



YOUNGSTOWN STATE UNIVERSITY

# HCAC MEETING

September 15, 2022

[www.usi.com](http://www.usi.com)

# Agenda

---

- Financial Reporting
  - Executive Summary
  - Large Claims

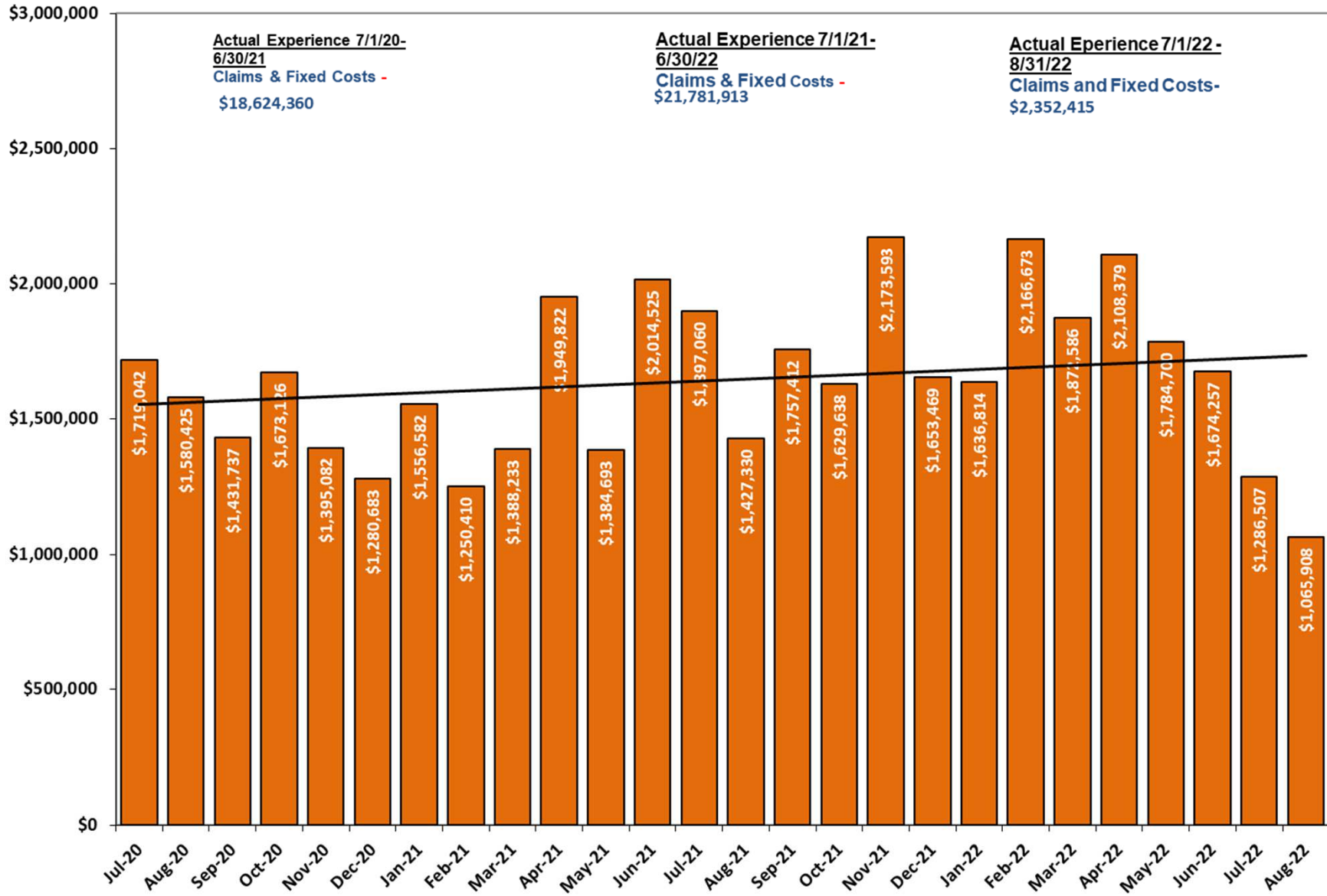
---

# Financials

## YSU Rolling 12 Month Executive Summary (Medical and Pharmacy)

Experience Period	9/1/20-8/31/21	9/1/21-8/31/22	Change
Average Enrollment	943	928	-1.59%
Medical Claims	\$13,313,732	\$14,925,605	12.11%
Rx Claims	\$3,463,491	\$3,714,609	7.25%
Subtotal Plan Gross Claim Costs	\$16,777,223	\$18,640,214	11.10%
Fixed costs (Fees and Stop Loss)	\$1,872,059	\$2,169,724	15.90%
Total Plan Gross Costs	\$18,649,282	\$20,809,938	11.59%
Total Plan Gross Costs (PEPM*)	\$1,648.05	\$1,868.71	
Gross Cost Increase from Prior Year		<b>13.39%</b>	
Stop Loss Reimbursement	(\$2,353,339)	(\$3,055,996)	29.86%
Total Plan Net Costs (Gross Costs Less Reimbursement)	\$16,295,943	\$17,753,941	8.95%
Total Plan Net Costs (PEPM*)	\$1,440.08	\$1,594.28	
Net Cost Increase from Prior Year	-	<b>10.71%</b>	
<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 (7/1/22-8/31/22)				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	\$163,947	\$31	\$163,978	ACTIVE	\$999,426	\$173	\$999,599	CANCEL	\$656,860	\$5,686	\$662,547
Claimant #2	ACTIVE	\$126,369	\$17	\$126,386	ACTIVE	\$810,973	\$730	\$811,703	ACTIVE	\$563,296	\$490	\$563,785
Claimant #3	ACTIVE	\$960	\$109,026	\$109,986	ACTIVE	\$12,238	\$589,108	\$601,346	ACTIVE	\$548,034	\$10,291	\$558,325
Claimant #4					ACTIVE	\$509,844	\$9,161	\$519,004	ACTIVE	\$12,748	\$523,436	\$536,184
Claimant #5					ACTIVE	\$490,417	\$40	\$490,457	ACTIVE	\$522,881	\$1,754	\$524,635
Claimant #6					ACTIVE	\$484,018	\$872	\$484,890	ACTIVE	\$443,329	\$6,647	\$449,976
Claimant #7					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				
<b>Total Medical and Rx Claims &gt; \$100,000</b>		<b>\$400,350</b>				<b>\$9,442,298</b>				<b>\$7,137,384</b>		
<b>Total Claims in Excess of \$225,000 Specific Stop Loss- eff 7.1.18</b>		<b>\$0</b>				<b>(\$3,560,309)</b>				<b>(\$2,471,865)</b>		
<b>Net Large Claims</b>		<b>\$400,350</b>				<b>\$5,881,988</b>				<b>\$4,665,519</b>		
<b>Total Medical and Rx Claims</b>		<b>\$1,952,210</b>				<b>\$19,660,843</b>				<b>\$16,792,846</b>		
<b>Average Medical Claims &gt; \$100,000</b>		<b>\$133,450</b>				<b>\$295,072</b>				<b>\$285,495</b>		
<b>NET Claims &gt; \$100,000 as a % of Total Medical and Rx Claims</b>		<b>20.51%</b>				<b>29.92%</b>				<b>27.78%</b>		

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

Claimants	2022/2023 Plan Year-to-Date (7/1/22-8/31/22)				2021/2022 Plan Year-to-Date (7/1/21-8/31/21)			
	Status	Medical	Rx	Total	Status	Medical	Rx	Total
Claimant #1	ACTIVE	\$163,947	\$31	<b>\$163,978</b>	ACTIVE	\$168,961	\$526	<b>\$169,487</b>
Claimant #2	ACTIVE	\$126,369	\$17	<b>\$126,386</b>	ACTIVE	\$607	\$120,267	<b>\$120,874</b>
Claimant #3	ACTIVE	\$960	\$109,026	<b>\$109,986</b>	ACTIVE	\$112,101	\$0	<b>\$112,101</b>
Claimant #4					ACTIVE	\$107,548	\$259	<b>\$107,807</b>
Claimant #5								
Claimant #6								
Claimant #7								
Claimant #8								
Claimant #9								
Claimant #10								
Claimant #11								
Claimant #12								
Claimant #13								
Claimant #14								
Claimant #15								
Claimant #16								
Claimant #17								
Claimant #18								
Claimant #19								
Claimant #20								
<b>Total Medical and Rx Claims &gt; \$100,000</b>		<b>\$400,350</b>				<b>\$510,269</b>		
<b>Total Claims in Excess of \$225,000 Specific Stop Loss - eff 7.1.18</b>		<b>\$0</b>				<b>\$0</b>		
<b>Net Large Claims</b>		<b>\$400,350</b>				<b>\$510,269</b>		
<b>Total Medical and Rx Claims</b>		<b>\$1,952,210</b>				<b>\$2,972,839</b>		
<b>Average Medical Claims &gt; \$100,000</b>		<b>\$133,450</b>				<b>\$127,567</b>		
<b>NET Claims &gt; \$100,000 as a % of Total Medical and Rx Claims</b>		<b>20.51%</b>				<b>17.16%</b>		