



Youngstown State University

Healthcare Advisory Committee
Meeting

October 21, 2021



Agenda

- **Financial Review**
 - **Executive Summary**
 - **Large Claimants**
- **Corrected Delta Dental Report**



YSU Rolling 12 Month Executive Summary (Medical and Pharmacy)

Experience Period	10/1/19-9/30/20	10/1/20-9/30/21
Average Enrollment	993	939
Medical Claims	\$15,117,199	\$13,556,612
Rx Claims	\$3,428,134	\$3,521,849
Subtotal Plan Gross Claim Costs	\$18,545,333	\$17,078,461
Fixed costs (Fees and Stop Loss)	\$1,787,605	\$1,896,497
Total Plan Gross Costs	\$20,332,938	\$18,974,958
Total Plan Gross Costs (PEPM*)	\$1,706.21	\$1,684.27
Gross Cost Increase from Prior Year		-1.29%
Stop Loss Reimbursement	(\$3,394,979)	(\$2,626,934)
Total Plan Net Costs (Gross Costs Less Reimbursement)	\$16,937,959	\$16,348,024
Total Plan Net Costs (PEPM*)	\$1,421.33	\$1,451.09
Net Cost Increase from Prior Year	-	2.09%

**Per Employee Per Month*

7/1/18 Med/Rx renewal +5.49%

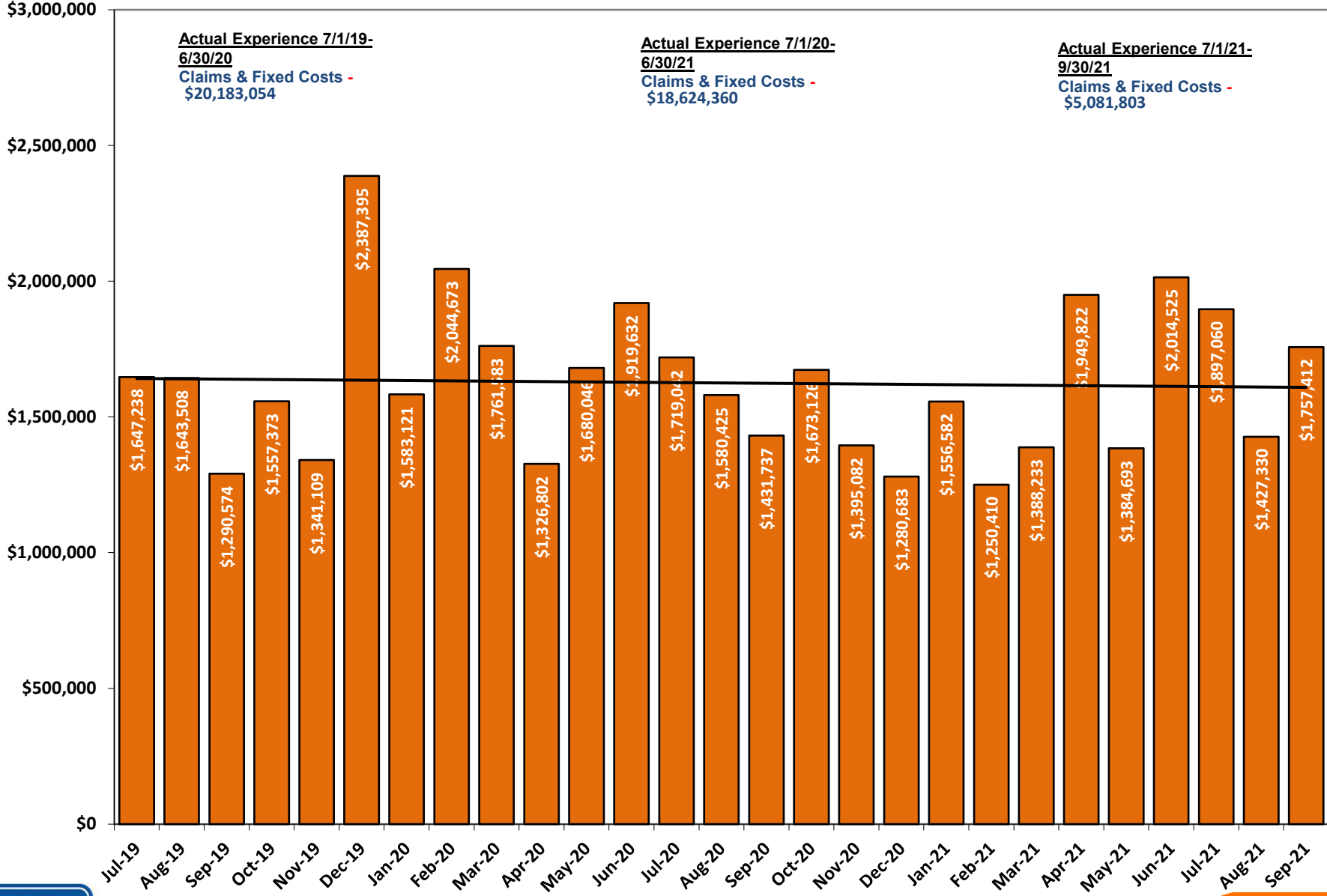
7/1/19 Med/Rx renewal +8.66%

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 (7/1/21-9/30/21)					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	55	ACTIVE	\$386,106	\$1,021	\$387,127	56	CANCEL	\$656,860	\$5,686	\$662,547	Active	\$1,402,702	\$1,015	\$1,403,717
Claimant #2	57	ACTIVE	\$1,823	\$169,475	\$171,299	39	ACTIVE	\$563,296	\$490	\$563,785	Active	\$632,725	\$7,846	\$640,571
Claimant #3	63	CANCEL	\$145,262	\$304	\$145,566	4	ACTIVE	\$548,034	\$10,291	\$558,325	Active	\$498,919	\$0	\$498,919
Claimant #4	12	ACTIVE	\$144,772	\$286	\$145,058	56	ACTIVE	\$12,748	\$523,436	\$536,184	Active	\$497,674	\$256	\$497,930
Claimant #5	39	ACTIVE	\$124,865	\$90	\$124,955	11	ACTIVE	\$522,881	\$1,754	\$524,635	Cancel	\$433,846	\$25,122	\$458,968
Claimant #6	70	ACTIVE	\$122,046	\$0	\$122,046	60	ACTIVE	\$443,329	\$6,647	\$449,976	Active	\$36,890	\$404,217	\$441,107
Claimant #7	65	ACTIVE	\$45,293	\$70,461	\$115,754	18	ACTIVE	\$404,736	\$135	\$404,871	Active	\$352,460	\$6,053	\$358,513
Claimant #8	57	CANCEL	\$114,262	\$0	\$114,262	65	ACTIVE	\$171,004	\$201,744	\$372,748	Active	\$321,438	\$30,217	\$351,655
Claimant #9	4	ACTIVE	\$104,389	\$1,795	\$106,185	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			\$1,432,251					\$7,137,384					\$7,954,897	
Total Claims in Excess of \$225,000 Specific Stop Loss- eff 7.1.18			(\$162,127)					(\$2,471,865)					(\$3,078,712)	
Net Large Claims			\$1,270,124					\$4,665,519					\$4,876,185	
Total Medical and Rx Claims			\$4,553,053					\$16,792,846					\$18,418,374	
Average Medical Claims > \$100,000			\$159,139					\$285,495					\$305,958	
NET Claims > \$100,000 as a % of Total Medical and Rx Claims			27.90%					27.78%					26.47%	



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

Claimants	2021/2022 Plan Year-to-Date (7/1/21-9/30/21)				2020/2021 Plan Year-to-Date (7/1/20-9/30/20)			
	Status	Medical	Rx	Total	Status	Medical	Rx	Total
Claimant #1	ACTIVE	\$386,106	\$1,021	\$387,127	CANCEL	\$361,057	\$2,659	\$363,716
Claimant #2	ACTIVE	\$1,823	\$169,475	\$171,299	ACTIVE	\$1,126	\$170,310	\$171,436
Claimant #3	CANCEL	\$145,262	\$304	\$145,566	ACTIVE	\$167,492	\$529	\$168,022
Claimant #4	ACTIVE	\$144,772	\$286	\$145,058	CANCEL	\$155,665	\$88	\$155,753
Claimant #5	ACTIVE	\$124,865	\$90	\$124,955	ACTIVE	\$117,954	\$0	\$117,954
Claimant #6	ACTIVE	\$122,046	\$0	\$122,046				
Claimant #7	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								
Claimant #21								
Claimant #22								
Claimant #23								
Claimant #24								
Claimant #25								
Claimant #26								
Total Medical and Rx Claims > \$100,000		\$1,432,251				\$976,881		
Total Claims in Excess of \$225,000 Specific Stop Loss - eff 7.1.18		(\$162,127)				(\$138,716)		
Net Large Claims		\$1,270,124				\$838,165		
Total Medical and Rx Claims		\$4,553,053				\$4,267,438		
Average Medical Claims > \$100,000		\$159,139				\$195,376		
NET Claims > \$100,000 as a % of Total Medical and Rx Claims		27.90%				19.64%		



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	\$463,080
2017	\$517,635	39.1%	\$173,199	33.5%	\$644,318	48.6%	\$79,183	\$517,635
2018	\$535,451	39.7%	\$185,078	34.6%	\$662,145	49.1%	\$92,037	\$535,451
2019	\$601,375	43.5%	\$215,711	35.9%	\$620,720	44.9%	\$96,320	\$601,375
2020	\$507,956	45.9%	\$177,221	34.9%	\$481,909	43.5%	\$78,826	\$507,956

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	\$989,865	89.4%	\$256,048	25.9%

