



Youngstown State University

Healthcare Advisory Committee
Meeting

September 16, 2021



Agenda

- **Financial Review**
 - Executive Summary
 - Large Claimants
- **Renewal History**
- **Delta Dental Utilization Statistics**

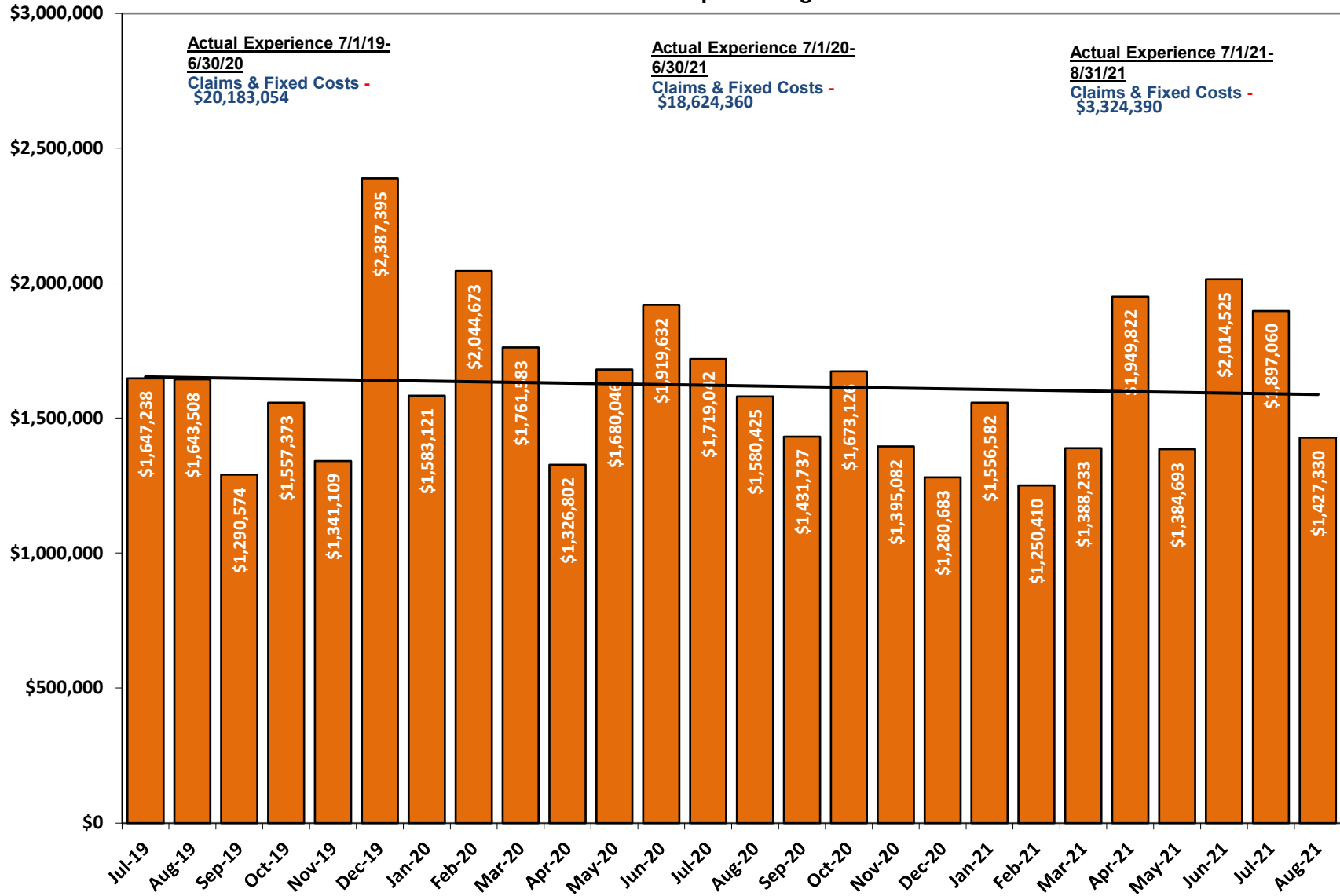


YSU Rolling 12 Month Executive Summary (Medical and Pharmacy)

Experience Period	9/1/19-8/31/20	9/1/20-8/31/21
Average Enrollment	998	940
Medical Claims	\$14,948,144	\$13,313,732
Rx Claims	\$3,461,645	\$3,463,491
Subtotal Plan Gross Claim Costs	\$18,409,789	\$16,777,223
Fixed costs (Fees and Stop Loss)	\$1,781,987	\$1,872,059
Total Plan Gross Costs	\$20,191,776	\$18,649,282
Total Plan Gross Costs (PEPM*)	\$1,686.16	\$1,653.45
Gross Cost Increase from Prior Year		-1.94%
Stop Loss Reimbursement	(\$3,355,202)	(\$2,353,339)
Total Plan Net Costs (Gross Costs Less Reimbursement)	\$16,836,574	\$16,295,943
Total Plan Net Costs (PEPM*)	\$1,405.98	\$1,444.80
Net Cost Increase from Prior Year	-	2.76%
<i>*Per Employee Per Month</i>		
7/1/18 Med/Rx renewal +5.49%		
7/1/19 Med/Rx renewal +8.66%		
7/1/20 Med/Rx renewal +8.96%		
7/1/21 Med/RX renewal +5.76%		



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



**Youngstown State University
Medical and Prescription Drug Large Claims Summary**

Claimants	2021/2022 Plan Year to Date (7/1/21-8/31/21)					2020/2021 Plan Year (7/1/20-6/30/21)					2019/2020 Plan Year (7/1/19-6/30/20)			
	Age	Status	Medical	Rx	Total	Age	Status	Medical	Rx	Total	Status	Medical	Rx	Total
Claimant #1	54	ACTIVE	\$168,961	\$526	\$169,487	56	CANCEL	\$656,860	\$5,686	\$662,547	Active	\$1,402,702	\$1,015	\$1,403,717
Claimant #2	57	ACTIVE	\$607	\$120,267	\$120,873	39	ACTIVE	\$563,296	\$490	\$563,785	Active	\$632,725	\$7,846	\$640,571
Claimant #3	57	CANCEL	\$112,101	\$0	\$112,101	4	ACTIVE	\$548,034	\$10,291	\$558,325	Active	\$498,919	\$0	\$498,919
Claimant #4	12	ACTIVE	\$107,548	\$259	\$107,807	56	ACTIVE	\$12,748	\$523,436	\$536,184	Active	\$497,674	\$256	\$497,930
Claimant #5						11	ACTIVE	\$522,881	\$1,754	\$524,635	Cancel	\$433,846	\$25,122	\$458,968
Claimant #6						60	ACTIVE	\$443,329	\$6,647	\$449,976	Active	\$36,890	\$404,217	\$441,107
Claimant #7						18	ACTIVE	\$404,736	\$135	\$404,871	Active	\$352,460	\$6,053	\$358,513
Claimant #8						65	ACTIVE	\$171,004	\$201,744	\$372,748	Active	\$321,438	\$30,217	\$351,655
Claimant #9						64	ACTIVE	\$331,672	\$1,517	\$333,190	Active	\$212,440	\$121,891	\$334,331
Claimant #10						78	CANCEL	\$292,081	\$797	\$292,879	Active	\$257,530	\$3,685	\$261,215
Claimant #11						61	ACTIVE	\$246,809	\$917	\$247,726	Active	\$259,897	\$660	\$260,557
Claimant #12						67	ACTIVE	\$187,740	\$28,367	\$216,107	Active	\$244,883	\$9,077	\$253,960
Claimant #13						69	ACTIVE	\$214,085	\$46	\$214,131	Active	\$236,689	\$5,580	\$242,269
Claimant #14						64	ACTIVE	\$196,984	\$6,178	\$203,162	Active	\$210,332	\$296	\$210,628
Claimant #15						37	ACTIVE	\$180,291	\$165	\$180,456	Active	\$38,309	\$152,029	\$190,338
Claimant #16						58	ACTIVE	\$172,350	\$2,358	\$174,708	Active	\$147,303	\$43,009	\$190,312
Claimant #17						64	ACTIVE	\$3,253	\$163,863	\$167,115	Active	\$6,001	\$177,579	\$183,580
Claimant #18						51	ACTIVE	\$151,626	\$3,727	\$155,353	Active	\$173,534	\$696	\$174,230
Claimant #19						47	ACTIVE	\$146,914	\$15	\$146,929	Active	\$142,970	\$0	\$142,970
Claimant #20						59	ACTIVE	\$117,930	\$21,703	\$139,634	Active	\$134,758	\$3,845	\$138,603
Claimant #21						55	ACTIVE	\$125,179	\$8,612	\$133,792	Active	\$135,304	\$341	\$135,645
Claimant #22						46	ACTIVE	\$121,288	\$6,747	\$128,035	Active	\$107,496	\$22,494	\$129,990
Claimant #23						68	ACTIVE	\$111,055	\$667	\$111,722	Active	\$123,955	\$70	\$124,025
Claimant #24						66	ACTIVE	\$108,009	\$3,495	\$111,504	Active	\$107,456	\$10,338	\$117,794
Claimant #25						0	ACTIVE	\$107,872	\$0	\$107,872	Active	\$107,440	\$1,207	\$108,647
Claimant #26											Active	\$104,290	\$133	\$104,423
Total Medical and Rx Claims > \$100,000			\$510,268					\$7,137,384				\$7,954,897		
Total Claims in Excess of \$225,000 Specific Stop Loss- eff 7.1.18			\$0					(\$2,471,865)				(\$3,078,712)		
Net Large Claims			\$510,268					\$4,665,519				\$4,876,185		
Total Medical and Rx Claims			\$2,972,839					\$16,792,846				\$18,418,374		
Average Medical Claims > \$100,000			\$127,567					\$285,495				\$305,958		
NET Claims > \$100,000 as a % of Total Medical and Rx Claims			17.16%					27.78%				26.47%		



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

Claimants	2021/2022 Plan Year-to-Date (7/1/21-8/31/21)				2020/2021 Plan Year-to-Date (7/1/20-8/31/20)			
	Status	Medical	Rx	Total	Status	Medical	Rx	Total
Claimant #1	ACTIVE	\$168,961	\$526	\$169,487	CANCEL	\$323,029	\$992	\$324,021
Claimant #2	ACTIVE	\$607	\$120,267	\$120,873	ACTIVE	\$132,511	\$132	\$132,643
Claimant #3	CANCEL	\$112,101	\$0	\$112,101	ACTIVE	\$457	\$122,507	\$122,964
Claimant #4	ACTIVE	\$107,548	\$259	\$107,807	CANCEL	\$118,507	\$78	\$118,586
Claimant #5								
Claimant #6								
Claimant #7								
Claimant #8								
Claimant #9								
Claimant #10								
Claimant #11								
Claimant #12								
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Claimant #18								
Claimant #19								
Claimant #20								
Claimant #21								
Claimant #22								
Claimant #23								
Claimant #24								
Claimant #25								
Claimant #26								
Total Medical and Rx Claims > \$100,000		\$510,268				\$698,213		
Total Claims in Excess of \$225,000 Specific Stop Loss - eff 7.1.18		\$0				(\$99,021)		
Net Large Claims		\$510,268				\$599,192		
Total Medical and Rx Claims		\$2,972,839				\$2,988,462		
Average Medical Claims > \$100,000		\$127,567				\$174,553		
NET Claims > \$100,000 as a % of Total Medical and Rx Claims		17.16%				20.05%		



Claims Experience Comments

- YSU's Net PEPM thru April 2021, when we last met was \$1,421.52
- Thru August of 2021 the PEPM is \$1,444.80 or about +1.6%
- The average size of the large claimants is down in the current fiscal year and prior 12 months
- However, pharmacy claims are not necessarily trending lower with the enrollment reduction
- Continue to review programs from MMO/ESI on managing pharmacy costs and clinical programs for efficacy and waste



YSU Med/Rx – Recent Renewal History

- 7/1/14 = 0.0%
- 7/1/15 = 5.0%
- 7/1/16 = 4.43%
- 7/1/17 = 2.63%
- 7/1/18 = 5.49%
- 7/1/19 = 8.66%
- 7/1/20 = 8.96%
- 7/1/21 = 5.76%



Enrollment and Claims History

Youngstown State University

Year-Combined	Average Number of Subscribers per Month	Average Number of Claims per Month	Average Number of Claims per Subscriber per Year	Total Annual Plan Pay	Average Monthly Plan Pay per Subscriber
2016	1,063	394	4.45	\$586,605.67	\$46.00
2017	1,066	399	4.49	\$617,739.94	\$48.33
2018	1,077	402	4.48	\$625,990.56	\$48.46
2019	1,052	399	4.55	\$625,500.67	\$49.55
2020	1,011	325	3.86	\$486,433.28	\$40.08
2021 through July	975	356	4.37	\$335,299.45	\$49.11



Network Model in Action

Youngstown State University

We own our networks. Ownership = control of fees, credentialing and accuracy of provider directory

Our network contracts ensure full-time provider participation with no claims savings withheld



Delta Dental PPO	Delta Dental Premier	Nonparticipating
<ul style="list-style-type: none">• Delta Dental PPO network = deepest discount 35.6%• No balance billing• Acceptance of processing policies	<ul style="list-style-type: none">• Delta Dental Premier network = discount 16.5%• No balance billing• Acceptance of processing policies	<ul style="list-style-type: none">• No discounts• Possible balance billing

89.3% of your submitted charges in 2020 were in-network with Delta Dental!



Historical In Network Utilization and Savings

Youngstown State University

Calendar Year	Delta Dental PPO				Delta Dental Premier			
	Billed/ Submitted	Utilization %	Savings \$	Savings %	Billed/ Submitted	Utilization %	Savings \$	Savings %
2016	\$463,080	38.7%	\$158,580	34.2%	\$589,690	49.3%	\$60,705	10.3%
2017	\$517,635	39.1%	\$173,199	33.5%	\$644,318	48.6%	\$79,183	12.3%
2018	\$535,451	39.7%	\$185,078	34.6%	\$662,145	49.1%	\$92,037	13.9%
2019	\$601,375	43.5%	\$215,711	35.9%	\$620,720	44.9%	\$96,320	15.5%
2020	\$877,599	46.7%	\$312,855	35.6%	\$802,253	42.7%	\$132,712	16.5%

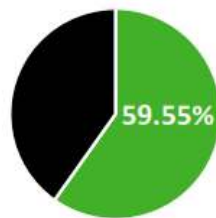
Total In-Network				
Calendar Year	Billed/ Submitted	Utilization %	Savings \$	Savings %
2016	\$1,052,770	88.1%	\$219,284	20.8%
2017	\$1,161,953	87.7%	\$252,382	21.7%
2018	\$1,197,596	88.8%	\$277,114	23.1%
2019	\$1,222,094	88.5%	\$312,031	25.5%
2020	\$1,679,852	89.3%	\$445,567	26.5%



Preventive Treatment Frequency

Youngstown State University

Treatment Category	Number of Subscribers	Percentage of Subscribers	Number of Spouses	Percentage of Spouses	Number of Dependents	Percentage of Dependents	Number of Total Members	Percentage of Total Members
Both exam and cleaning	617	63.09%	293	53.96%	455	59.01%	1365	59.55%
Exam only	36	3.68%	20	3.68%	14	1.82%	70	3.05%
Cleaning only	12	1.23%	7	1.29%	7	0.91%	26	1.13%
Neither exam nor cleaning	313	32.00%	223	41.07%	295	38.26%	831	36.26%



of your members had at least one exam and one cleaning in 2020

