

Browning Public Schools

2016-17 Monthly Experience Report

April 2017



Browning Public Schools

Plan Summary - Medical Plan

7/1/16 - 6/30/17 Plan Year

Medical Plan	Current Period 7/1/16 - 4/30/17	Previous Period 7/1/15 - 4/30/16	Change	Benchmark
Enrollment:				
Avg. Employees	299	297	0.6%	
Medical/Vision Claims:				
Paid Claims	\$2,060,336	\$2,745,778		
Paid Claims per Employee	\$8,274	\$11,094	-25.4%	
Rx Claims:				
Paid Claims	\$747,783	\$694,170		
Paid Claims per Employee	\$3,003	\$2,805	7.1%	
% of Total Paid Claims	26.6%	20.2%		17-20%
Large Claimants:				
Claimants over \$50,000	4	11		
Total Large Claimants Paid	\$627,845	\$1,549,497		
% of Total Paid Medical/Rx Claims	22.5%	45.2%		37%
Total Plan Costs:				
Total Gross Paid Medical/Rx/Vision Claims	\$2,808,119	\$3,439,948		
(Reimbursements)	(\$788,915)	(\$783,705)		
Total Net Paid Medical/Rx Claims	\$2,019,204	\$2,656,243		
Total Fixed Costs	\$843,601	\$618,233		
Total Plan Costs	\$2,862,805	\$3,274,476		
Total Plan Costs per Employee	\$11,497	\$13,230	-13.1%	
Medical Plan Loss Ratio	87.6%	100.9%		

Medical Plan Summary

Claims were above average in April but costs came in just below the budget level. The loss ratio for the month was 98%.

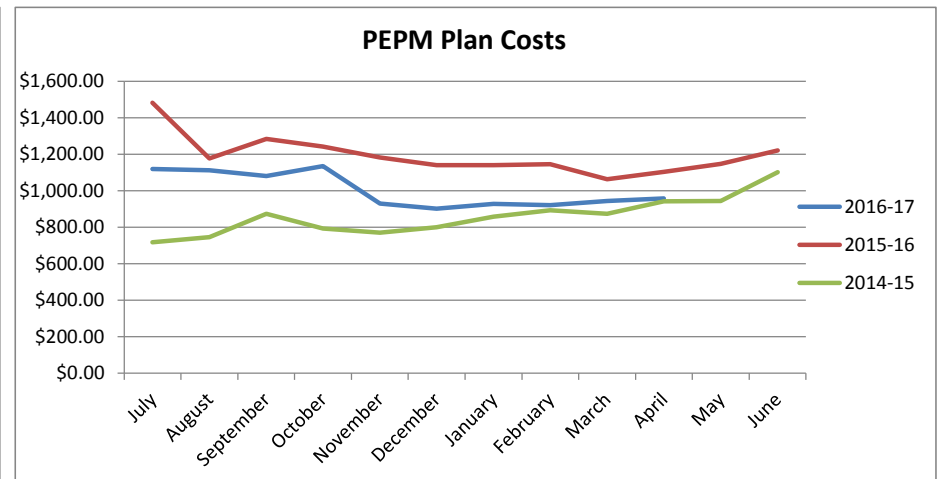
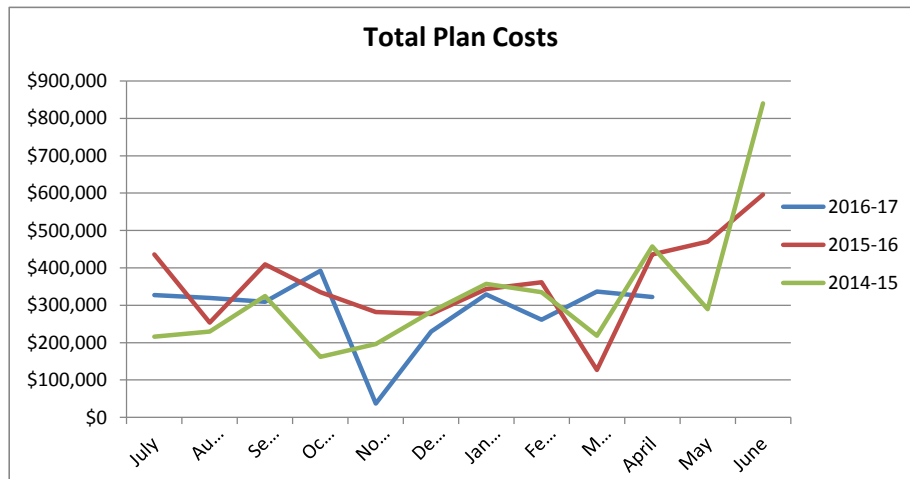
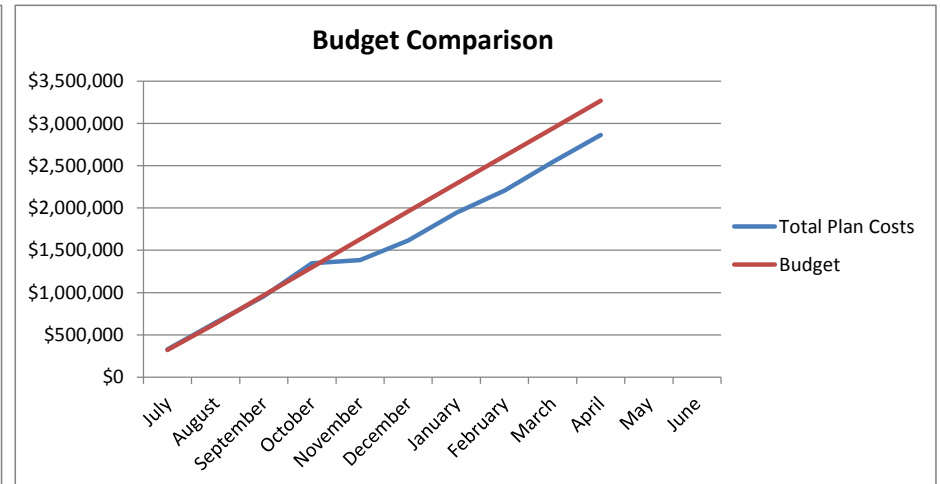
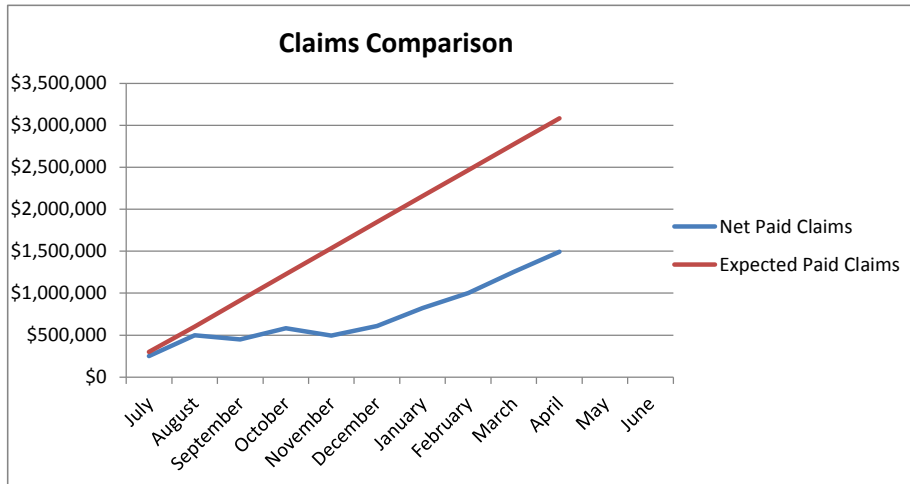
All claims data provided by BCBS & EBMS and is unaudited.



Browning Public Schools

Summary Graphs - Medical Plan

7/1/16 - 6/30/17 Plan Year



Browning Public Schools

Paid Claims Report - Medical Plan 7/1/16 - 6/30/17 Plan Year

	Enrollment					Financials								
	EO	ES	EC	EF	Total	Reinsurance Fees	Admin Fees ¹	Med/Rx/Vision Claims ²	Runout Claims ³	Reimbursements	Total Plan Costs	Budget	Savings to Budget	Loss Ratio
July	73	53	52	114	292	\$63,636	\$11,724	\$251,695		\$0	\$327,054	\$319,448	-\$7,606	102.4%
August	72	52	51	114	289	\$62,982	\$11,603	\$343,334		\$98,186	\$319,734	\$316,166	-\$3,568	101.1%
September	80	49	55	119	303	\$66,033	\$34,798	\$22,912	\$255,890	\$70,585	\$309,048	\$331,482	\$22,434	93.2%
October	80	50	54	119	303	\$66,033	\$23,918	\$133,284	\$168,896	\$0	\$392,131	\$331,482	-\$60,649	118.3%
November	80	50	53	119	302	\$65,815	\$21,520	\$259,225	\$39,592	\$349,165	\$36,987	\$330,388	\$293,401	11.2%
December	80	51	54	117	302	\$65,815	\$18,320	\$169,176	\$27,396	\$51,208	\$229,499	\$330,388	\$100,889	69.5%
January	79	53	54	115	301	\$65,597	\$18,502	\$214,552	\$34,025	\$3,466	\$329,210	\$329,294	\$84	100.0%
February	79	53	54	113	299	\$65,161	\$17,366	\$293,997	\$0	\$115,390	\$261,134	\$327,106	\$65,972	79.8%
March	79	53	54	112	298	\$64,943	\$17,308	\$317,878	\$0	\$63,825	\$336,304	\$326,012	-\$10,292	103.2%
April	82	53	52	112	299	\$65,161	\$17,366	\$276,267	\$0	\$37,091	\$321,703	\$327,106	\$5,403	98.3%
May														
June														
YTD Totals	784	517	533	1,154	2,988	\$651,175	\$192,426	\$2,282,320	\$525,799	\$788,915	\$2,862,805	\$3,268,872	\$406,067	87.6%
Avg/Month	78	52	53	115	299	\$65,117	\$19,243	\$228,232			\$286,280	\$326,887		
PEPM						\$217.93	\$64.40	\$763.83			\$958.10	\$1,094.00		
2015-16 Totals	917	665	602	1,375	3,559	\$606,596	\$135,242	\$4,459,164		\$873,588	\$4,327,414	\$3,895,468	-\$431,946	111.1%
Avg/Month	76	55	50	115	297	\$50,550	\$11,270	\$371,597			\$360,618	\$324,622		
PEPM						\$170.44	\$38.00	\$1,252.93			\$1,215.91	\$1,094.54		
2014-15 Totals	914	656	603	1,380	3,553	\$596,407	\$141,587	\$3,405,060		\$233,457	\$3,909,596	\$3,888,901	-\$20,696	100.5%
Avg/Month	76	55	50	115	296	\$49,701	\$11,799	\$283,755			\$325,800	\$324,075		
PEPM						\$167.86	\$39.85	\$958.36			\$1,100.36	\$1,094.54		

2016-17 Budgeted Rates	
Medical Plan	
Composite	\$1,094.00

Fixed Fees	
ISL Fee (\$75k Limit):	
Single	\$213.00
Family	\$213.00
Agg Premium	
PEPM	\$4.93
Administration¹	
PEPM (EBMS)	\$40.15
PEPM (BCBS)	\$58.08

Rx Claims ²	
Month	Amount
July	\$93,558
August	\$89,301
September	\$62,507
October	\$34,824
November	\$66,189
December	\$75,584
January	\$53,579
February	\$90,335
March	\$107,395
April	\$74,511
May	
June	
YTD Total	\$747,783

¹For EBMS, this includes \$32.00 for claims administration, \$4.15 for PPO access fees and \$6.50 for broker fees. Historic dental claims administration, \$2.50, has been carved out for reporting purposes. For BCBS, this includes \$61.88 for total administrative fees plus \$6.50 for broker fees, less \$10.30 for prescription rebates. The monthly totals also include the following expense for runout claim administration from EBMS (\$20 per claim): Sept-\$17,200-860 claims, Oct-\$6,320-316 claims, Nov-\$3,980-199 claims, Dec-\$780-39 claims.

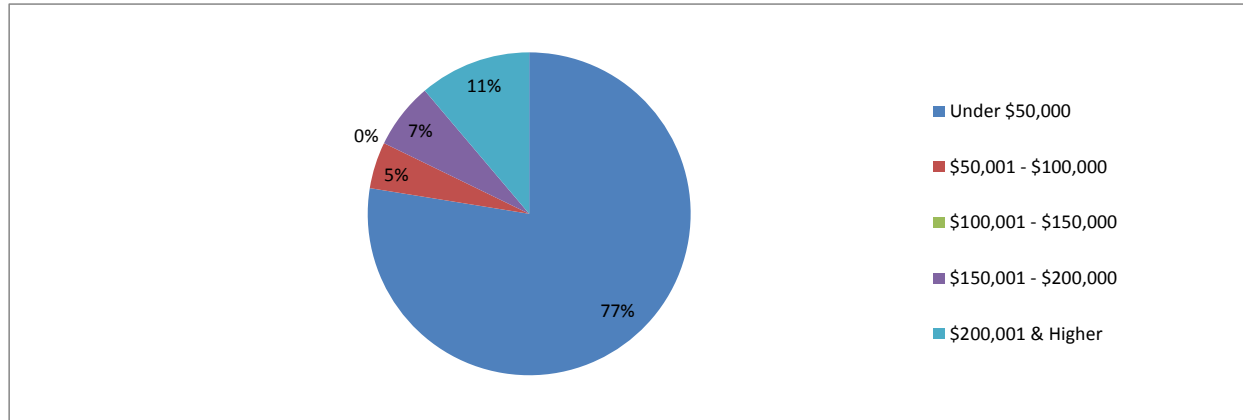
²Paid claims in July-August administered by EBMS and beginning in September, BCBS.

³Runout claims include Medical/Rx and Vision claims, paid by EBMS. Dental runout claims are included in the Dental analysis.

Browning Public Schools

Large Claims Summary

7/1/16 - 6/30/17 Plan Year



Range	# of Claimants	Amount Paid	% of Total Claims
\$50,001 - \$100,000	2	\$130,351	4.7%
\$100,001 - \$150,000			0.0%
\$150,001 - \$200,000	1	\$184,660	6.6%
\$200,001 & Higher	1	\$312,834	11.2%
Total Large Claimants	4	\$627,845	
Total Paid Claims		\$2,795,967	
Large Claims as a % of Total Paid Claims		22.5%	
Benchmark		36.9%	

Note: The stop loss limit is \$75,000.

	Large Claims	Total Paid Claims	% of Total Claims
2016-17	\$627,845	\$2,795,967	22.5%
2015-16	\$2,285,101	\$4,459,164	51.2%
2014-15	\$1,555,291	\$3,405,060	45.7%
2013-14	\$1,260,585	\$2,674,699	47.1%
2012-13	\$770,699	\$2,933,997	26.3%



Browning Public Schools

Plan Summary - Dental Plan

7/1/16 - 6/30/17 Plan Year

Dental Plan	Current Period 7/1/16 - 4/30/17	Previous Period 7/1/15 - 4/30/16	Change
Enrollment:			
Avg. Employees	287	222	29.1%
Dental Claims:			
Paid Claims	\$70,819	\$113,715	
Paid Claims per Employee	\$297	\$615	-51.7%
Total Plan Costs:			
Total Paid Dental Claims	\$70,819	\$113,715	
Total Fixed Costs	\$7,163	\$5,560	
Total Plan Costs	\$77,981	\$119,275	
Total Plan Costs per Employee	\$327	\$645	-49.3%
Dental Plan Loss Ratio	50.4%	119.2%	

Dental Plan Summary

Claims were lagging again in April but should be expected to be cleaned up and up-to-date with the May experience.

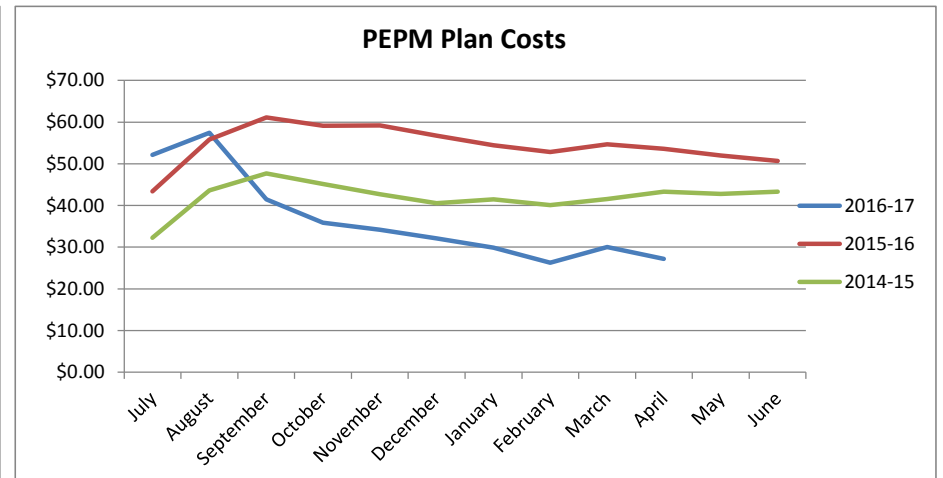
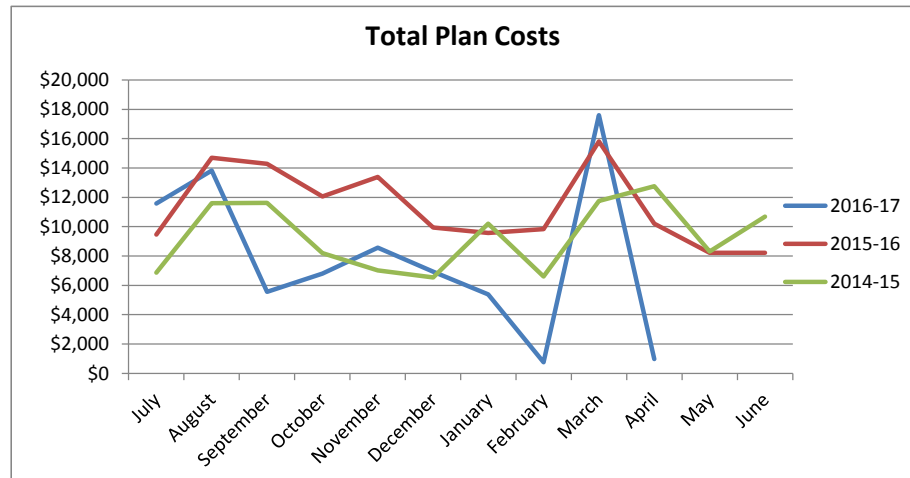
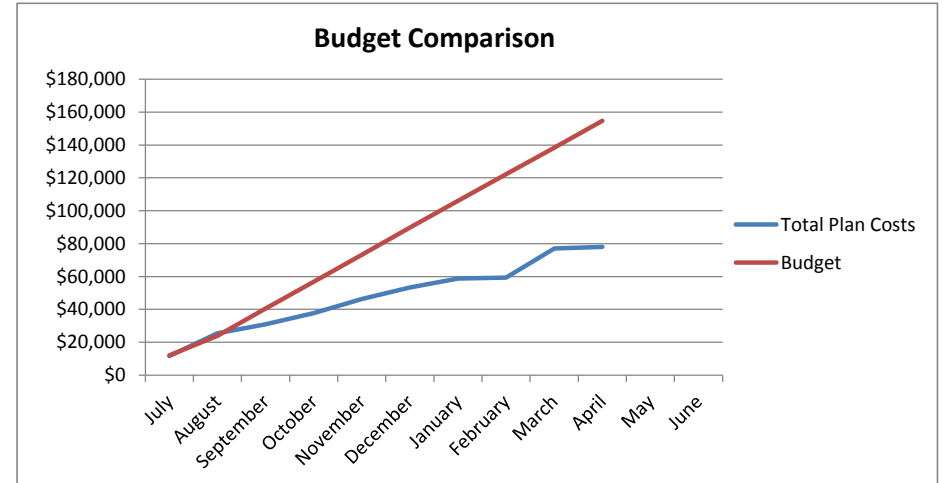
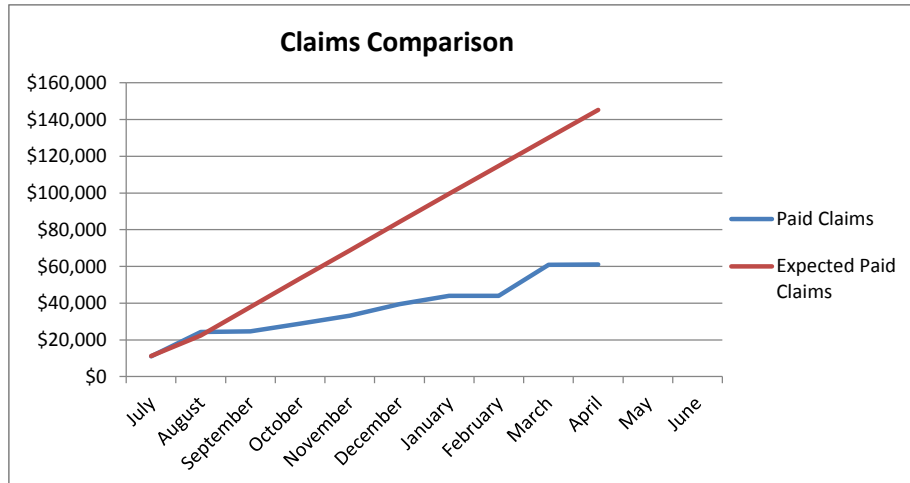
All claims data provided by BCBS & EBMS and is unaudited.



Browning Public Schools

Summary Graphs - Dental Plan

7/1/16 - 6/30/17 Plan Year



Browning Public Schools

Paid Claims Report - Dental Plan

7/1/16 - 6/30/17 Plan Year

	Enrollment					Admin Fees	Claims ²	Runout Claims ³	Total Plan Costs	Budget	Savings to Budget	Loss Ratio
	EO	ES	EC	EF	Total							
July	55	38	41	88	222	\$555	\$11,024		\$11,579	\$11,988	\$409	96.6%
August	55	37	40	88	220	\$550	\$13,269		\$13,819	\$11,880	-\$1,939	116.3%
September	83	47	56	119	305	\$763	\$311	\$4,488	\$5,561	\$16,470	\$10,909	33.8%
October	83	48	55	119	305	\$763	\$4,203	\$1,826	\$6,791	\$16,470	\$9,679	41.2%
November	83	48	54	119	304	\$760	\$4,431	\$3,387	\$8,578	\$16,416	\$7,838	52.3%
December	83	49	55	117	304	\$760	\$6,177	\$0	\$6,937	\$16,416	\$9,479	42.3%
January	82	49	55	117	303	\$758	\$4,635	\$0	\$5,393	\$16,362	\$10,969	33.0%
February	82	49	55	115	301	\$753	\$0	\$0	\$753	\$16,254	\$15,502	4.6%
March	82	49	55	114	300	\$750	\$16,853	\$0	\$17,603	\$16,200	-\$1,403	108.7%
April	85	49	53	114	301	\$753	\$216	\$0	\$969	\$16,254	\$15,286	6.0%
May												
June												
YTD Totals	773	463	519	1,110	2,865	\$7,163	\$61,118	\$9,701	\$77,981	\$154,710	\$76,729	50.4%
Avg/Month	77	46	52	111	287	\$716	\$6,791		\$7,798	\$15,471		
PEPM						\$2.50	\$21.33		\$27.22	\$54.00		
2015-16 Totals	682	465	453	1,076	2,676	\$6,690	\$129,014		\$135,704	\$120,420	-\$15,284	112.7%
Avg/Month	57	39	38	90	223	\$558	\$10,751		\$11,309	\$10,035		
PEPM						\$2.50	\$48.21		\$50.71	\$45.00		
2014-15 Totals	645	459	409	1,079	2,592	\$6,480	\$105,712		\$112,192	\$116,640	\$4,448	96.2%
Avg/Month	54	38	34	90	216	\$540	\$8,809		\$9,349	\$9,720		
PEPM						\$2.50	\$40.78		\$43.28	\$45.00		

2016-17 Budgeted Rates

Dental Plan

Composite Rate \$54.00

Fixed Fees

Dental Admin¹ \$2.50

¹Dental administrative claim fees are included in the overall administrative fee but have historically been \$2.50 PEPM, so they've been carved out for reporting purposes.

²Paid claims in July-August administered by EBMS and beginning in September, BCBS.

³Runout claims as paid by EBMS.