15-17	-475 Psychiatric	\$54,171	\$12,665	\$66,836
4 4		Spouse; 50-54	426 Complication: Device/Implant/Graft	\$50,103	\$7,467	\$57,570
5 5		Employee; 55-59	430 Encounter for Preventive Health Services	\$44,701	\$1,026	\$45,727
6 6		Employee; 50-54	565 Osteoarthritis, Lumbar Spine	\$11,967	\$30,625	\$42,592
7 7		Spouse; 50-54	374 Osteoarthritis, Except Spine	\$41,491	\$569	\$42,060
8 8		Employee; 35-39	524 Neoplasm, Benign: Respiratory System	\$30,051	\$32	\$30,084
Total High Cost Claims				\$667,696	\$53,036	\$720,732
% of Claims				48.8%	19.8%	44.1%
Total High Cost Claimants						8
% of Membership						2.3%





Medical

<u>High Cost Claimant:</u>	Any member with incurred paid claims exceeding a \$30,000 threshold.
<u>Inpatient:</u>	Care given to a patient admitted to a hospital, extended care facility, nursing home or other facility.
<u>Management:</u>	Management service category includes capitation, taxes and fees.
<u>Outpatient:</u>	Any health care service provided to a patient who is not admitted to a facility. Outpatient care may be provided in a doctor's office, clinic, the patient's home or hospital outpatient department.
<u>PMPM:</u>	Per member per month; Calculated by dividing total cost by the number of member months, which is the total of the number of months each member is enrolled for.
<u>Pooling Level:</u>	The amount at which the plan is no longer responsible for a medical claim. For example, the pooling level for ABC Company is \$100,000. This means that ABC Company pays the first \$100,000 of medical claims for each claimant. Any amount exceeding \$100,000 is the responsibility of the medical carrier.
<u>Professional:</u>	Any visit of a patient to a physician or doctor's office, including routine physicals.
<u>Services/1000:</u>	Number of services incurred by a group in the reporting period, normalized for a base membership of one thousand. Calculated by dividing total services by the number of member months and multiplying by 12 and then by 1000. This allows for an accurate comparison of utilization rates for groups of different sizes.

Pharmacy

<u>Generic Dispensing Rate:</u>	Percent of prescription drugs dispensed in the reporting period that are classified as a Tier 1, generic drug.
<u>Generic Substitution Rate:</u>	The percentage of drugs that are filled generically when a generic is available.
<u>Non Preferred Drug:</u>	Tier 3 drugs
<u>Other Drug:</u>	Diabetic Supplies
<u>Preferred Drug:</u>	Tier 2 drugs
<u>Specialty Drug:</u>	High cost medications comprised of large molecules that treat complex conditions which require special handling, storage and administration.



2 | RENEWAL WORKUP ANALYSIS



Company ABC

RATE PROJECTION

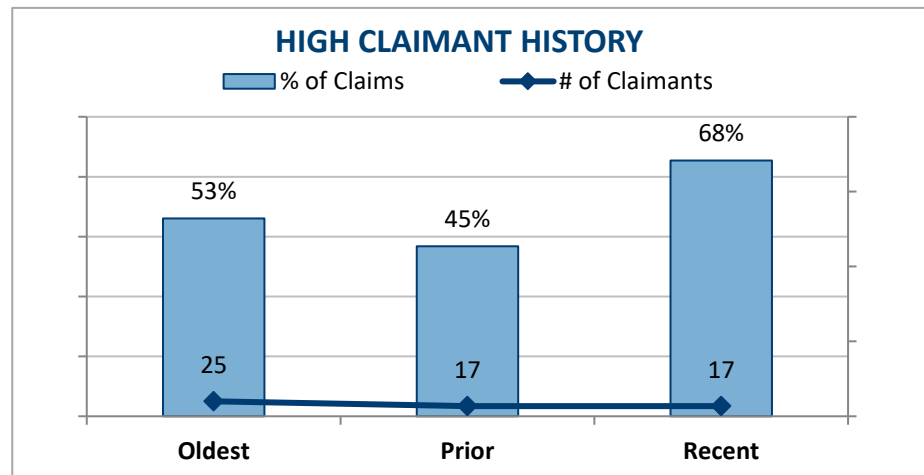
- BCBS WNY delivered an initial renewal increase of 9.6% over current for the upcoming September 2021 plan year.
- The renewal is based on Company ABC being 45% credible. In previous years, BCBS put more credibility on the group experience, but made this adjustment on their book of business due to the volatility of claims during the COVID-19 pandemic. As a comparison, last year Company ABC was 82% credible. The remaining 55% is based on the manual rates, which are helping the group's renewal. The manual rates did not increase as much as expected from the prior year which was a favorable adjustment made by BCBS.
- Based on BCBS of WNY's new methodology, the prior period is automatically weighed in - the claims in the prior period were 4.0% better than the most recent period.
- Currently BCBS is using a medical trend of 8.2% and drug trend of 6.3%. The trend assumption estimates how much medical or prescription drug costs are expected to increase or decrease annually on a per capita basis. Trend reflects health care inflation, changes in health care utilization or delivery patterns, technological advances, and changes in the health status of the plan participants. BCBS applies these trends to your claims experience to project future claims.
- The Premium Tax is suspended and no longer being built into the rates, which is a savings of 2-3%.
- The pooling charge increased 63% compared to the prior year. This was due the group being moved from a \$125,000 pooling point to \$100,000 and also because BCBS increased their charges.

Please note the future impact of COVID-19 on Company ABC's plan performance is unknown at this time.



CLAIMS HISTORY

- High cost claimant activity is above-average. During the most recent twelve months, there were 17 claimants (4.3% of membership) over \$30,000 accounting for 68.4% of total claims. 3 claimants exceeded the \$100,000 pooling level with \$1,398,414 in claims, and \$1,098,414 was removed from the rate calculation.
- In the prior year, there were 17 high claimants (3.6% of membership) making up 45.4% of total claims. 2 claimants went over pooling in the prior period with \$315,492 in claims, and \$115,492 was removed from the rate calculation.
- Typically it's expected that high claimants are 3.7% of total membership, and represent about 51% of total claims. For a group of similar size to Company ABC, we would expect 14.8 high cost claimants.



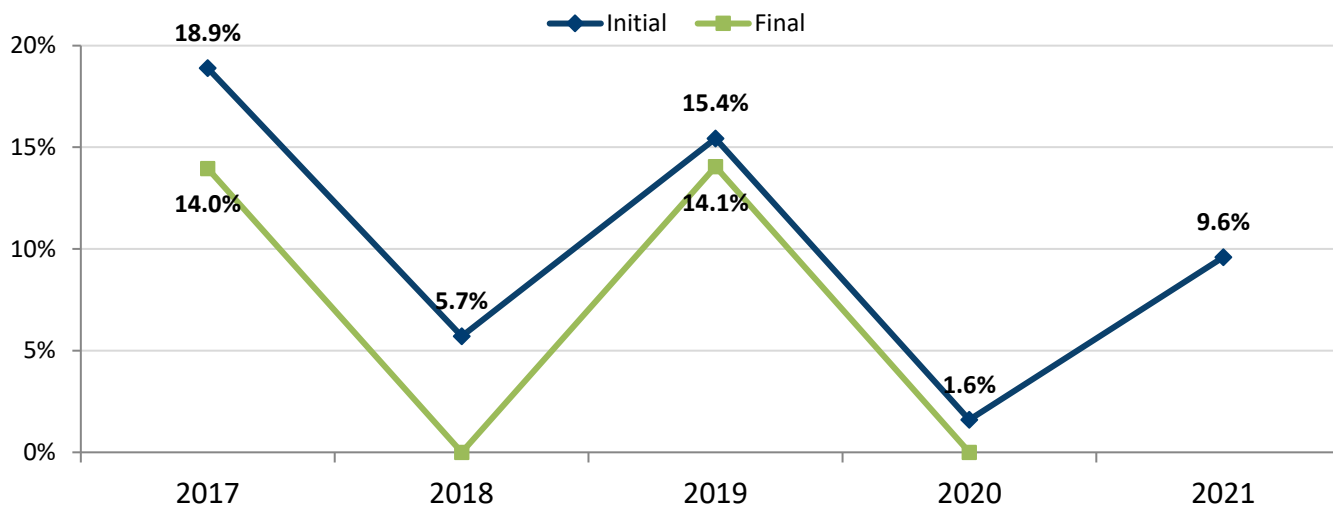
Disclaimer: In performing our analysis, we relied on data provided to us by the client and current carrier. If the underlying data is either inaccurate or incomplete, the results of our analysis may also be inaccurate or incomplete. Due to the nature of any medical block of business, results are highly variable, and as such, actual results may vary from the results described in this report.



Company ABC

RATE HISTORY

COMPANY ABC HISTORICAL RATE CHANGES



NOTE: Final 2021 rate is to be determined

NATIONAL AND REGIONAL CLAIMS TRENDS

CLAIMS TRENDS	MEDICAL	RX	COMBINED
<i>Regional/National Average</i>	8.6%	8.3%	8.5%
<i>BCBS of WNY</i>	8.2%	6.3%	7.8%
<i>Independent Health</i>	4.3%	6.4%	4.7%
<i>Univera</i>	13.4%	12.7%	13.3%
<i>Excellus Rochester</i>	13.6%	8.2%	12.5%
<i>MVP</i>	4.9%	8.5%	5.6%
<i>National</i>	7.0%	8.0%	7.2%

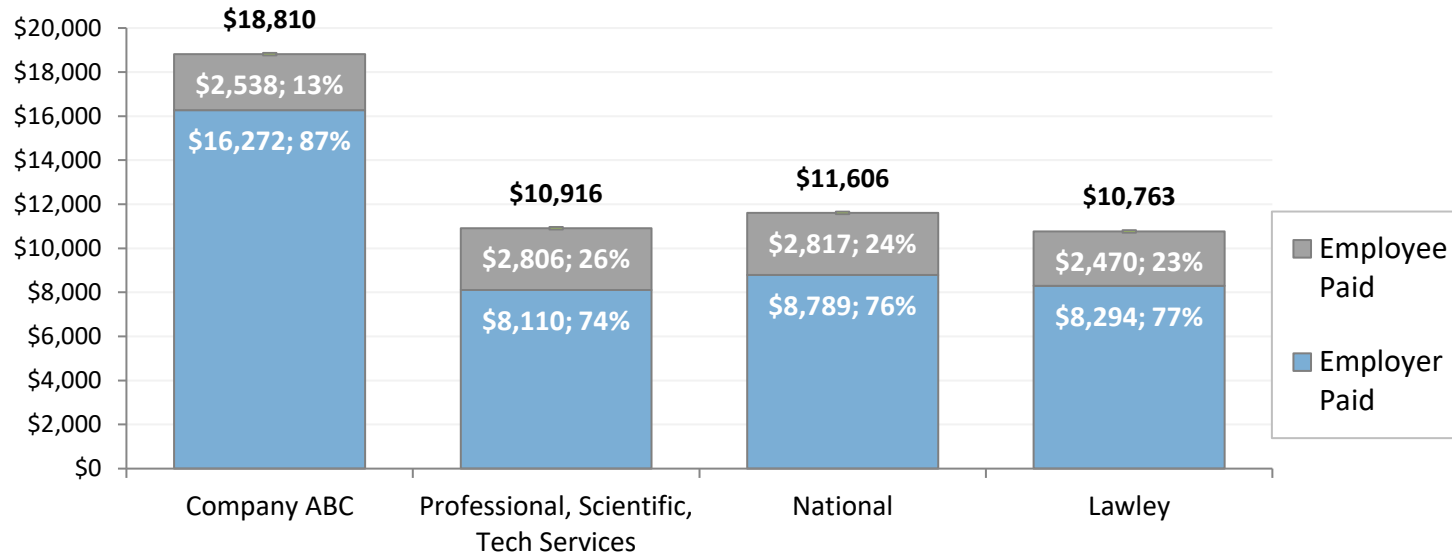
Group trends are based on the most recent claims experience, accounting for high claimants, and carrier trends are as of Jun. 2020.



EMPLOYEE & EMPLOYER COST SHARE

Company ABC

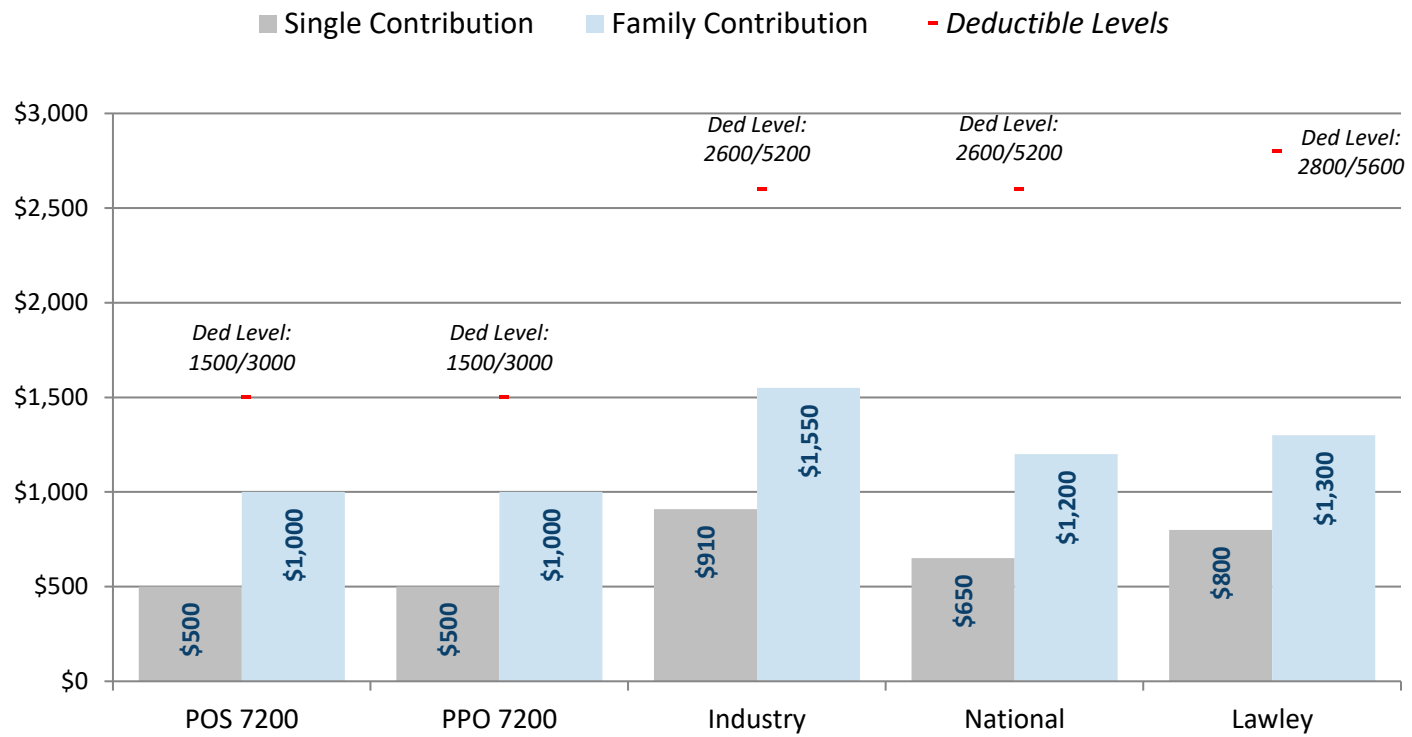
PREMIUM CONTRIBUTIONS VS. BENCHMARK (Average Annual Premium per Employee)



National Source: The Kaiser Family Foundation and Health Research & Educational Trust Employer Health Benefits Annual Survey



HRA/HSA CONTRIBUTIONS VS. BENCHMARK

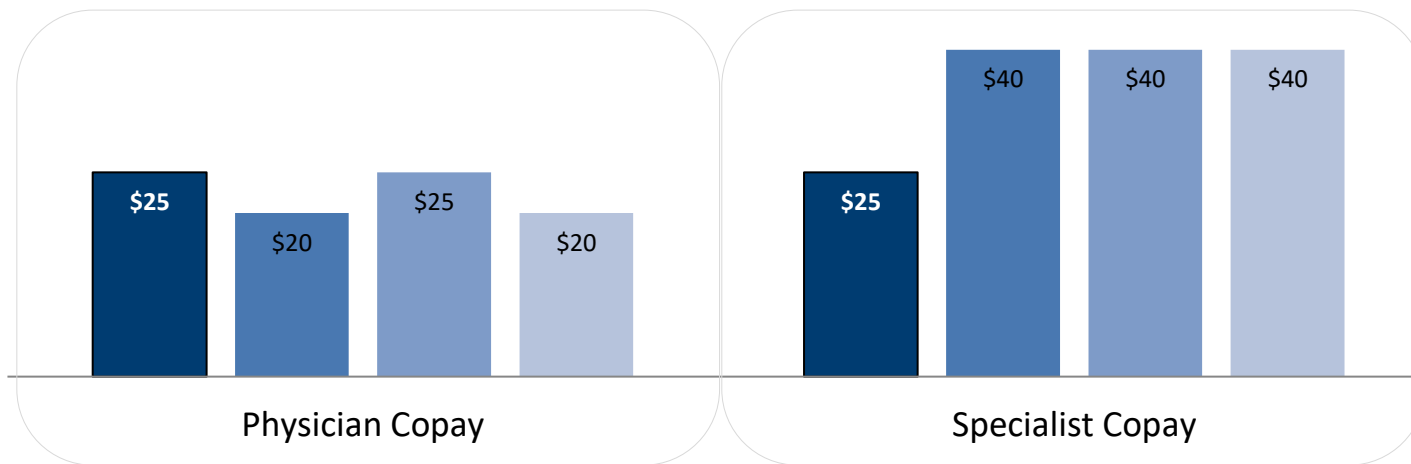


Company ABC

PLAN COPAY BENCHMARKS

PLAN COPAY BENCHMARKS

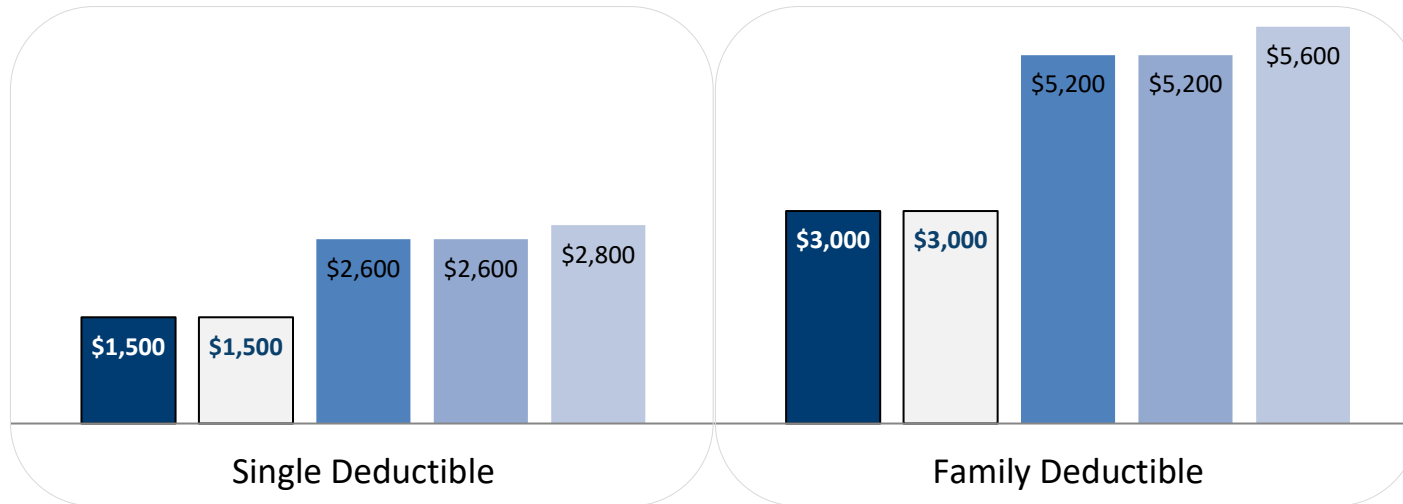
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PLAN DEDUCTIBLE LEVEL BENCHMARKS

PLAN DEDUCTIBLE LEVEL BENCHMARKS

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National benchmarks are supplied by Lewis & Ellis.



HIGH COST CLAIMANTS

Company ABC

RECENT PERIOD

Incurred 02/2020 through 01/2021, paid through 03/2021

Pooling Level: \$100,000

Encrypted Member ID	Class	Relationship; Age	Most Expensive Diagnosis	Medical	Pharmacy	Total
1 151018	PPO 804	Employee; 35-39	13 Essential Hypertension, Chronic Maintenance	\$1,015,684	\$8,107	\$1,023,791
2 150890	PPO 816	Employee; 55-59	162 Neoplasm, Malignant: Small Bowel	\$246,201	\$17,935	\$264,135
3 151113	PPO 804	Employee; 40-44	10 Angina Pectoris, Chronic Maintenance	\$136,529	\$74	\$136,604
4 150086	POS 204	Employee; 65-69	519 Rhino, Adeno, and Corona Virus Infections	\$92,298	\$2,786	\$95,084
5 150458	POS 7200	Dependent; 10-14	327 Other Bacterial Infections	\$77,987	\$38	\$78,025
6 151114	PPO 804	Spouse; 45-49	409 Multiple Sclerosis	\$5,913	\$71,888	\$77,801
7 150585	POS 204	Employee; 35-39	142 Crohn's Disease	\$3,344	\$73,910	\$77,254
8 150448	POS 250D	Spouse; 60-64	383 Spondylitis, Ankylosing	\$1,901	\$72,092	\$73,993
9 150613	PPO 804	Spouse; 40-44	496 Asthma, chronic maintenance	\$16,764	\$48,821	\$65,585
10 150060	POS 204	Spouse; 35-39	541 Psoriasis Vulgaris	\$2,213	\$59,994	\$62,207
11 150113	POS 250D	Spouse; 45-49	351 Fracture: Humerus, Supracondylar	\$36,686	\$24,150	\$60,835
12 150059	POS 204	Employee; 40-44	541 Psoriasis Vulgaris	\$853	\$59,644	\$60,497
13 151013	PPO 816	Dependent; 1-4	415 Other CNS Inflammation, Infection, or Disorder	\$41,716	\$4,214	\$45,931
14 150001	POS 250D	Employee; 35-39	430 Encounter for Preventive Health Services	\$45,684	\$0	\$45,684
15 150203	PPO 816	Dependent; 20-24	361 Fracture, Dislocation, or Sprain: Humerus/Shoulder	\$31,679	\$9,238	\$40,917
16 150249	POS 250D	Employee; 45-49	374 Osteoarthritis, Except Spine	\$31,695	\$4,627	\$36,321
17 150607	PPO 816	Employee; 25-29	526 Other Disorders of Respiratory System	\$32,342	\$78	\$32,420
Total High Cost Claims				\$1,819,488	\$457,597	\$2,277,085
% of Claims				71.3%	58.7%	68.4%

NOTES:

10 individuals were high cost claimants in the prior period

3 individuals over pooling

by Relationship: 9 employee; 5 spouse; 3 dependent

For a group of similar size to Company ABC, we would expect 14.8 high cost claimants.

Total High Cost Claimants **17**
% of Membership **4.3%**



HIGH COST CLAIMANTS

Company ABC

PRIOR PERIOD

Incurred 02/2019 through 01/2020, paid through 03/2020

Encrypted Member ID	Class	Relationship; Age	Most Expensive Diagnosis	Medical	Pharmacy	Total
1 150890	PPO 816	Employee; 55-59	162 Neoplasm, Malignant: Small Bowel	\$180,900	\$9,404	\$190,304
2 150448	POS 250D	Spouse; 60-64	426 Complication: Device/Implant/Graft	\$74,626	\$86,498	\$161,124
3 151013	PPO 816	Dependent; 1-4	406 Meningitis, Encephalitis, and Myelitis: Viral	\$134,592	\$4,217	\$138,809
4 151114	PPO 804	Spouse; 40-44	409 Multiple Sclerosis	\$8,938	\$101,197	\$110,134
5 150371	PPO 7200	Employee; 60-64	365 Intervertebral Disc Disorders: Lumbar and Lumbosacral	\$66,490	\$2,789	\$69,279
6 150585	POS 204	Employee; 35-39	430 Encounter for Preventive Health Services	\$300	\$67,046	\$67,346
7 150001	POS 250D	Employee; 35-39	294 Other Immunodeficient Disorders	\$66,384	\$15	\$66,400
8 150060	POS 204	Spouse; 35-39	541 Psoriasis Vulgaris	\$2,392	\$60,867	\$63,259
9 150059	POS 204	Employee; 35-39	541 Psoriasis Vulgaris	\$819	\$58,302	\$59,122
10 150828	PPO 804	Employee; 40-44	433 Factors Influencing Health Status	\$353	\$41,375	\$41,728
11 150086	POS 204	Employee; 60-64	504 Emphysema	\$31,167	\$9,099	\$40,265
12 151032	PPO 816	Dependent; 5-9	404 Injury: Craniocerebral	\$37,473	\$222	\$37,695
13 151040	PPO 816	Spouse; 25-29	203 Delivery, Vaginal	\$36,751	\$0	\$36,751
14 150808	PPO 804	Employee; 40-44	426 Complication: Device/Implant/Graft	\$33,151	\$2,467	\$35,618
15 150624	PPO 816	Dependent; 10-14	386 Anomaly: Musculoskeletal System	\$32,174	\$257	\$32,431
16 150599	POS 204	Employee; 60-64	50 Diabetes Mellitus Type 2 & Unspec Type Maintenance	\$10,740	\$20,697	\$31,437
17 150613	PPO 804	Spouse; 40-44	496 Asthma, chronic maintenance	\$12,476	\$18,721	\$31,197
Total High Cost Claims				\$729,725	\$483,174	\$1,212,899
% of Claims				39.2%	59.5%	45.4%
Total High Cost Claimants						17
% of Membership						3.6%



3 | ALTERNATIVE FUNDING LOOKBACK ANALYSIS



ABC Company
Self Insured Medical and Rx Lookback Loss Ratio Report - ESTIMATE
September 2018 through August 2019

	A	B	C	D	E	F	G	H	I	J	K
	Contracts	Admin Fees	S/L Premium	Rx Claims	Rx Rebates	Medical Claims	S/L Reimburse	Total Cost	Budgeted Expense	Surplus / (Deficit)	Loss Ratio
September	768	\$53,914	\$36,621	\$181,124	\$0	\$752,705	(\$194,057)	\$830,307	\$944,613	\$114,306	87.90%
October	768	\$53,914	\$36,621	\$166,523	\$0	\$648,829	\$0	\$905,887	\$945,044	\$39,157	95.86%
November	761	\$53,423	\$36,287	\$139,958	\$0	\$741,142	\$0	\$970,809	\$933,567	(\$37,242)	103.99%
December	755	\$53,001	\$36,001	\$252,999	\$0	\$538,589	\$0	\$880,590	\$925,670	\$45,080	95.13%
January	751	\$52,721	\$35,810	\$172,815	\$0	\$849,697	\$0	\$1,111,042	\$918,987	(\$192,055)	120.90%
February	753	\$52,861	\$35,905	\$230,277	\$0	\$604,451	\$0	\$923,494	\$920,047	(\$3,447)	100.37%
March	746	\$52,370	\$35,572	\$169,461	(\$71,387)	\$693,655	\$0	\$879,671	\$909,740	\$30,070	96.69%
April	749	\$52,580	\$35,715	\$245,716	\$0	\$483,807	\$0	\$817,817	\$913,446	\$95,629	89.53%
May	751	\$52,721	\$35,810	\$221,082	\$0	\$682,875	(\$36,865)	\$955,623	\$919,757	(\$35,865)	103.90%
June	750	\$52,650	\$35,762	\$139,547	(\$70,206)	\$450,856	\$0	\$608,610	\$916,965	\$308,355	66.37%
July	747	\$52,440	\$35,619	\$266,966	\$0	\$444,883	\$0	\$799,908	\$911,525	\$111,617	87.75%
August	741	\$52,019	\$35,333	\$214,078	\$0	\$511,661	\$0	\$813,091	\$898,623	\$85,532	90.48%
<i>Estimated IBNR</i>						\$888,378		\$888,378		(\$888,378)	
YTD	9040	\$634,613	\$431,055	\$2,400,544	(\$141,593)	\$8,291,530	(\$230,922)	\$11,385,227	\$11,057,985	(\$327,242)	
Per Month Average	753	\$52,884	\$35,921	\$200,045	(\$11,799)	\$690,961	(\$19,243)	\$948,768.94	\$921,499	(\$27,270)	102.96%
Annualized	9040	\$634,613	\$431,055	\$2,400,544	(\$141,593)	\$8,291,530	(\$230,922)	\$11,385,227	\$11,057,985	(\$327,242)	102.96%
% to Total Cost		5.57%	3.79%	21.08%	-1.24%	72.83%	-2.03%	100.00%			

Medical Rates, Rx Rates, Claims Data and Monthly Contracts provided by Excellus.

Admin, Stop Loss and Rx Rebates are estimates.

IBNR is an estimate of claims that haven't yet been paid as of the end of the above time period.

Notes

- A Contracts - number of employees covered under ABC Company's medical plan
- B Admin Fees - total dollars paid in admin and commission expense during the month; \$70.20 PCPM
- C S/L Premium - total dollars paid in stop loss fees during the month; \$45.52 PCPM for spec, \$2.16 PCPM for aggregate
- D Rx Claims - total dollars of drug claims paid during the month
- E Rx Rebates - total dollars of drug rebates credited to ABC Company during the month
- F Medical Claims - total dollars of medical claims paid during the month
- G S/L Reimburse - total reimbursements for claims exceeding the stop loss amount for the month
- H Total Cost - Admin Fees + S/L fees + Rx claims + Rx Rebates + Medical Claims + S/L reimbursements
- I Budgeted Expense - total dollars budgeted for healthcare expenses based upon premium equivalent rates
- J Surplus / (Deficit) - total dollar difference between Budgeted Expense and Total Cost for the month
- K Loss Ratio - Total Cost / Budgeted Expense



ABC Company
Self Insured Medical and Rx Lookback Loss Ratio Report - ESTIMATE

September 2019 through August 2020

	A	B	C	D	E	F	G	H	I	J	K
	Contracts	Admin Fees	S/L Premium	Rx Claims	Rx Rebates	Medical Claims	S/L Reimburse	Total Cost	Budgeted Expense	Surplus / (Deficit)	Loss Ratio
September	741	\$53,579	\$40,633	\$166,790	(\$69,802)	\$307,515	\$0	\$498,715	\$985,499	\$486,783	50.61%
October	737	\$53,290	\$40,414	\$198,075	\$0	\$400,456	\$0	\$692,235	\$980,174	\$287,939	70.62%
November	737	\$53,290	\$40,414	\$156,194	\$0	\$406,306	\$0	\$656,204	\$984,047	\$327,843	66.68%
December	740	\$53,507	\$40,578	\$240,271	(\$69,553)	\$436,777	\$0	\$701,580	\$985,744	\$284,164	71.17%
January	736	\$53,218	\$40,359	\$212,457	\$0	\$776,812	\$0	\$1,082,845	\$972,106	(\$110,739)	111.39%
February	729	\$52,711	\$39,975	\$236,882	\$0	\$426,125	\$0	\$755,693	\$960,002	\$204,309	78.72%
March	731	\$52,856	\$40,085	\$316,821	(\$68,838)	\$395,676	(\$91,954)	\$644,645	\$964,602	\$319,957	66.83%
April	713	\$51,555	\$39,098	\$225,179	\$0	\$243,246	\$0	\$559,078	\$939,200	\$380,123	59.53%
May	702	\$50,759	\$38,495	\$244,690	\$0	\$317,684	\$0	\$651,628	\$926,849	\$275,222	70.31%
June	701	\$50,687	\$38,440	\$239,184	(\$68,528)	\$400,333	\$0	\$660,116	\$926,225	\$266,109	71.27%
July	676	\$48,879	\$37,069	\$228,135	\$0	\$507,423	\$0	\$821,507	\$888,238	\$66,732	92.49%
August	649	\$46,927	\$35,588	\$230,092	\$0	\$528,938	(\$8,784)	\$832,761	\$854,108	\$21,346	97.50%
<i>Estimated Change in IBNR</i>						-\$270,703		-\$270,703		\$270,703	
YTD	8592	\$621,258	\$471,147	\$2,694,769	(\$276,721)	\$4,876,589	(\$100,738)	\$8,286,303	\$11,366,794	\$3,080,490	
Per Month Average	716	\$51,771	\$39,262	\$224,564	(\$23,060)	\$406,382	(\$8,395)	\$690,525.29	\$947,233	\$256,708	72.90%
Annualized	8592	\$621,258	\$471,147	\$2,694,769	(\$276,721)	\$4,876,589	(\$100,738)	\$8,286,303	\$11,366,794	\$3,080,490	72.90%
% to Total Cost		7.50%	5.69%	32.52%	-3.34%	58.85%	-1.22%	100.00%			

Medical Rates, Rx Rates, Claims Data and Monthly Contracts provided by Excellus.

Admin, Stop Loss and Rx Rebates are estimates.

IBNR is an estimate of claims that haven't yet been paid as of the end of the above time period.

Notes

- A Contracts - number of employees covered under ABC Company's medical plan
- B Admin Fees - total dollars paid in admin and commission expense during the month; \$72.31 PCPM
- C S/L Premium - total dollars paid in stop loss fees during the month; \$52.35 PCPM for spec, \$2.49 PCPM for aggregate
- D Rx Claims - total dollars of drug claims paid during the month
- E Rx Rebates - total dollars of drug rebates credited to ABC Company during the month
- F Medical Claims - total dollars of medical claims paid during the month
- G S/L Reimburse - total reimbursements for claims exceeding the stop loss amount for the month
- H Total Cost - Admin Fees + S/L fees + Rx claims + Rx Rebates + Medical Claims + S/L reimbursements
- I Budgeted Expense - total dollars budgeted for healthcare expenses based upon premium equivalent rates
- J Surplus / (Deficit) - total dollar difference between Budgeted Expense and Total Cost for the month
- K Loss Ratio - Total Cost / Budgeted Expense



ABC Company

Self Insured Medical and Rx Lookback Loss Ratio Report - ESTIMATE

September 2020 through August 2021

	A	B	C	D	E	F	G	H	I	J	K
	Contracts	Admin Fees	S/L Premium	Rx Claims	Rx Rebates	Medical Claims	S/L Reimburse	Total Cost	Budgeted Expense	Surplus / (Deficit)	Loss Ratio
September	643	\$47,888	\$40,548	\$180,875	(\$66,694)	\$242,747	\$0	\$445,365	\$835,368	\$390,004	53.31%
October	638	\$47,516	\$40,233	\$171,607	\$0	\$434,846	\$0	\$694,201	\$828,383	\$134,182	83.80%
November	610	\$45,430	\$38,467	\$180,824	\$0	\$194,368	\$0	\$459,089	\$790,843	\$331,754	58.05%
December	605	\$45,058	\$38,152	\$239,953	(\$62,965)	\$292,033	(\$45,967)	\$506,265	\$785,970	\$279,705	64.41%
January	589	\$43,866	\$37,143	\$183,249	\$0	\$325,622	\$0	\$589,880	\$759,855	\$169,975	77.63%
February	586	\$43,643	\$36,954	\$176,053	\$0	\$317,395	\$0	\$574,044	\$757,388	\$183,344	75.79%
March	582	\$43,345	\$36,701	\$231,215	(\$58,769)	\$465,901	\$0	\$718,394	\$751,666	\$33,272	95.57%
April	577	\$42,972	\$36,386	\$158,642	\$0	\$423,212	\$0	\$661,213	\$745,701	\$84,489	88.67%
May	576	\$42,898	\$36,323	\$213,417	\$0	\$551,154	(\$45,967)	\$797,825	\$746,861	(\$50,964)	106.82%
June	573	\$42,675	\$36,134	\$195,545	(\$55,319)	\$439,222	\$0	\$658,256	\$737,833	\$79,577	89.21%
July	568	\$42,302	\$35,819	\$176,328	\$0	\$307,548	\$0	\$561,997	\$731,856	\$169,859	76.79%
August	588	\$43,792	\$37,080	\$234,026	\$0	\$403,049	(\$52,954)	\$664,993	\$747,730	\$82,737	88.93%
<i>Estimated Change in IBNR</i>						-\$90,023		-\$90,023		\$90,023	
YTD	7135	\$531,384	\$449,939	\$2,341,735	(\$243,747)	\$4,307,074	(\$144,888)	\$7,241,498	\$9,219,455	\$1,977,957	
Per Month Average	595	\$44,282	\$37,495	\$195,145	(\$20,312)	\$358,923	(\$12,074)	\$603,458.18	\$768,288	\$164,830	78.55%
Annualized	7135	\$531,384	\$449,939	\$2,341,735	(\$243,747)	\$4,307,074	(\$144,888)	\$7,241,498	\$9,219,455	\$1,977,957	78.55%
% to Total Cost		7.34%	6.21%	32.34%	-3.37%	59.48%	-2.00%	100.00%			

Cumulative Surplus/(Deficit): **\$4,731,205**

Medical Rates, Rx Rates, Claims Data and Monthly Contracts provided by Excellus.

Admin, Stop Loss and Rx Rebates are estimates.

IBNR is an estimate of claims that haven't yet been paid as of the end of the above time period.

Notes

- A Contracts - number of employees covered under ABC Company's medical plan
- B Admin Fees - total dollars paid in admin and commission expense during the month; \$74.48 PCPM
- C S/L Premium - total dollars paid in stop loss fees during the month; \$60.20 PCPM for spec, \$2.86 PCPM for aggregate
- D Rx Claims - total dollars of drug claims paid during the month
- E Rx Rebates - total dollars of drug rebates credited to ABC Company during the month
- F Medical Claims - total dollars of medical claims paid during the month
- G S/L Reimburse - total reimbursements for claims exceeding the stop loss amount for the month
- H Total Cost - Admin Fees + S/L fees + Rx claims + Rx Rebates + Medical Claims + S/L reimbursements
- I Budgeted Expense - total dollars budgeted for healthcare expenses based upon premium equivalent rates
- J Surplus / (Deficit) - total dollar difference between Budgeted Expense and Total Cost for the month
- K Loss Ratio - Total Cost / Budgeted Expense



4 | RENEWAL PROJECTION ANALYSIS (FULLY INSURED)



ABC Company

Estimated PROSPECTIVE PRE RENEWAL for 2021

Data:

Projection Period	Oct 2021 through Sep 2022	
Claims Period	Current (Inc 01/2020 - 12/2020, Paid 02/2021)	Prior (Inc 01/2019 - 12/2019, Paid 02/2020)
Claims	\$2,685,564	\$2,599,137
Large Claims over pooling (150K)	\$0	\$0
Exposure - Member Months	7,484	6,954
Annual Trend - Medical	8.2%	8.2%
Annual Trend - Pharmacy	6.3%	6.3%
Trend Months	21	33

Calculation of Premium:

Medical	Current (Inc 01/2020 - 12/2020, Paid 02/2021)	Prior (Inc 01/2019 - 12/2019, Paid 02/2020)	
Incurred & Paid Claims	\$1,807,786	\$1,870,179	
Large Claims Over Pooling Limit	\$0	\$0	
Net Incurred Claims	\$1,807,786	\$1,870,179	
Benefit Adjustment	0.999	0.989	
Discount Adjustment	1.000	1.010	
Trend	1.148	1.242	
Adjusted Net Incurred Claims	\$2,072,325	\$2,320,202	
Projected Member Months	7,692	7,692	
Projected Net Incurred Claims	\$2,129,920	\$2,566,436	
Group Credibility	90.2%	0.0%	
Manual Credibility		9.8%	
Manual Rates		\$2,987,479	
Blended Claims		\$2,214,357	
Pharmacy	Current (Inc 01/2020 - 12/2020, Paid 02/2021)	Prior (Inc 01/2019 - 12/2019, Paid 02/2020)	
Incurred & Paid Claims	\$877,779	\$728,958	
Benefit Adjustment	0.998	0.989	
Discount Adjustment	1.000	1.008	
Trend	1.113	1.183	
Adjusted Net Incurred Claims	\$975,232	\$859,658	
Projected Member Months	7,692	7,692	
Projected Net Incurred Claims	\$1,002,336	\$950,890	
Group Credibility	90.2%	0.0%	
Manual Credibility		9.8%	
Manual Rates		\$777,681	
Blended Claims		\$980,216	
Total PMPM	Medical PMPM	Pharmacy PMPM	Total PMPM
Blended Claims	\$287.88	\$127.43	\$415.31
Pooling at 150K	\$37.04	\$0.00	\$37.04
GME	\$1.43	\$0.00	\$1.43
Admin	\$46.46	\$0.65	\$47.11
Risk	\$13.24	\$4.55	\$17.79
NYS + Taxes	\$3.95	\$1.36	\$5.31
Commission	\$5.34	\$1.83	\$7.17
PPACA Premium Tax	\$0.00	\$0.00	\$0.00
PMPM Premium	\$395.35	\$135.82	\$531.17
Total PMPM	Medical PMPM	Pharmacy PMPM	Total PMPM
Projected Premium	\$395.35	\$135.82	\$531.17
Total Members @ 02/2021	641	641	641
Total Annual Projected Premium	\$3,041,057	\$1,044,734	\$4,085,790
Current Premium	\$3,031,833	\$758,805	\$3,790,638
Rate Change	0.3%	37.7%	7.8%

Please note the impact of COVID-19 on ABC Company's spend is unknown at this time, and renewal costs are subject to change as more information becomes available.



5 | RENEWAL PROJECTION ANALYSIS (SELF INSURED)



COMPONENTS OF COST

Company ABC

Projection Period: January 2022 through December 2022

	Current Enrollment (April 2021)	Estimated Self-Funded (Based on 1 Year Methodology)	Estimated Self-Funded (Based on 2 Year Methodology)	Estimated Self-Funded (Based on 3 Year Methodology)
Expected Medical Claims and GME		\$12,797,481	\$13,112,198	\$12,707,986
Expected Rx Claims		\$3,159,886	\$3,388,575	\$3,407,131
Margin (ASO only)		\$334,231	\$345,321	\$337,450
Total Claims		\$16,291,597	\$16,846,094	\$16,452,567
Administration & Commission		\$680,497	\$680,497	\$680,497
Stop Loss Premium		\$404,887	\$404,887	\$404,887
SL Reimbursements (estimate)		\$0	\$0	\$0
Rx Rebates		-\$665,436	-\$665,436	-\$665,436
Total Fixed Costs		\$419,948	\$419,948	\$419,948
Premium Equivalent (Total Costs)	\$15,762,883	\$16,711,546	\$17,266,042	\$16,872,516
Projected Compared to April 2021 Premium Equivalent		\$948,663 6.0%	\$1,503,159 9.5%	\$1,109,633 7.0%

Three large COVID-19 claims totaling \$497k have been excluded from this analysis.



Trend Development

Company ABC
Rate Development Trend Calculation
Paid Data Blended With Carrier

Medical	Claims	Claimants > \$50k	Adjusted	Member Months	PMPM	Trend
Current (Inc 05/2020 - 04/2021, Paid 06/2021)	\$11,893,938	\$4,309,816	\$7,584,122	30,676	\$247.23	-9.87%
Prior (Inc 05/2019 - 04/2020, Paid 06/2020)	\$13,509,545	\$3,940,068	\$9,569,477	34,886	\$274.31	16.66%
Prior (Inc 05/2018 - 04/2019, Paid 06/2019)	\$11,229,485	\$2,373,533	\$8,855,952	37,662	\$235.14	
BCBS Filed:						8.20%
Average 2 Years Experience Trend:						3.39%
Trend Used (50% BCBS and 50% Experience Trend):						5.8%

Pharmacy	Claims	Claimants > \$50k	Adjusted	Member Months	PMPM	Trend
Current (Inc 05/2020 - 04/2021, Paid 06/2021)	\$3,095,979	\$552,580	\$2,543,398	30,676	\$82.91	2.86%
Prior (Inc 05/2019 - 04/2020, Paid 06/2020)	\$3,733,115	\$921,056	\$2,812,060	34,886	\$80.61	13.38%
Prior (Inc 05/2018 - 04/2019, Paid 06/2019)	\$3,559,677	\$882,049	\$2,677,628	37,662	\$71.10	
BCBS Filed:						6.30%
Average 2 Years Experience Trend:						8.12%
Trend Used (50% BCBS and 50% Experience Trend):						7.2%



Company ABC

SELF-FUNDED 2022 ANALYSIS SUMMARY

Analysis Methodology			
	<u>Time Period</u>	<u>Weight</u>	<u>Renewal Estimate</u>
Projection Based on One Year	Inc 05/2020 - 04/2021, Paid 06/2021	100%	6.0%
Projection Based on Two Years	Inc 05/2020 - 04/2021, Paid 06/2021	60.0%	9.5%
	Inc 05/2019 - 04/2020, Paid 06/2020	40.0%	
Projection Based on Three Years	Inc 05/2020 - 04/2021, Paid 06/2021	50%	7.0%
	Inc 05/2019 - 04/2020, Paid 06/2020	30%	
	Inc 05/2018 - 04/2019, Paid 06/2019	20%	

Adjusted Claims Comparison			
NOTE: Adjusted Claims are the claims after accounting for claims over pooling, benefit changes, other adjustments, discounts, trend months, and group size (member months).			
	<u>Med</u>	<u>Rx</u>	<u>Total</u>
Inc 05/2020 - 04/2021, Paid 06/2021	\$12,696,219	\$3,159,886	\$15,856,104
Inc 05/2019 - 04/2020, Paid 06/2020	\$13,483,011	\$3,731,610	\$17,214,621
Inc 05/2018 - 04/2019, Paid 06/2019	\$11,068,557	\$3,538,525	\$14,607,082
Average	\$12,415,929	\$3,476,673	\$15,892,603

Three large COVID-19 claims totaling \$497k have been excluded from this analysis.



Company ABC

Estimated SELF-FUNDED PRE RENEWAL for 2022

Based on One Year Methodology

Data:

Projection Period	Current (Inc 05/2020 - 04/2021, Paid 06/2021)	Jan 2022 through Dec 2022	Prior (Inc 05/2019 - 04/2020, Paid 06/2020)
Claims	\$15,352,102		\$17,840,894
Entire Large Claims over Stop loss (450K)	\$1,154,305		\$501,309
Exposure - Member Months	30,676		34,886
Annual Trend - Medical	5.8%		5.8%
Annual Trend - Pharmacy	7.2%		7.2%
Trend Months	20		32

Calculation of Premium:

Medical	Current (Inc 05/2020 - 04/2021, Paid 06/2021)	Prior (Inc 05/2019 - 04/2020, Paid 06/2020)
Incurred & Paid Claims	\$12,298,342	\$14,098,422
Entire Large Claims Over Stop loss Limit	\$1,141,680	\$496,079
Net Incurred Claims	\$11,156,662	\$13,602,343
Benefit Adjustment	1.000	1.000
COVID Adjustment	1.025	1.000
Trend	1.098	1.162
Adding Back in Stop Loss Deductible Amount	\$900,000	\$450,000
Adjusted Net Incurred Claims	\$13,461,538	\$16,257,719
Projected Member Months	28,932	28,932
Projected Net Incurred Claims	\$12,696,219	\$13,483,011
Group Credibility	100.0%	0.0%
Blended Claims		\$12,696,219

Pharmacy	Current (Inc 05/2020 - 04/2021, Paid 06/2021)	Prior (Inc 05/2019 - 04/2020, Paid 06/2020)
Incurred & Paid Claims	\$2,995,983.98	\$3,739,866
Entire Large Claims Over Stop loss Limit	\$12,625	\$5,230
Net Incurred Claims	\$2,983,359	\$3,734,637
Benefit Adjustment	1.000	1.000
Discount Adjustment	1.000	1.000
Trend	1.123	1.204
Adjusted Net Incurred Claims	\$3,350,361	\$4,496,412
Projected Member Months	28,932	28,932
Projected Net Incurred Claims	\$3,159,886	\$3,729,009
Group Credibility	100.0%	0.0%
Blended Claims		\$3,159,886
Estimated Rebates		-\$665,436
Total Claims		\$2,494,450

Total PMPM	Medical PMPM	Pharmacy PMPM	Total PMPM
Blended Claims	\$438.83	\$86.22	\$525.05
Stop loss at 450K Renewal @15%	\$13.99	\$0.00	\$13.99
GME	\$3.50	\$0.00	\$3.50
Admin	\$20.76	\$0.00	\$20.76
Margin @3%	\$9.79	\$1.76	\$11.55
Commission	\$2.77	\$0.00	\$2.77
PPACA Premium Tax	\$0.00	\$0.00	\$0.00
PMPM Premium	\$489.64	\$87.98	\$577.61

Projected Premium	\$489.64	\$87.98	\$577.61
Total Members @ 06/2021	2,411	2,411	2,411
Total Annual Projected Premium	\$14,166,189	\$2,545,357	\$16,711,546
Current Premium	\$13,398,450	\$2,364,432	\$15,762,883
Rate Change	5.7%	7.7%	6.0%

Please note the future impact of COVID-19 on Company ABC's spend is unknown at this time, and renewal costs are subject to change as more information becomes available. Three large COVID-19 claims totaling \$497k have been excluded from this analysis.



Company ABC

Estimated SELF-FUNDED PRE RENEWAL for 2022

Based on Two Year Methodology

Data:

Projection Period	Jan 2022 through Dec 2022	
Claims Period	Current (Inc 05/2020 - 04/2021, Paid 06/2021)	Prior (Inc 05/2019 - 04/2020, Paid 06/2020)
Claims	\$15,352,102	\$17,840,894
Entire Large Claims over Stop loss (450K)	\$1,154,305	\$501,309
Exposure - Member Months	30,676	34,886
Annual Trend - Medical	5.8%	5.8%
Annual Trend - Pharmacy	7.2%	7.2%
Trend Months	20	32

Calculation of Premium:

Medical	Current (Inc 05/2020 - 04/2021, Paid 06/2021)	Prior (Inc 05/2019 - 04/2020, Paid 06/2020)		
Incurring & Paid Claims	\$12,298,342	\$14,098,422		
Entire Large Claims Over Stop loss Limit	\$1,141,680	\$496,079		
Net Incurred Claims	\$11,156,662	\$13,602,343		
Benefit Adjustment	1,000	1,000		
COVID Adjustment	1,025	1,000		
Trend	1,098	1,162		
Adding Back in Stop Loss Deductible Amount	\$900,000	\$450,000		
Adjusted Net Incurred Claims	\$13,461,538	\$16,257,719		
Projected Member Months	28,932	28,932		
Projected Net Incurred Claims	\$12,696,219	\$13,483,011		
Group Credibility	60.0%	40.0%		
Blended Claims		\$13,010,936		
Pharmacy	Current (Inc 05/2020 - 04/2021, Paid 06/2021)	Prior (Inc 05/2019 - 04/2020, Paid 06/2020)		
Incurring & Paid Claims	\$2,995,984	\$3,742,472		
Entire Large Claims Over Stop loss Limit	\$12,625	\$5,230		
Net Incurred Claims	\$2,983,359	\$3,737,242		
Benefit Adjustment	1,000	1,000		
Discount Adjustment	1,000	1,000		
Trend	1,123	1,204		
Adjusted Net Incurred Claims	\$3,350,361	\$4,499,549		
Projected Member Months	28,932	28,932		
Projected Net Incurred Claims	\$3,159,886	\$3,731,610		
Group Credibility	60.0%	40.0%		
Blended Claims		\$3,388,575		
Estimated Rebates		-\$665,436		
Total Claims		\$2,723,139		
Total PMPM	Medical PMPM	Pharmacy PMPM	Total PMPM	
Blended Claims	\$449.71	\$94.12	\$543.83	
Stop loss at 450K Renewal @15%	\$13.99	\$0.00	\$13.99	
GME	\$3.50	\$0.00	\$3.50	
Admin	\$20.76	\$0.00	\$20.76	
Margin @3%	\$10.01	\$1.92	\$11.94	
Commission	\$2.77	\$0.00	\$2.77	
PPACA Premium Tax	\$0.00	\$0.00	\$0.00	
PMPM Premium	\$500.74	\$96.04	\$596.78	
Projected Premium	\$500.74	\$96.04	\$596.78	
Total Members @ 06/2021	2,411	2,411	2,411	
Total Annual Projected Premium	\$14,487,329	\$2,778,714	\$17,266,042	
Current Premium	\$13,398,450	\$2,364,432	\$15,762,883	
Rate Change	8.1%	17.5%	9.5%	

Please note the future impact of COVID-19 on Company ABC's spend is unknown at this time, and renewal costs are subject to change as more information becomes available. Three large COVID-19 claims totaling \$497k have been excluded from this analysis.



Company ABC

Estimated SELF-FUNDED PRE RENEWAL for 2022

Based on Three Year Methodology

Data:

Projection Period	Jan 2022 through Dec 2022		
Claims Period	Current (Inc 05/2020 - 04/2021, Paid 06/2021)	Prior (Inc 05/2019 - 04/2020, Paid 06/2020)	Prior (Inc 05/2018 - 04/2019, Paid 06/2019)
Claims	\$15,352,102	\$17,840,894	\$15,287,574
Entire Large Claims over Stop loss (450K)	\$1,154,305	\$501,309	\$0
Exposure - Member Months	30,676	34,886	37,662
Annual Trend - Medical	5.8%	5.8%	5.8%
Annual Trend - Pharmacy	7.2%	7.2%	7.2%
Trend Months	20	32	44

Calculation of Premium:

Medical	Current (Inc 05/2020 - 04/2021, Paid 06/2021)	Prior (Inc 05/2019 - 04/2020, Paid 06/2020)	Prior (Inc 05/2018 - 04/2019, Paid 06/2019)
Incurring & Paid Claims	\$12,298,342	\$14,098,422	\$11,718,976
Entire Large Claims Over Stop loss Limit	\$1,141,680	\$496,079	\$0
Net Incurred Claims	\$11,156,662	\$13,602,343	\$11,718,976
Benefit Adjustment	1.000	1.000	1.000
COVID Adjustment	1.025	1.000	1.000
Trend	1.098	1.162	1.229
Adding Back in Stop Loss Deductible Amount	\$900,000	\$450,000	\$0
Adjusted Net Incurred Claims	\$13,461,538	\$16,257,719	\$14,408,406
Projected Member Months	28,932	28,932	28,932
Projected Net Incurred Claims	\$12,696,219	\$13,483,011	\$11,068,557
Group Credibility	50.0%	30.0%	20.0%
Blended Claims		\$12,606,724	
Pharmacy	Current (Inc 05/2020 - 04/2021, Paid 06/2021)	Prior (Inc 05/2019 - 04/2020, Paid 06/2020)	Prior (Inc 05/2018 - 04/2019, Paid 06/2019)
Incurring & Paid Claims	\$2,995,984	\$3,742,472	\$3,568,599
Entire Large Claims Over Stop loss Limit	\$12,625	\$5,230	\$0
Net Incurred Claims	\$2,983,359	\$3,737,242	\$3,568,599
Benefit Adjustment	1.000	1.000	1.000
Discount Adjustment	1.000	1.000	1.000
Trend	1.123	1.204	1.291
Adjusted Net Incurred Claims	\$3,350,361	\$4,499,549	\$4,606,246
Projected Member Months	28,932	28,932	28,932
Projected Net Incurred Claims	\$3,159,886	\$3,731,610	\$3,538,525
Group Credibility	50.0%	30.0%	20.0%
Blended Claims		\$3,407,131	
Estimated Rebates		-\$665,436	
Total Claims		\$2,741,695	
Total PMPM	Medical PMPM	Pharmacy PMPM	Total PMPM
Blended Claims	\$435.74	\$94.76	\$530.50
Stop loss at 450K Renewal @15%	\$13.99	\$0.00	\$13.99
GME	\$3.50	\$0.00	\$3.50
Admin	\$20.76	\$0.00	\$20.76
Margin @3%	\$9.73	\$1.93	\$11.66
Commission	\$2.77	\$0.00	\$2.77
PPACA Premium Tax	\$0.00	\$0.00	\$0.00
PMPM Premium	\$486.48	\$96.70	\$583.18
Projected Premium	\$486.48	\$96.70	\$583.18
Total Members @ 06/2021	2,411	2,411	2,411
Total Annual Projected Premium	\$14,074,868	\$2,797,648	\$16,872,516
Current Premium	\$13,398,450	\$2,364,432	\$15,762,883
Rate Change	5.0%	18.3%	7.0%

Please note the future impact of COVID-19 on Company ABC's spend is unknown at this time, and renewal costs are subject to change as more information becomes available. Three large COVID-19 claims totaling \$497k have been excluded from this analysis.



HIGH COST CLAIMANTS

Company ABC

RECENT PERIOD

Incurred 05/2020 through 04/2021, paid through 06/2021

Pooling Level: \$450,000

Encrypted Member ID	Class	Relationship; Age	Most Expensive Diagnosis	Medical	Pharmacy	Total
1 458501	POS 6098 ASO	Employee; 55-59	405 Injury: Spine and Spinal Cord, Cervical	\$630,581	\$3,956	\$634,537
2 456043	POS 8098 ASO	Dependent; 20-24	291 Other Biliary Disorders	\$511,099	\$8,669	\$519,768
3 456865	PPO 6098 ASO	Employee; 45-49	187 Renal Failure	\$310,442	\$29,021	\$339,463
4 456801	PPO 6098 ASO	Spouse; 65-69	250 Neoplasm, Malignant: Leukemia, Chronic Lymphocytic	\$264,421	\$67,112	\$331,533
5 455970	POS 6098 ASO	Employee; 60-64	399 Disease of the Nervous System Secondary to Implants or Grafts	\$237,738	\$38,523	\$276,260
6 456073	POS 8098 ASO	Employee; 60-64	13 Essential Hypertension, Chronic Maintenance	\$262,287	\$6,361	\$268,647
7 457010	PPO 6098 ASO	Spouse; 55-59	519 Rhino, Adeno, and Corona Virus Infections	\$191,915	\$55,337	\$247,251
8 455394	PPO 6098 ASO	Employee; 60-64	-277 Hepatobiliary and Pancreas	\$226,461	\$1,001	\$227,462
9 455274	PPO 6098 ASO	Spouse; 55-59	510 Pneumonia, Bacterial	\$217,431	\$3,630	\$221,061
10 456440	PPO 6098 ASO	Spouse; 60-64	519 Rhino, Adeno, and Corona Virus Infections	\$198,460	\$0	\$198,460
11 455129	PPO 6098 ASO	Employee; 60-64	10 Angina Pectoris, Chronic Maintenance	\$179,578	\$1,196	\$180,773
12 457223	PPO 8098 ASO	Employee; 55-59	164 Peptic Ulcer Disease	\$174,358	\$1,195	\$175,553
13 455127	PPO 6098 ASO	Dependent; 18-19	13 Essential Hypertension, Chronic Maintenance	\$168,813	\$5,005	\$173,818
14 455116	PPO 6098 ASO	Spouse; 55-59	272 Other Disorders of Blood and Blood-Forming Organs	\$1,517	\$155,954	\$157,471
15 456116	POS 8098 ASO	Employee; 50-54	4 Aortic Regurgitation	\$152,522	\$204	\$152,726
16 454758	PPO 8098 ASO	Spouse; 45-49	RX	\$65,119	\$86,063	\$151,182
17 455039	PPO 6098 ASO	Spouse; 60-64	181 Calculus of the Urinary Tract	\$134,020	\$11,195	\$145,215
18 456939	PPO 6098 ASO	Employee; 45-49	210 Neoplasm, Benign: Ovary	\$137,559	\$7,137	\$144,696
19 455787	POS 6098 ASO	Employee; 55-59	427 Encounter for Chemotherapy	\$142,325	\$1,029	\$143,355
20 457336	PPO 8098 ASO	Spouse; 40-44	212 Neoplasm, Malignant: Breast, Female	\$136,796	\$901	\$137,698
21 455047	PPO 6098 ASO	Employee; 60-64	336 Neoplasm, Malignant: Prostate	\$62,318	\$66,054	\$128,372
22 455033	PPO 6098 ASO	Employee; 60-64	184 Neoplasm, Malignant: Bladder, Urinary	\$111,258	\$8,120	\$119,378
23 456168	PPO 6098 ASO	Employee; 35-39	187 Renal Failure	\$105,798	\$12,250	\$118,049
24 454858	PPO 8098 ASO	Spouse; 50-54	6 Arrhythmias	\$111,090	\$6,804	\$117,894
25 454976	PPO 6098 ASO	Spouse; 45-49	541 Psoriasis Vulgaris	\$32,096	\$79,519	\$111,615
26 455847	POS 8098 ASO	Employee; 45-49	187 Renal Failure	\$111,370	\$154	\$111,524
27 457549	PPO 6098 ASO	Employee; 50-54	160 Neoplasm, Malignant: Colon and Rectum	\$103,654	\$3,679	\$107,333
28 455302	PPO 8098 ASO	Employee; 45-49	397 Cerebrovascular Disease with Stroke	\$103,674	\$2,709	\$106,383
29 456615	PPO 6098 ASO	Dependent; 5-9	85 Otitis Media	\$2,130	\$103,698	\$105,828
30 455096	PPO 6098 ASO	Spouse; 55-59	411 Neoplasm: Central Nervous System	\$104,263	\$1,120	\$105,383
31 458441	POS 8098 ASO	Employee; 60-64	397 Cerebrovascular Disease with Stroke	\$94,857	\$417	\$95,274
32 458186	PPO 6098 ASO	Employee; 55-59	212 Neoplasm, Malignant: Breast, Female	\$92,581	\$336	\$92,918
33 455580	PPO 6098 ASO	Employee; 60-64	11 CAD w AMI, V Fib, Shock, and/or Cardiac Arrest	\$86,007	\$5,829	\$91,836
34 455048	PPO 6098 ASO	Spouse; 50-54	374 Osteoarthritis, Except Spine	\$74,370	\$7,376	\$81,746
35 458066	Traditional Blue	Employee; 55-59	537 Neoplasm, Malignant: Carcinoma, Squamous Cell	\$78,689	\$709	\$79,398
36 455268	PPO 6098 ASO	Spouse; 60-64	580 Non-Specific Signs and Symptoms: Fever	\$74,728	\$533	\$75,262
37 457689	PPO 6098 ASO	Spouse; 40-44	401 Guillain-Barre Syndrome	\$66,393	\$8,376	\$74,769
38 455920	POS 8098 ASO	Spouse; 45-49	6 Arrhythmias	\$74,087	\$19	\$74,106
39 455908	POS 8098 ASO	Employee; 60-64	88 Sinusitis	\$70,808	\$227	\$71,035
40 455017	PPO 6098 ASO	Spouse; 55-59	142 Crohn's Disease	\$65,345	\$4,900	\$70,245
41 458870	PPO 6098 ASO	Spouse; 65-69	11 CAD w AMI, V Fib, Shock, and/or Cardiac Arrest	\$67,443	\$1,105	\$68,548
42 455738	POS 6098 ASO	Spouse; 35-39	374 Osteoarthritis, Except Spine	\$59,086	\$3,846	\$62,932
43 456557	PPO 6098 ASO	Employee; 55-59	541 Psoriasis Vulgaris	\$609	\$61,532	\$62,141
44 457810	PPO 8098 ASO	Employee; 60-64	212 Neoplasm, Malignant: Breast, Female	\$56,760	\$2,056	\$58,815
45 458952	POS 6098 ASO	Employee; 55-59	177 Other Gastrointestinal Disorders	\$49,492	\$9,089	\$58,581
46 455634	PPO 6098 ASO	Employee; 55-59	185 Neoplasm, Malignant: Kidneys	\$53,863	\$3,144	\$57,007
47 455981	POS 8098 ASO	Employee; 30-34	206 Endometriosis	\$55,561	\$11	\$55,572
48 455098	PPO 6098 ASO	Employee; 60-64	285 Pancreatitis	\$45,289	\$9,377	\$54,666
49 456981	PPO 6098 ASO	Employee; 40-44	65 Neoplasm, Benign: Other Endocrine System	\$52,083	\$2,073	\$54,156
50 457422	PPO 6098 ASO	Employee; 50-54	170 Ulcerative Colitis	\$547	\$52,745	\$53,291
51 454982	PPO 6098 ASO	Spouse; 50-54	11 CAD w AMI, V Fib, Shock, and/or Cardiac Arrest	\$45,861	\$7,266	\$53,127
52 455190	PPO 6098 ASO	Spouse; 55-59	380 Rheumatoid Arthritis	\$1,865	\$51,201	\$53,066
53 458029	PPO 6098 ASO	Spouse; 40-44	519 Rhino, Adeno, and Corona Virus Infections	\$50,317	\$2,439	\$52,756
54 455261	PPO 6098 ASO	Spouse; 60-64	348 Fracture: Femur, Head or Neck	\$50,294	\$1,081	\$51,375
55 458503	POS 6098 ASO	Spouse; 35-39	177 Other Gastrointestinal Disorders	\$50,386	\$701	\$51,087
Total High Cost Claims				\$6,608,414	\$1,003,982	\$7,612,396
% of Claims				51.9%	32.3%	48.0%

NOTES:

18 individuals were high cost claimants in the prior period
 2 individuals over pooling
 # by Relationship: 29 employee; 23 spouse; 3 dependent
 For a group of similar size to Company ABC, we would expect 90.2 high cost claimants.

Total High Cost Claimants 55
% of Membership 2.3%



HIGH COST CLAIMANTS

Company ABC

PRIOR PERIOD

Incurred 05/2019 through 04/2020, paid through 06/2020

Encrypted Member ID	Class	Relationship; Age	Most Expensive Diagnosis	Medical	Pharmacy	Total
1 457098	PPO 6098 ASO Dependent; <1		327 Other Bacterial Infections	\$496,079	\$5,230	\$501,309
2 458508	POS 6098 ASO Dependent; <1		464 Prematurity, Low Birthweight	\$362,363	\$31	\$362,394
3 457610	PPO 6098 ASO Spouse; 35-39		551 Injury, Open Wound, or Blunt Trauma: Abdomen or Trunk	\$323,727	\$14	\$323,741
4 454976	PPO 6098 ASO Spouse; 45-49		510 Pneumonia, Bacterial	\$180,844	\$103,265	\$284,109
5 457549	PPO 6098 ASO Employee; 45-49		160 Neoplasm, Malignant: Colon and Rectum	\$218,959	\$10,413	\$229,373
6 456893	PPO 6098 ASO Spouse; 65-69		508 Neoplasm, Mal: Lungs, Bronchi, or Mediastinum	\$221,483	\$1,537	\$223,021
7 456085	POS 8098 ASO Employee; 55-59		212 Neoplasm, Malignant: Breast, Female	\$88,054	\$134,042	\$222,096
8 457229	PPO 8098 ASO Employee; 40-44		545 Other Inflammations and Infections of Skin and Subcutaneous Ti	\$801	\$203,152	\$203,953
9 456865	PPO 6098 ASO Employee; 45-49		187 Renal Failure	\$186,302	\$13,713	\$200,016
10 455551	PPO 6098 ASO Spouse; 50-54		6 Arrhythmias	\$160,451	\$28,011	\$188,463
11 456801	PPO 6098 ASO Spouse; 65-69		250 Neoplasm, Malignant: Leukemia, Chronic Lymphocytic	\$19,854	\$163,613	\$183,467
12 457593	PPO 6098 ASO Spouse; 60-64		510 Pneumonia, Bacterial	\$172,959	\$9,036	\$181,995
13 455700	POS 8098 ASO Spouse; 60-64		317 Rheumatic Fever	\$177,106	\$2,605	\$179,711
14 455093	PPO 6098 ASO Spouse; 45-49		232 Anemia, Aplastic or Acquired	\$166,663	\$1,179	\$167,841
15 455116	PPO 6098 ASO Spouse; 55-59		272 Other Disorders of Blood and Blood-Forming Organs	\$12,118	\$154,701	\$166,819
16 454758	PPO 8098 ASO Spouse; 45-49		212 Neoplasm, Malignant: Breast, Female	\$81,195	\$73,993	\$155,188
17 454736	PPO 8098 ASO Spouse; 60-64		411 Neoplasm: Central Nervous System	\$117,882	\$34,461	\$152,344
18 456168	PPO 6098 ASO Employee; 35-39		187 Renal Failure	\$134,310	\$15,232	\$149,542
19 458503	POS 6098 ASO Spouse; 30-34		202 Delivery, Cesarean Section	\$142,657	\$4,980	\$147,637
20 455114	PPO 6098 ASO Spouse; 55-59		397 Cerebrovascular Disease with Stroke	\$142,760	\$166	\$142,926
21 458479	PPO 6098 ASO Employee; 35-39		177 Other Gastrointestinal Disorders	\$140,542	\$709	\$141,252
22 456725	PPO 6098 ASO Employee; 55-59		189 Urinary Tract Infection	\$131,243	\$5,636	\$136,879
23 456939	PPO 6098 ASO Employee; 45-49		142 Crohn's Disease	\$124,669	\$8,401	\$133,070
24 457384	PPO 6098 ASO Spouse; 55-59		212 Neoplasm, Malignant: Breast, Female	\$126,014	\$688	\$126,703
25 455580	PPO 6098 ASO Employee; 60-64		11 CAD w AMI, V Fib, Shock, and/or Cardiac Arrest	\$122,563	\$3,363	\$125,926
26 455235	PPO 6098 ASO Employee; 55-59		10 Angina Pectoris, Chronic Maintenance	\$123,375	\$344	\$123,719
27 458445	PPO 6098 ASO Employee; 55-59		347 Fracture: Femur, Except Head or Neck	\$121,002	\$860	\$121,862
28 455012	PPO 8098 ASO Employee; 55-59		391 Other Spinal and Back Disorders, Low Back	\$118,640	\$80	\$118,720
29 455637	PPO 6098 ASO Employee; 55-59		13 Essential Hypertension, Chronic Maintenance	\$108,355	\$7,653	\$116,008
30 455097	PPO 6098 ASO Employee; 60-64		142 Crohn's Disease	\$28,515	\$87,073	\$115,588
31 454881	PPO 8098 ASO Employee; 60-64		41 Neoplasm, Malignant: Oral Cavity	\$108,320	\$177	\$108,497
32 456764	PPO 6098 ASO Spouse; 50-54		212 Neoplasm, Malignant: Breast, Female	\$104,984	\$604	\$105,588
33 456615	PPO 6098 ASO Dependent; 5-9		503 Cystic Fibrosis	\$3,327	\$98,460	\$101,787
34 455261	PPO 6098 ASO Spouse; 60-64		563 Osteoarthritis, Cervical Spine	\$94,516	\$1,615	\$96,131
35 455017	PPO 6098 ASO Spouse; 55-59		142 Crohn's Disease	\$89,639	\$4,790	\$94,429
36 456599	PPO 8098 ASO Employee; 50-54		143 Diverticular Disease	\$89,936	\$160	\$90,097
37 457383	PPO 6098 ASO Employee; 50-54		578 Complication: Postoperative Pain, Nervous Sys Comp, Other Con	\$81,975	\$4,606	\$86,581
38 454784	PPO 6098 ASO Spouse; 60-64		13 Essential Hypertension, Chronic Maintenance	\$79,257	\$6,334	\$85,591
39 457039	PPO 6098 ASO Employee; 50-54		374 Osteoarthritis, Except Spine	\$81,534	\$2,916	\$84,450
40 456436	PPO 6098 ASO Spouse; 60-64		212 Neoplasm, Malignant: Breast, Female	\$81,301	\$398	\$81,699
41 457542	PPO 6098 ASO Employee; 65-69		374 Osteoarthritis, Except Spine	\$74,938	\$2,426	\$77,363
42 454780	PPO 6098 ASO Spouse; 60-64		341 Bursitis	\$57,085	\$18,330	\$75,415
43 454968	PPO 6098 ASO Employee; 55-59		1 Aneurysm: Abdominal	\$72,107	\$0	\$72,107
44 455738	POS 6098 ASO Spouse; 35-39		361 Fracture, Dislocation, or Sprain: Humerus/Shoulder	\$67,588	\$2,292	\$69,880
45 455027	PPO 6098 ASO Employee; 60-64		365 Intervertebral Disc Disorders: Lumbar and Lumbosacral	\$68,783	\$691	\$69,475
46 455190	PPO 6098 ASO Spouse; 55-59		380 Rheumatoid Arthritis	\$2,265	\$66,717	\$68,982
47 454844	PPO 6098 ASO Employee; 55-59		212 Neoplasm, Malignant: Breast, Female	\$66,599	\$1,358	\$67,957
48 456557	PPO 6098 ASO Employee; 50-54		519 Rhino, Adeno, and Corona Virus Infections	\$173	\$67,066	\$67,240
49 457387	PPO 6098 ASO Spouse; 50-54		23 Thrombophlebitis	\$19,394	\$46,075	\$65,469
50 455016	PPO 6098 ASO Employee; 60-64		10 Angina Pectoris, Chronic Maintenance	\$64,896	\$374	\$65,270
51 456435	PPO 6098 ASO Employee; 60-64		50 Diabetes Mellitus Type 2 & Unspec Type Maintenance	\$25,251	\$36,869	\$62,120
52 457422	PPO 6098 ASO Employee; 45-49		170 Ulcerative Colitis	\$3,433	\$57,992	\$61,424
53 456381	PPO 6098 ASO Employee; 50-54		50 Diabetes Mellitus Type 2 & Unspec Type Maintenance	\$34,582	\$26,396	\$60,978
54 454982	PPO 6098 ASO Spouse; 50-54		374 Osteoarthritis, Except Spine	\$55,845	\$3,516	\$59,361
55 456762	PPO 6098 ASO Employee; 60-64		374 Osteoarthritis, Except Spine	\$55,643	\$3,590	\$59,234
56 455944	POS 6098 ASO Spouse; 70-74		374 Osteoarthritis, Except Spine	\$54,587	\$3,270	\$57,857
57 455392	PPO 6098 ASO Spouse; 50-54		13 Essential Hypertension, Chronic Maintenance	\$56,895	\$282	\$57,177
58 457609	PPO 6098 ASO Employee; 40-44		-475 Psychiatric	\$54,513	\$1,698	\$56,211
59 455694	POS 6098 ASO Spouse; 45-49		341 Bursitis	\$55,547	\$201	\$55,748
60 458567	POS 8098 ASO Employee; 35-39		RX	\$54,602	\$144	\$54,746
61 458944	PPO 8098 ASO Employee; 55-59		336 Neoplasm, Malignant: Prostate	\$54,415	\$44	\$54,459
62 456463	PPO 6098 ASO Employee; 60-64		160 Neoplasm, Malignant: Colon and Rectum	\$53,197	\$278	\$53,475
63 457759	PPO 6098 ASO Employee; 55-59		380 Rheumatoid Arthritis	\$2,166	\$51,176	\$53,342
64 458868	PPO 6098 ASO Spouse; 45-49		7 Cardiomyopathies	\$53,099	\$197	\$53,296
65 455125	PPO 6098 ASO Employee; 55-59		374 Osteoarthritis, Except Spine	\$181	\$51,835	\$52,016
Total High Cost Claims				\$6,474,063	\$1,637,061	\$8,111,124
% of Claims				45.9%	43.7%	45.5%
Total High Cost Claimants						
% of Membership				65		
				2.3%		



HIGH COST CLAIMANTS

Company ABC

OLDEST PERIOD Incurred 05/2018 through 04/2019, paid through 06/2019

Encrypted Member ID	Class	Relationship; Age	Most Expensive Diagnosis	Medical	Pharmacy	Total
1 455736	POS 8098 ASO Dependent; 10-14		-475 Psychiatric	\$269,268	\$1,445	\$270,713
2 454758	PPO 8098 ASO Spouse; 45-49		212 Neoplasm, Malignant: Breast, Female	\$83,449	\$137,657	\$221,106
3 456168	PPO 6098 ASO Employee; 35-39		187 Renal Failure	\$209,193	\$6,914	\$216,108
4 455097	PPO 6098 ASO Employee; 60-64		142 Crohn's Disease	\$102,270	\$104,468	\$206,738
5 457549	PPO 6098 ASO Employee; 45-49		172 Complications of Gastrointestinal Treatment	\$201,575	\$1,446	\$203,021
6 454736	PPO 8098 ASO Spouse; 60-64		411 Neoplasm: Central Nervous System	\$195,151	\$956	\$196,106
7 457229	PPO 8098 ASO Employee; 40-44		264 Neoplasm, Malignant: Multiple Myeloma	\$1,174	\$194,265	\$195,439
8 455093	PPO 8098 ASO Spouse; 40-44		232 Anemia, Aplastic or Acquired	\$191,034	\$1,767	\$192,800
9 455666	PPO 6098 ASO Employee; 65-69		336 Neoplasm, Malignant: Prostate	\$144,498	\$34,395	\$178,893
10 455906	POS 6098 ASO Employee; 60-64		10 Angina Pectoris, Chronic Maintenance	\$162,855	\$1,204	\$164,058
11 456085	POS 8098 ASO Employee; 55-59		212 Neoplasm, Malignant: Breast, Female	\$28,772	\$116,921	\$145,692
12 456801	PPO 8098 ASO Spouse; 60-64		RX	\$22,041	\$119,027	\$141,067
13 456865	PPO 8098 ASO Employee; 45-49		443 Anomaly: Defects of Kidney	\$133,413	\$6,770	\$140,183
14 457394	PPO 8098 ASO Employee; 60-64		289 Neoplasm, Malignant: Other Hepatobiliary Tract	\$134,515	\$1,601	\$136,117
15 455116	PPO 6098 ASO Spouse; 55-59		272 Other Disorders of Blood and Blood-Forming Organs	\$3,754	\$119,398	\$123,152
16 455688	PPO 6098 ASO Employee; 60-64		6 Arrhythmias	\$110,910	\$7,014	\$117,924
17 457880	PPO 8098 ASO Employee; 35-39		365 Intervertebral Disc Disorders: Lumbar and Lumbosacral	\$113,751	\$1,313	\$115,064
18 457921	PPO 8098 ASO Dependent; 10-14		404 Injury: Craniocerebral	\$110,022	\$1,269	\$111,291
19 454982	PPO 6098 ASO Spouse; 50-54		212 Neoplasm, Malignant: Breast, Female	\$107,580	\$210	\$107,791
20 454976	PPO 6098 ASO Spouse; 45-49		374 Osteoarthritis, Except Spine	\$53,910	\$49,506	\$103,416
21 454865	PPO 8098 ASO Spouse; 60-64		143 Diverticular Disease	\$99,617	\$3,654	\$103,271
22 458267	PPO 8098 ASO Spouse; 40-44		23 Thrombophlebitis	\$99,511	\$191	\$99,702
23 455268	PPO 8098 ASO Spouse; 55-59		212 Neoplasm, Malignant: Breast, Female	\$97,216	\$458	\$97,674
24 456941	PPO 8098 ASO Employee; 55-59		160 Neoplasm, Malignant: Colon and Rectum	\$57,828	\$39,311	\$97,139
25 457831	PPO 8098 ASO Spouse; 60-64		397 Cerebrovascular Disease with Stroke	\$92,904	\$558	\$93,462
26 454923	PPO 6098 ASO Spouse; 55-59		374 Osteoarthritis, Except Spine	\$36,724	\$56,247	\$92,970
27 455017	PPO 6098 ASO Spouse; 55-59		142 Crohn's Disease	\$82,622	\$5,630	\$88,252
28 457717	PPO 8098 ASO Spouse; 50-54		374 Osteoarthritis, Except Spine	\$83,706	\$3,915	\$87,621
29 454972	PPO 6098 ASO Dependent; 20-24		142 Crohn's Disease	\$55,247	\$31,360	\$86,607
30 454889	PPO 8098 ASO Employee; 60-64		185 Neoplasm, Malignant: Kidneys	\$13,189	\$72,169	\$85,358
31 457856	PPO 6098 ASO Dependent; 1-4		473 Other Maternal Conditions Affecting Newborn	\$83,987	\$61	\$84,048
32 455551	PPO 6098 ASO Spouse; 50-54		409 Multiple Sclerosis	\$1,887	\$81,839	\$83,726
33 455637	PPO 6098 ASO Employee; 55-59		13 Essential Hypertension, Chronic Maintenance	\$76,347	\$6,886	\$83,233
34 456997	PPO 8098 ASO Employee; 55-59		-277 Hepatobiliary and Pancreas	\$6,217	\$74,960	\$81,177
35 456860	PPO 6098 ASO Employee; 50-54		421 Overweight and Obesity	\$44,910	\$32,918	\$77,828
36 455571	PPO 6098 ASO Employee; 60-64		11 CAD w AMI, V Fib, Shock, and/or Cardiac Arrest	\$67,007	\$10,397	\$77,404
37 458396	PPO 8098 ASO Employee; 20-24		347 Fracture: Femur, Except Head or Neck	\$75,570	\$1,223	\$76,794
38 457051	PPO 8098 ASO Spouse; 60-64		404 Injury: Craniocerebral	\$72,183	\$1,663	\$73,846
39 456939	PPO 8098 ASO Employee; 45-49		142 Crohn's Disease	\$69,191	\$4,346	\$73,538
40 458152	PPO 8098 ASO Employee; 40-44		24 Tibial, Iliac, Femoral, or Popliteal Artery Dis	\$71,830	\$1,342	\$73,172
41 454988	PPO 6098 ASO Employee; 50-54		10 Angina Pectoris, Chronic Maintenance	\$72,262	\$263	\$72,525
42 455243	PPO 6098 ASO Employee; 45-49		404 Injury: Craniocerebral	\$70,122	\$2,025	\$72,147
43 455190	PPO 8098 ASO Spouse; 50-54		380 Rheumatoid Arthritis	\$1,993	\$68,689	\$70,682
44 456728	PPO 8098 ASO Spouse; 50-54		153 Hernia, Hiatal or Reflux Esophagitis	\$53,013	\$16,623	\$69,637
45 455125	PPO 6098 ASO Employee; 55-59		374 Osteoarthritis, Except Spine	\$2,295	\$64,447	\$66,742
46 456435	PPO 8098 ASO Employee; 60-64		10 Angina Pectoris, Chronic Maintenance	\$30,131	\$35,282	\$65,413
47 457952	PPO 8098 ASO Spouse; 40-44		143 Diverticular Disease	\$64,846	\$202	\$65,049
48 456722	PPO 8098 ASO Employee; 50-54		11 CAD w AMI, V Fib, Shock, and/or Cardiac Arrest	\$45,543	\$18,553	\$64,096
49 457853	PPO 8098 ASO Spouse; 55-59		433 Factors Influencing Health Status	\$2,545	\$59,249	\$61,794
50 455264	PPO 6098 ASO Employee; 55-59		374 Osteoarthritis, Except Spine	\$52,216	\$9,326	\$61,542
51 456725	PPO 6098 ASO Employee; 55-59		189 Urinary Tract Infection	\$53,122	\$8,239	\$61,361
52 455139	PPO 6098 ASO Employee; 50-54		7 Cardiomyopathies	\$60,004	\$1,328	\$61,331
53 454939	PPO 8098 ASO Employee; 55-59		181 Calculus of the Urinary Tract	\$55,306	\$5,011	\$60,317
54 454780	PPO 8098 ASO Spouse; 60-64		374 Osteoarthritis, Except Spine	\$46,942	\$10,584	\$57,525
55 455907	POS 6098 ASO Spouse; 60-64		33 Other Diseases of Veins	\$50,329	\$6,843	\$57,172
56 455738	POS 8098 ASO Spouse; 35-39		421 Overweight and Obesity	\$56,032	\$895	\$56,927
57 456956	PPO 8098 ASO Employee; 50-54		11 CAD w AMI, V Fib, Shock, and/or Cardiac Arrest	\$53,484	\$3,222	\$56,706
58 455867	POS 8098 ASO Employee; 45-49		541 Psoriasis Vulgaris	\$10,654	\$45,043	\$55,697
59 456463	PPO 6098 ASO Employee; 60-64		160 Neoplasm, Malignant: Colon and Rectum	\$54,702	\$326	\$55,028
60 455581	PPO 6098 ASO Spouse; 60-64		10 Angina Pectoris, Chronic Maintenance	\$47,192	\$7,006	\$54,198
61 457050	PPO 8098 ASO Employee; 50-54		404 Injury: Craniocerebral	\$53,077	\$0	\$53,077
62 454681	PPO 8098 ASO Employee; 60-64		92 Cataract	\$49,382	\$3,245	\$52,627
63 455094	PPO 6098 ASO Employee; 65-69		389 Other Arthropathies, Bone and Joint Disorders	\$48,387	\$2,102	\$50,490

Total High Cost Claims \$4,700,408 \$1,705,175 \$6,405,583
% of Claims 40.1% 47.8% 41.9%

Total High Cost Claimants 63
% of Membership 2.1%



6 | MONTHLY BUDGET REPORT (SELF INSURED)



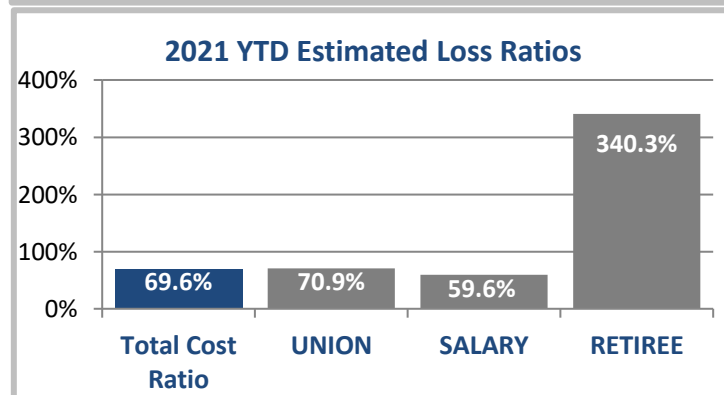
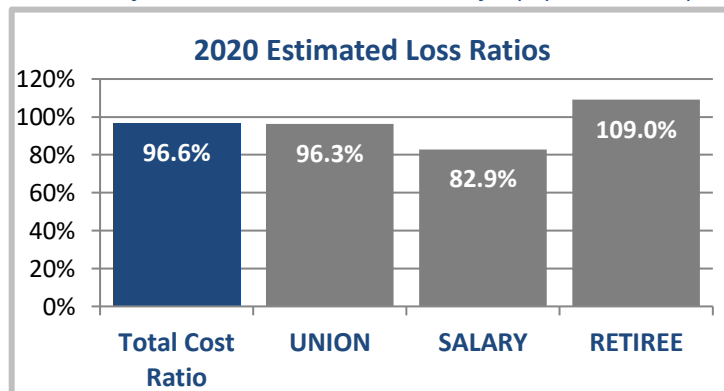
Self-Insured Plan Comparison

	Full Year		YTD Comparison to Prior			
	Jan19 - Dec19	Jan20 - Dec20	Jan20 - Mar20	Jan21 - Mar21	Difference	% Change
Average Contracts	1223	1194	1213	1176	-37	-3.1%
Admin Fees	\$930,205	\$931,215	\$236,491	\$234,647	-\$1,844	-0.8%
S/L Premium	\$491,410	\$499,495	\$126,849	\$128,360	\$1,511	1.2%
Medical Claims	\$10,520,544	\$11,402,075	\$2,935,084	\$2,108,357	-\$826,727	-28.2%
S/L Reimbursement	\$0	(\$512,913)	(\$28,326)	(\$140,967)	-	-
Rx Claims	\$3,965,633	\$4,382,512	\$1,009,165	\$861,958	-\$147,208	-14.6%
Rx Rebates	(\$704,496)	(\$970,585)	(\$157,762)	(\$204,980)	-	-
Total Cost	\$15,203,296	\$15,731,799	\$4,121,501	\$2,987,375	-\$1,134,126	-27.5%
PEPY Cost	\$12,729	\$13,171	\$13,587	\$10,161	-\$3,426	-25.2%
Budgeted Expense	\$17,257,374	\$16,744,425	\$4,268,627	\$4,293,116	\$24,489	0.6%
PEPY Budget	\$14,448	\$14,019	\$14,072	\$14,602	\$530	3.8%
Total Cost Ratio	88.1%	94.0%	96.6%	69.6%	-27.0%	-
Surplus/(Deficit)	\$2,054,078	\$1,012,626		\$1,305,741		
			Cumulative Surplus Jan19-Mar21		\$4,372,445	

NOTE: All data prior to 1/1/2017 does not represent the entire population & does not represent all pharmacy claims.
This report is specifically representative of the BCBS WNY claims data.

	Jan19 - Dec19	Jan20 - Dec20	Jan21 - Mar21
Total Cost PMPM	\$420.83	\$451.97	\$353.12
Total Budget PMPM	\$477.69	\$481.06	\$507.46

Other claims and fixed costs below are estimated for population comparison purposes only.



		Jan20 - Dec20	Jan21 - Mar21
UNION	Medical Claims	\$8,218,165	\$1,438,786
	Pharmacy Claims	\$3,862,999	\$779,083
	Other Claims	\$28,094	-\$24,558
	Fixed Costs	\$1,117,552	\$280,027
	Total Cost	\$13,226,810	\$2,473,339
	Budgeted Expense	\$13,739,778	\$3,489,100
	Total Cost Ratio	96.3%	70.9%
SALARY	Medical Claims	\$1,624,749	\$316,545
	Pharmacy Claims	\$513,559	\$81,101
	Other Claims	\$5,411	-\$7,802
	Fixed Costs	\$307,510	\$81,509
	Total Cost	\$2,451,229	\$471,353
	Budgeted Expense	\$2,957,173	\$791,475
	Total Cost Ratio	82.9%	59.6%
RETIREE	Medical Claims	\$40,070	\$39,604
	Pharmacy Claims	\$5,952	\$1,773
	Other Claims	\$87	-\$166
	Fixed Costs	\$5,648	\$1,472
	Total Cost	\$51,758	\$42,683
	Budgeted Expense	\$47,474	\$12,541
	Total Cost Ratio	109.0%	340.3%



Company ABC

Self-Insured Month By Month Report January 2021 through December 2021

	A	A ₁	B	C	D	E	F	G	H	I	J	R
	Contracts	Members	Admin Fees	S/L Premium	Medical Claims	S/L Reimbursement	Rx Claims	Rx Rebates	Total Cost	Budgeted Expense	Surplus / Deficit	Total Cost Ratio
January	1180	2819	\$78,482	\$43,067	\$829,014	(\$111,079)	\$326,627	\$0	\$1,166,110	\$1,441,173	\$275,062	80.9%
February	1172	2820	\$77,950	\$42,634	\$601,488	(\$9,421)	\$260,105	\$0	\$972,755	\$1,425,441	\$452,686	68.2%
March	1176	2821	\$78,216	\$42,660	\$677,855	(\$20,468)	\$275,226	(\$204,980)	\$848,509	\$1,426,502	\$577,993	59.5%
April												
May												
June												
July												
August												
September												
October												
November												
December												
YTD	3528	8460	\$234,647	\$128,360	\$2,108,357	(\$140,967)	\$861,958	(\$204,980)	\$2,987,375	\$4,293,116	\$1,305,741	69.6%
Per Month Average	1176	2820	\$78,216	\$42,787	\$702,786	(\$46,989)	\$287,319	(\$68,327)	\$995,792	\$1,431,039	\$435,247	69.6%
Annualized	14112	33840	\$938,589	\$513,441	\$8,433,428	(\$140,967)	\$3,447,830	(\$819,920)	\$11,949,499	\$17,172,464	\$5,222,964	69.6%
% to Total Cost			7.9%	4.3%	70.6%	-1.2%	28.9%	-6.9%				

* Claims, Admin, Stop Loss, Medical Rates, and monthly contracts provided by Company ABC and BCBS of WNY

**IBNR is an estimate of claims that have not yet been paid as of the end of the above time period.

Notes

- A Contracts - number of employees covered under Company ABC's medical plan. Data provided by BCBS of WNY.
- A₁ Members - number of insured people covered under Company ABC's medical plan. Data provided by BCBS of WNY.
- B Admin Fees - total dollars paid in admin & commission during any month. Costs are \$66.51 per contract per month.
- C Stop Loss Premium - total dollars paid in stop loss fees during any month. Fee is \$15.24 Single and \$49.79 Family for \$300,000 specific deductible.
- D Medical Claims - includes medical claims paid for a given month. Data provided by BCBS of WNY.
- E S/L Reimbursement - any reimbursements for claims exceeding the stop loss amount (\$300,000) for a given month.
- F Rx Claims - total dollars of drug claims paid during the month.
- G Rx Rebates - total dollars of drugs rebates credited to Company ABC during the month.
- H Total Cost = Admin Fees + Commission Fees + S/L Premium + Medical Claims + S/L Reimbursement + Rx Claims + Rx Rebates
- I Budgeted Expense - total dollars budgeted for expenses based upon Company ABC's premium equivalent rates.
- J Surplus / Deficit - total dollar difference between Budgeted Expense and Total Cost for the month.
- R Total Cost Ratio = Total Cost / Budgeted Expense



Company ABC

Claimants Exceeding \$150,000
January 2021 through December 2021

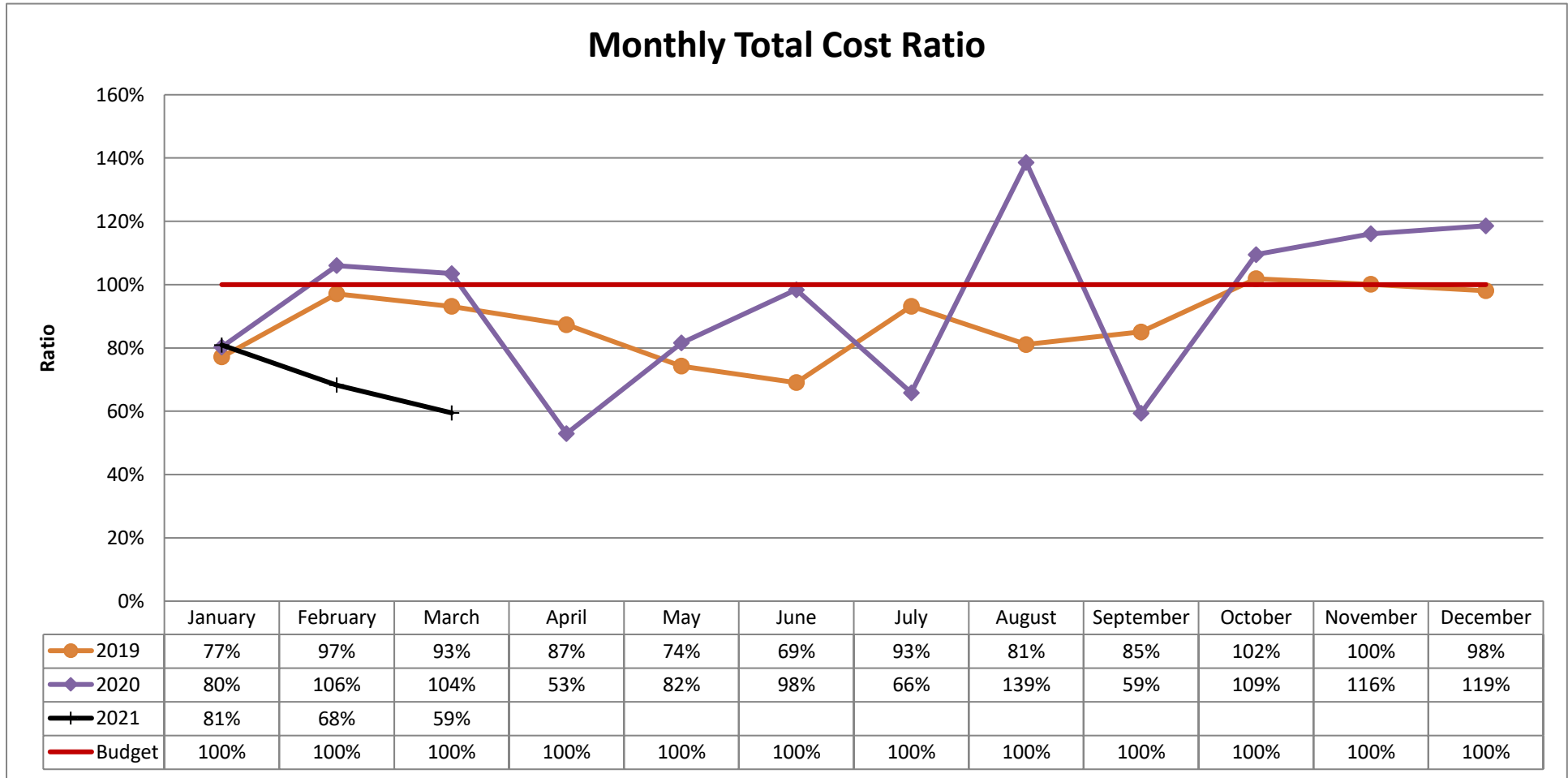
Group Identifier	Subgroup Identifier	Class Identifier	Encrypted Member ID	Relationship	Diagnosis	Total Paid
00416549	0001	0001	528321	SUBSCRIBER	Acute myeloblastic leukemia, in remission	\$440,911

High Claimant Totals \$440,911

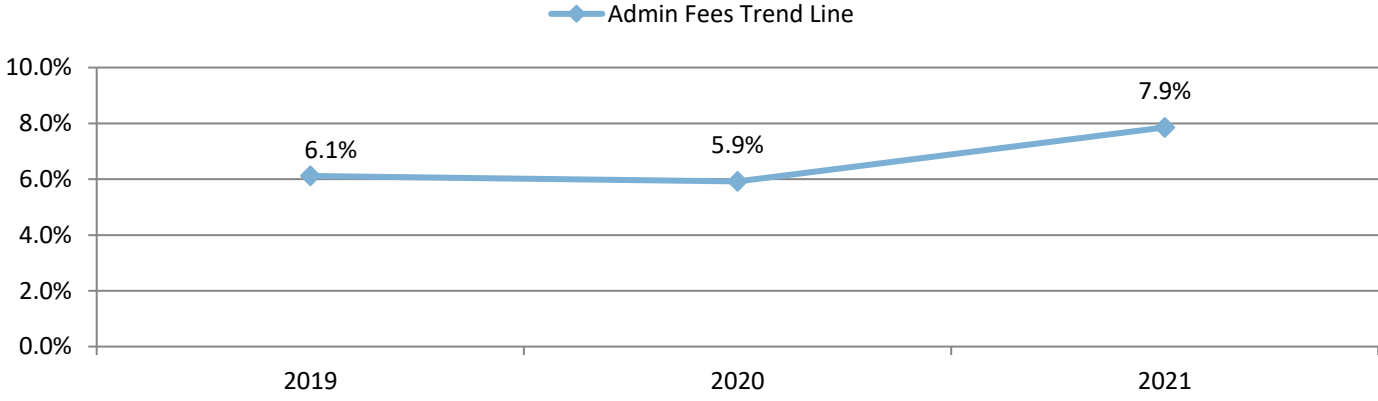


Monthly Total Cost Ratio

January 2018 through March 2021

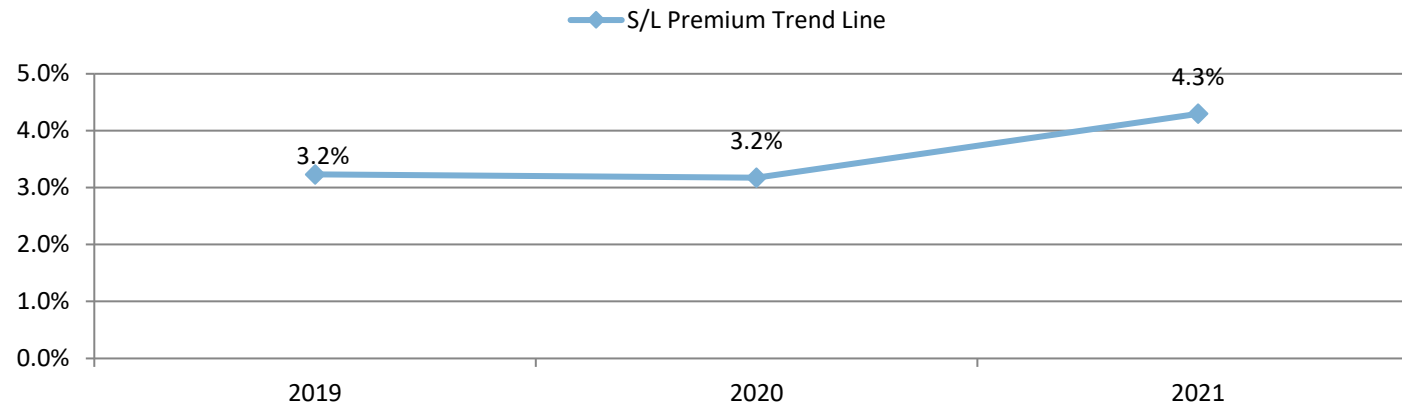


	Admin Fees	Total Cost	Admin Fees Trend Line
2019	\$930,205	\$15,203,296	6.1%
2020	\$931,215	\$15,731,799	5.9%
2021	\$234,647	\$2,987,375	7.9%



Stop Loss Ratio & Premium Trend Line

	S/L Premium	Total Cost	S/L Premium Trend Line
2019	\$491,410	\$15,203,296	3.2%
2020	\$499,495	\$15,731,799	3.2%
2021	\$128,360	\$2,987,375	4.3%



Contract Year	Reimbursements	SL Premium	Gain/(Loss)	Loss Ratio	Specific Deductible
2019	\$0	\$491,410	\$491,410	0.0%	\$300,000
2020	(\$512,913)	\$499,495	\$1,012,408	-102.7%	\$300,000
2021 YTD	(\$140,967)	\$128,360	\$269,327	-109.8%	\$300,000
Totals	(\$653,880)	\$1,119,264	\$1,773,144	-58.4%	





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