



YOUNGSTOWN STATE UNIVERSITY

HCAC MEETING

October 20, 2022

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Agenda

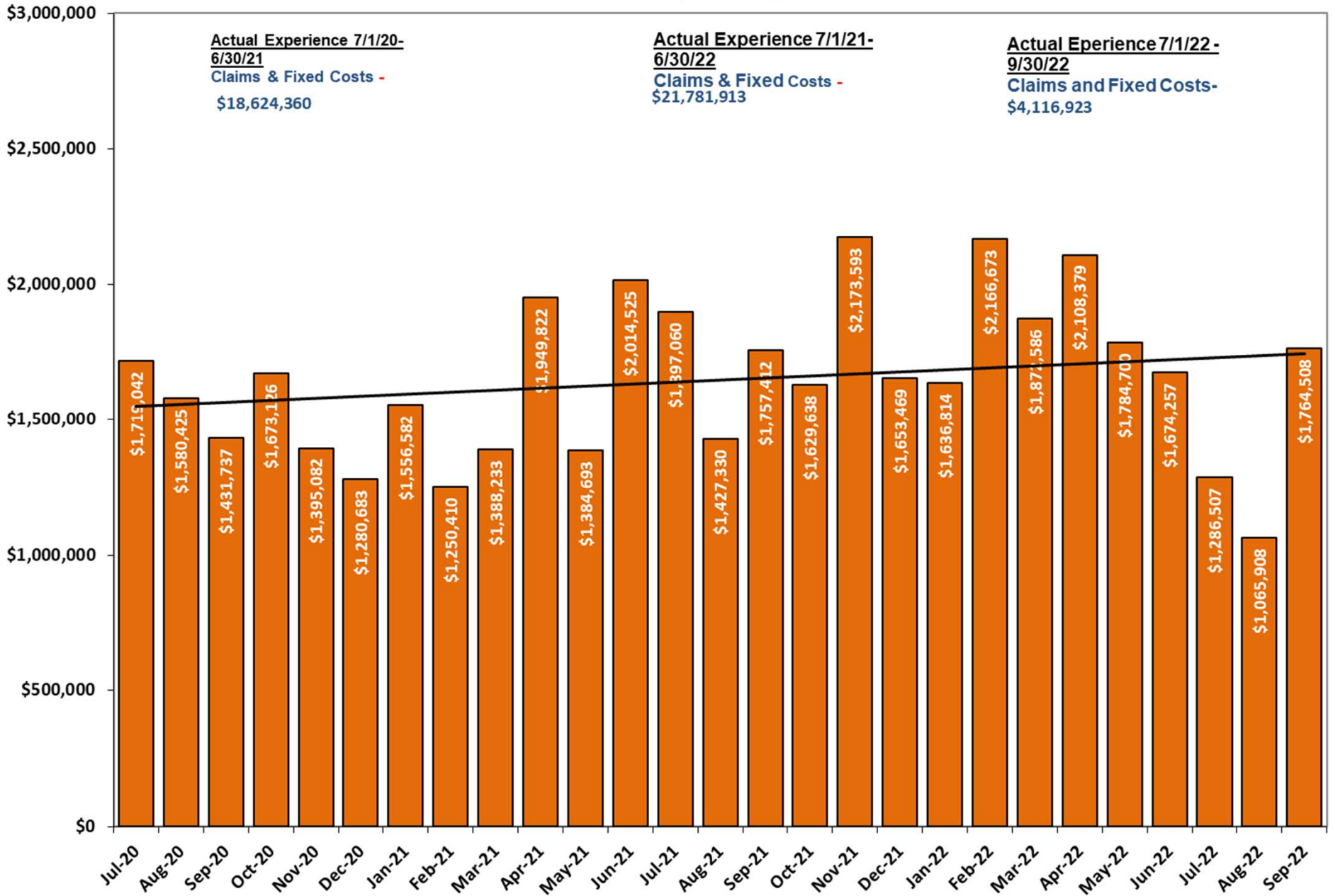
- Financial Reporting
 - Executive Summary
 - Large Claims

Financials

YSU Rolling 12 Month Executive Summary (Medical and Pharmacy)

Experience Period	10/1/20-9/30/21	10/1/21-9/30/22	Change
Average Enrollment	939	925	-1.46%
Medical Claims	\$13,556,612	\$15,007,443	10.70%
Rx Claims	\$3,521,849	\$3,617,958	2.73%
Subtotal Plan Gross Claim Costs	\$17,078,461	\$18,625,401	9.06%
Fixed costs (Fees and Stop Loss)	\$1,896,497	\$2,191,632	15.56%
Total Plan Gross Costs	\$18,974,958	\$20,817,033	9.71%
Total Plan Gross Costs (PEPM*)	\$1,684.27	\$1,875.07	
Gross Cost Increase from Prior Year		11.33%	
Stop Loss Reimbursement	(\$2,626,934)	(\$3,214,550)	22.37%
Total Plan Net Costs (Gross Costs Less Reimbursement)	\$16,348,024	\$17,602,483	7.67%
Total Plan Net Costs (PEPM*)	\$1,451.09	\$1,585.52	
Net Cost Increase from Prior Year	-	9.26%	
<i>*Per Employee Per Month</i>			
<i>7/1/18 Med/Rx renewal +5.49%</i>			
<i>7/1/19 Med/Rx renewal +8.66%</i>			
<i>7/1/20 Med/Rx renewal +8.96%</i>			
<i>7/1/21 Med/RX renewal +5.76%</i>			
<i>7/1/22 Med/RX renewal +4.45% and Plan changes</i>			

Youngstown State University Gross Medical and Prescription Drug Claims and Fixed Costs



Youngstown State University
 Medical and Prescription Drug Large Claims Summary

Claimants	2022/2023 Plan Year to Date (7/1/22-9/30/22)				2021/2022 Plan Year to Date (7/1/21-6/30/22)				2020/2021 Plan Year (7/1/20-6/30/21)			
	Status	Medical	Rx	Total	Status	Medical	Rx	Total	Status	Medical	Rx	Total
Claimant #1	ACTIVE	\$192,723	\$149	\$192,872	ACTIVE	\$999,426	\$173	\$999,599	CANCEL	\$656,860	\$5,686	\$662,547
Claimant #2	ACTIVE	\$173,318	\$1,122	\$174,440	ACTIVE	\$810,973	\$730	\$811,703	ACTIVE	\$563,296	\$490	\$563,785
Claimant #3	ACTIVE	\$1,214	\$152,124	\$153,338	ACTIVE	\$12,238	\$589,108	\$601,346	ACTIVE	\$548,034	\$10,291	\$558,325
Claimant #4	ACTIVE	\$129,203	\$23	\$129,226	ACTIVE	\$509,844	\$9,161	\$519,004	ACTIVE	\$12,748	\$523,436	\$536,184
Claimant #5	ACTIVE	\$113,197	\$2,410	\$115,606	ACTIVE	\$490,417	\$40	\$490,457	ACTIVE	\$522,881	\$1,754	\$524,635
Claimant #6	ACTIVE	\$112,416	\$7	\$112,423	ACTIVE	\$484,018	\$872	\$484,890	ACTIVE	\$443,329	\$6,647	\$449,976
Claimant #7	ACTIVE	\$47,988	\$59,342	\$107,330	ACTIVE	\$468,293	\$13,121	\$481,414	ACTIVE	\$404,736	\$135	\$404,871
Claimant #8					ACTIVE	\$159,965	\$254,209	\$414,174	ACTIVE	\$171,004	\$201,744	\$372,748
Claimant #9					ACTIVE	\$400,962	\$2,227	\$403,189	ACTIVE	\$331,672	\$1,517	\$333,190
Claimant #10					ACTIVE	\$349,083	\$29	\$349,112	CANCEL	\$292,081	\$797	\$292,879
Claimant #11					ACTIVE	\$312,636	\$7,607	\$320,243	ACTIVE	\$246,809	\$917	\$247,726
Claimant #12					ACTIVE	\$313,192	\$318	\$313,510	ACTIVE	\$187,740	\$28,367	\$216,107
Claimant #13					CANCEL	\$278,913	\$57	\$278,970	ACTIVE	\$214,085	\$46	\$214,131
Claimant #14					ACTIVE	\$240,879	\$1,818	\$242,697	ACTIVE	\$196,984	\$6,178	\$203,162
Claimant #15					ACTIVE	\$150,236	\$66,002	\$216,238	ACTIVE	\$180,291	\$165	\$180,456
Claimant #16					CANCEL	\$215,063	\$1	\$215,064	ACTIVE	\$172,350	\$2,358	\$174,708
Claimant #17					CANCEL	\$211,579	\$0	\$211,579	ACTIVE	\$3,253	\$163,863	\$167,115
Claimant #18					CANCEL	\$200,735	\$304	\$201,039	ACTIVE	\$151,626	\$3,727	\$155,353
Claimant #19					ACTIVE	\$6,121	\$187,798	\$193,919	ACTIVE	\$146,914	\$15	\$146,929
Claimant #20					ACTIVE	\$158,230	\$340	\$158,570	ACTIVE	\$117,930	\$21,703	\$139,634
Claimant #21					ACTIVE	\$153,926	\$145	\$154,071	ACTIVE	\$125,179	\$8,612	\$133,792
Claimant #22					ACTIVE	\$150,615	\$966	\$151,581	ACTIVE	\$121,288	\$6,747	\$128,035
Claimant #23					ACTIVE	\$142,206	\$74	\$142,281	ACTIVE	\$111,055	\$667	\$111,722
Claimant #24						\$134,636	\$4,346	\$138,982	ACTIVE	\$108,009	\$3,495	\$111,504
Claimant #25					ACTIVE	\$220	\$137,637	\$137,857	ACTIVE	\$107,872	\$0	\$107,872
Claimant #26					ACTIVE	\$63,201	\$64,244	\$127,445				
Claimant #27					ACTIVE	\$122,487	\$537	\$123,024				
Claimant #28					CANCEL	\$116,921	\$0	\$116,921				
Claimant #29					ACTIVE	\$106,279	\$7,140	\$113,419				
Claimant #30					ACTIVE	\$111,059	\$469	\$111,527				
Claimant #31					ACTIVE	\$109,174	\$351	\$109,526				
Claimant #32					ACTIVE	\$107,980	\$965	\$108,946				
Total Medical and Rx Claims > \$100,000		\$985,236				\$9,442,298				\$7,137,384		
Total Claims in Excess of \$225,000 Specific Stop Loss- eff 7.1.18		\$0				(\$3,560,309)				(\$2,471,865)		
Net Large Claims		\$985,236				\$5,881,988				\$4,665,519		
Total Medical and Rx Claims		\$3,517,611				\$19,660,843				\$16,792,846		
Average Medical Claims > \$100,000		\$140,748				\$295,072				\$285,495		
NET Claims > \$100,000 as a % of Total Medical and Rx Claims		28.01%				29.92%				27.78%		

Youngstown State University Medical and Prescription Drug Large Claims Summary (FY Comparison)

Claimants	2022/2023 Plan Year-to-Date (7/1/22-9/30/22)				2021/2022 Plan Year-to-Date (7/1/21-9/30/21)			
	Status	Medical	Rx	Total	Status	Medical	Rx	Total
Claimant #1	ACTIVE	\$192,723	\$149	\$192,872	ACTIVE	\$386,106	\$1,021	\$387,127
Claimant #2	ACTIVE	\$173,318	\$1,122	\$174,440	ACTIVE	\$1,823	\$169,475	\$171,299
Claimant #3	ACTIVE	\$1,214	\$152,124	\$153,338	CANCEL	\$145,262	\$304	\$145,566
Claimant #4	ACTIVE	\$129,203	\$23	\$129,226	ACTIVE	\$144,772	\$286	\$145,058
Claimant #5	ACTIVE	\$113,197	\$2,410	\$115,606	ACTIVE	\$124,865	\$90	\$124,955
Claimant #6	ACTIVE	\$112,416	\$7	\$112,423	ACTIVE	\$122,046	\$0	\$122,046
Claimant #7	ACTIVE	\$47,988	\$59,342	\$107,330	ACTIVE	\$45,293	\$70,461	\$115,754
Claimant #8					CANCEL	\$114,262	\$0	\$114,262
Claimant #9					ACTIVE	\$104,389	\$1,795	\$106,185
Claimant #10								
Claimant #11								
Claimant #12								
Claimant #13								
Claimant #14								
Claimant #15								
Claimant #16								
Claimant #17								
Claimant #18								
Claimant #19								
Claimant #20								
Total Medical and Rx Claims > \$100,000		\$985,236				\$1,432,251		
Total Claims in Excess of \$225,000 Specific Stop Loss - eff 7.1.18		\$0				(\$162,127)		
Net Large Claims		\$985,236				\$1,270,124		
Total Medical and Rx Claims		\$3,517,611				\$4,553,053		
Average Medical Claims > \$100,000		\$140,748				\$159,139		
NET Claims > \$100,000 as a % of Total Medical and Rx Claims		28.01%				27.90%		