

# Canutillo Independent School District



Board Presentation  
September 23rd, 2025

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**Gallagher**

Insurance | Risk Management | Consulting

# Financial Summary

## Year over Year Plan Comparison

	Jan 2024 – Dec 2024	Jan 2025 – July 2025
Average Subscribers	711	506
Average Membership	1,123	808
PEPM Claims + Fixed Cost	\$1,019.35	\$884.86
Medical Paid Claims	\$6,102,262	\$1,997,593
Pharmacy Paid Claims	\$2,638,240	\$1,042,925
BCBSTX Runout Claims	-	\$165,845
Access Fees	\$8,739	-
Claim Wire Fees		\$14,104
Stop Loss Reimbursement	(\$1,878,561)	(\$88,077)
Total Net Claim Payments	\$6,870,680	\$3,132,390
Total Plan Cost (Net claim + fixed costs)	\$8,700,113	\$3,750,262
Employer Cost (after Employee Contributions)	\$7,282,184	\$2,794,920

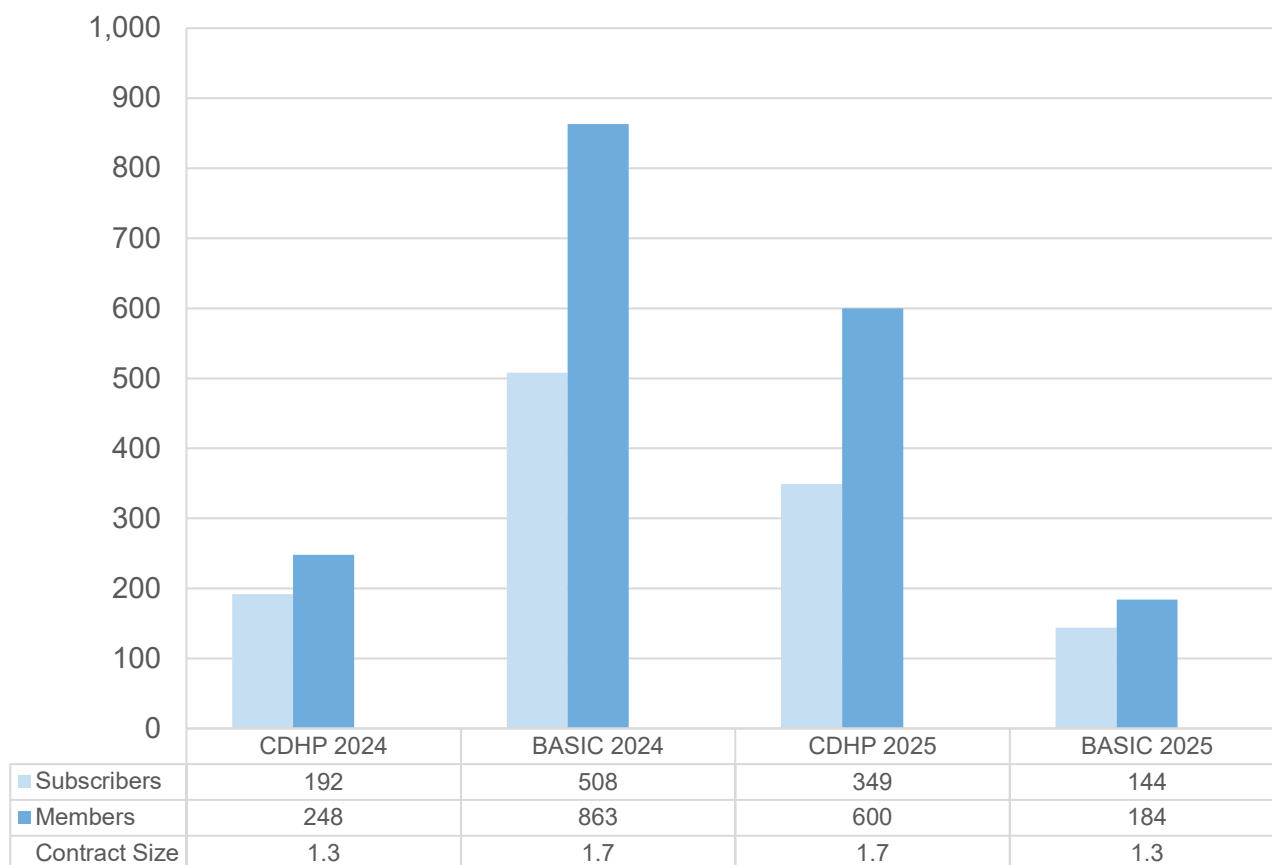
# Financial Reporting

## Enrollment Per Plan

Based on data from the following time-period: Jan 2024 – July 2025

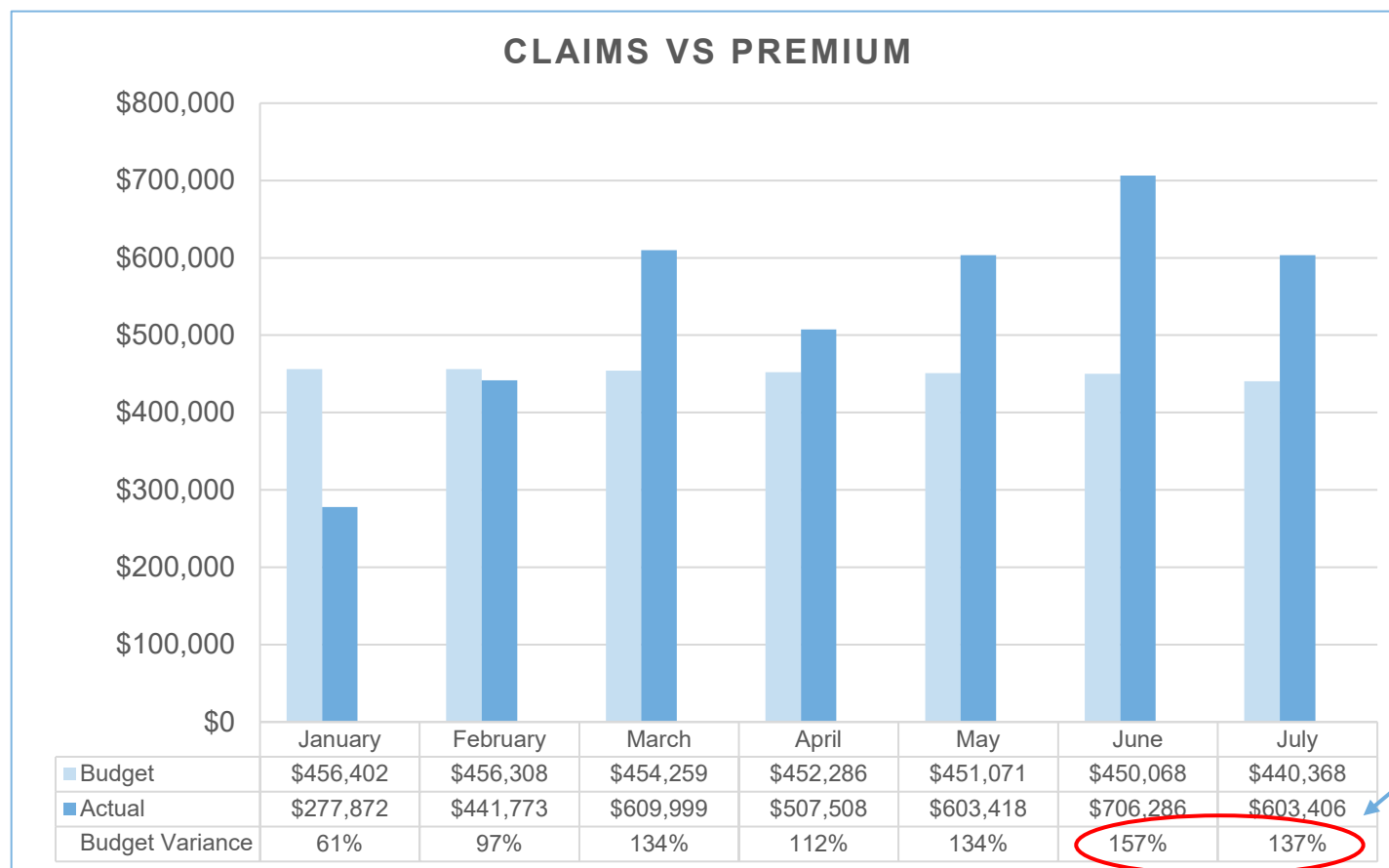
There was a large shift in subscriber count between the two plans beginning in 2025. Most of the population is now concentrated in the CDHP plan, whereas the Basic plan was more popular in 2024.

### AVERAGE ENROLLMENT



# Financial Reporting

## Current Plan Year Claims Comparison



Traditional  
Summer  
Claims  
Spike

Claims include BCBS runoff.

# Financial Reporting

## Large Claimants Comparison

There were 24 large claimants (over \$62,500) in 2024.

These claims totaled \$4,489,404, which was 51.3% of gross claims for the plan year.

14 claimants hit the specific deductible of \$125,000 in 2024 and stop loss reimbursed \$1,878,561.

So far in 2025, Gallagher is tracking nine large claimants who have accrued \$1,236,402 since January.

# Financial Reporting

## 2025 High-Cost Claimants over \$50K

Plan	25-Jan	25-Feb	25-Mar	25-Apr	25-May	25-Jun	25-Jul	Total Paid	Diagnosis
CDHP	\$ -	\$ -	\$ 83,380	\$ 32,636	\$ 187,427	\$ 18,153	\$ 25,288	\$ 346,884	Myelodysplastic Syndromes
CDHP	\$ -	\$ 61,153	\$ 17,965	\$ 38,886	\$ 68,824	\$ 31,653	\$ 577	\$ 219,058	Malignant Neoplasm of Brain
CDHP	\$ -	\$ -	\$ 84,376	\$ 22,208	\$ 6,859	\$ 7,027	\$ 31,835	\$ 152,305	Malignant Neoplasm of Breast
CDHP	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 86,172	\$ 59,941	\$ 146,113	Cardiovascular
CDHP	\$ -	\$ -	\$ -	\$ -	\$ 53,826	\$ 20,677	\$ 20,531	\$ 95,034	Depression
CDHP	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 88,545	\$ 248	\$ 88,793	Retropharyngeal Abscess
Basic	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 71,989	\$ 71,989	Cytomegaloviral Diseases
CDHP	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 62,538	\$ 62,538	Gynecological A
CDHP	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 53,360	\$ 53,360	Polyp of Sinus
<b>Total \$</b>	<b>\$ -</b>	<b>\$ 61,153</b>	<b>\$ 185,721</b>	<b>\$ 93,730</b>	<b>\$ 316,936</b>	<b>\$ 252,227</b>	<b>\$ 326,307</b>	<b>\$ 1,236,074</b>	
<b>Total Claimants</b>	<b>0</b>	<b>1</b>	<b>3</b>	<b>3</b>	<b>4</b>	<b>6</b>	<b>9</b>	<b>9</b>	

# Financial Reporting – Pharmacy

2025 Plan Year

## Top Drugs by Spend

YTD Rank	Brand Name	Therapeutic Class	Claimants	Scripts	Amount Paid
1	Ozempic	<i>Diabetes</i>	21	82	\$99,944
2	Mounjaro	<i>Diabetes</i>	14	49	\$63,190
3	Dupixent	<i>Eczema Agent</i>	4	13	\$46,622
4	Syrizi Pen	<i>Inflammatory Disorders</i>	1	2	\$39,728
5	Rinvoq	<i>Immunity Disorders</i>	2	8	\$38,891
6	Vraylar	<i>Antipsychotic</i>	5	24	\$37,492
7	Enbrel Sureclick	<i>Autoimmune</i>	1	3	\$33,957
8	Bimzelx	<i>Psoriasis</i>	1	5	\$32,330
9	Prevymis	<i>Antiviral</i>	1	4	\$29,503
10	Jardiance	<i>Diabetes</i>	7	19	\$23,913

Top Drugs Total Paid = \$445,570 and accounts for 42.7% of Total Paid Rx.

# Financial Summary

Rates - 2026

Coverage Tier	Avg Enrollment	Employee	Current District	Total Rates	Employee	Renewal District	Total Rates	Change Employee	Change District
<b>Basic</b>									
Employee Only	123	\$228.64	\$623.00	\$851.64	\$228.64	\$723.00	\$951.64	0%	16.1%
Employee + Spouse	5	\$651.52	\$623.00	\$1,274.52	\$651.52	\$723.00	\$1,374.52	0%	16.1%
Employee + Child(ren)	15	\$498.39	\$623.00	\$1,121.39	\$498.39	\$723.00	\$1,221.39	0%	16.1%
Employee + Family	4	\$921.27	\$623.00	\$1,544.27	\$921.27	\$723.00	\$1,644.27	0%	16.1%
<b>CDHP</b>									
Employee Only	231	\$110.85	\$623.00	\$733.85	\$110.85	\$723.00	\$833.85	0%	16.1%
Employee + Spouse	15	\$591.45	\$623.00	\$1,214.45	\$591.45	\$723.00	\$1,314.45	0%	16.1%
Employee + Child(ren)	92	\$539.49	\$623.00	\$1,162.49	\$539.49	\$723.00	\$1,262.49	0%	16.1%
Employee + Family	22	\$862.37	\$623.00	\$1,485.37	\$862.37	\$723.00	\$1,585.37	0%	16.1%
Plan Cost Composite	507	\$269.08	\$623.00	\$892.08	\$269.08	\$723.00	\$992.08		
PCORI Fees		\$0.00	\$0.50	\$0.50	\$0.00	\$0.54	\$0.54		
Annual		\$1,637,095	\$3,793,358	\$5,430,453	\$1,637,095	\$4,402,018	\$6,039,113		
Change From Current (\$)					\$0.00	\$608,660	\$608,660		
Change From Current (%)					0%	16%	16%		

# Thank you!



**Gallagher**

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