



FINDLEY



Youngstown State University

Healthcare Advisory Committee
Meeting

November 19, 2020



Agenda

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- **Financial Review**
 - **Executive Summary**
 - **Claims and Fixed Costs Tracking**
 - **Large Claims**
- **Healthcare Legislative Update**



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YSU Rolling 12 Month Executive Summary (Medical and Pharmacy)

Experience Period	11/1/18-10/31/19	11/1/19-10/31/20
Average Enrollment	1,018	988
Medical Claims	\$12,616,394	\$15,266,706
Rx Claims	\$3,715,349	\$3,389,640
Subtotal Plan Gross Claim Costs	\$16,331,743	\$18,656,346
Fixed costs (Fees and Stop Loss)	\$1,669,104	\$1,792,346
Total Plan Gross Costs	\$18,000,847	\$20,448,692
Total Plan Gross Costs (PEPM*)	\$1,474.27	\$1,725.19
Gross Cost Increase from Prior Year		17.02%
Stop Loss Reimbursement	(\$1,498,999)	(\$3,545,567)
Total Plan Net Costs (Gross Costs Less Reimbursement)	\$16,501,848	\$16,903,125
Total Plan Net Costs (PEPM*)	\$1,351.50	\$1,426.06
Net Cost Increase from Prior Year	-	5.52%

*Per Employee Per Month

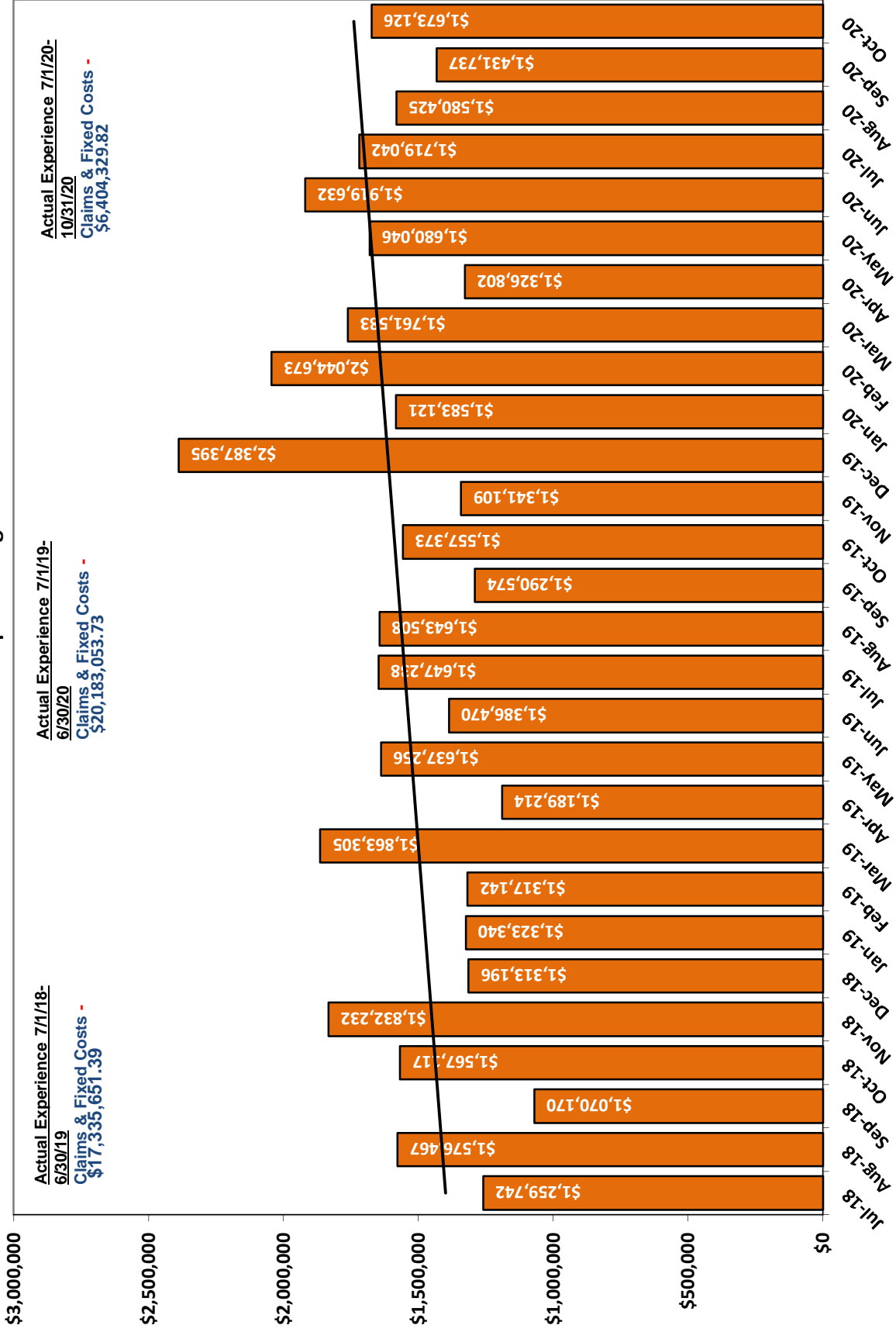
7/1/18 Med/Rx renewal +5.49%

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

7/1/20 Med/Rx renewal +8.96%



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



Youngstown State University Medical and Prescription Drug Large Claims Summary

Claimants	2020/2021 Plan Year to Date (7/1/20-10/31/20)			2019/2020 Plan Year (7/1/19-6/30/20)			2018/2019 Plan Year (7/1/18-6/30/19)					
	Status	Medical	Rx	Total	Status	Medical	Rx	Total	Status	Medical	Rx	Total
Claimant #1	Active	\$414,912	\$2,850	\$417,762	Active	\$1,402,702	\$1,015	\$1,403,717	Active	\$202,185	\$419,762	\$621,947
Claimant #2	Active	\$291,041	\$797	\$291,838	Active	\$632,725	\$7,846	\$640,571	Active	\$408,926	\$4,503	\$413,429
Claimant #3	Active	\$224,252	\$1,450	\$225,702	Active	\$498,919	\$0	\$498,919	Cancel	\$311,633	\$95,877	\$407,510
Claimant #4	Active	\$1,756	\$180,865	\$182,621	Active	\$497,674	\$256	\$497,930	Active	\$13,335	\$347,936	\$361,271
Claimant #5	Active	\$167,838	\$864	\$168,702	Cancel	\$433,846	\$25,122	\$458,968	Active	\$345,147	\$8	\$345,155
Claimant #6	Active	\$157,685	\$97	\$157,782	Active	\$36,890	\$404,217	\$441,107	Cancel	\$319,081	\$6,704	\$325,785
Claimant #7	Active	\$145,891	\$1,574	\$147,465	Active	\$352,460	\$6,053	\$358,513	Active	\$270,810	\$635	\$271,445
Claimant #8	Active	\$146,725	\$0	\$146,725	Active	\$321,438	\$30,217	\$351,655	Active	\$249,535	\$11,782	\$261,317
Claimant #9	Active	\$64,980	\$60,014	\$124,994	Active	\$212,440	\$121,891	\$334,331	Active	\$53,538	\$156,179	\$209,717
Claimant #10	Active	\$119,569	\$65	\$119,634	Active	\$257,530	\$3,685	\$261,215	Cancel	\$179,455	\$0	\$179,455
Claimant #11					Active	\$259,897	\$660	\$260,557	Active	\$6,165	\$169,822	\$175,987
Claimant #12					Active	\$244,883	\$9,077	\$253,960	Active	\$163,207	\$217	\$163,424
Claimant #13					Active	\$236,689	\$5,580	\$242,269	Active	\$157,300	\$5,701	\$163,001
Claimant #14					Active	\$210,332	\$296	\$210,628	Cancel	\$138,578	\$9,632	\$148,210
Claimant #15					Active	\$38,309	\$152,029	\$190,338	Active	\$117,911	\$29,703	\$147,614
Claimant #16					Active	\$147,303	\$43,009	\$190,312	Active	\$137,992	\$954	\$138,946
Claimant #17					Active	\$6,001	\$177,579	\$183,580	Active	\$51,245	\$72,307	\$123,552
Claimant #18					Active	\$173,534	\$696	\$174,230	Active	\$119,089	\$330	\$119,419
Claimant #19					Active	\$142,970	\$0	\$142,970	Cancel	\$117,984	\$0	\$117,984
Claimant #20					Active	\$134,758	\$3,845	\$138,603	Active	\$80,532	\$29,769	\$110,301
Claimant #21					Active	\$135,304	\$341	\$135,645	Active	\$3,285	\$99,157	\$102,442
Claimant #22					Active	\$107,496	\$22,494	\$129,990	Active	\$77,713	\$22,644	\$100,357
Claimant #23					Active	\$123,955	\$70	\$124,025				
Claimant #24					Active	\$107,456	\$10,338	\$117,794				
Claimant #25					Active	\$107,440	\$1,207	\$108,647				
Claimant #26					Active	\$104,290	\$133	\$104,423				
Total Medical and Rx Claims > \$100,000		\$1,983,225				\$7,954,897				\$5,008,268		
Total Claims in Excess of \$225,000 Specific Stop Loss- eff 7.1.18		(\$260,302)				(\$3,078,712)				(\$1,207,859)		
Net Large Claims		\$1,722,923				\$4,876,185				\$3,800,409		
Total Medical and Rx Claims		\$5,787,803				\$18,418,374				\$15,709,878		
Average Medical Claims > \$100,000		\$198,323				\$305,958				\$227,649		
NET Claims > \$100,000 as a % of Total Medical and Rx Claims		29.77%				26.47%				24.19%		



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

Claimants	2020/2021 Plan Year to Date (7/1/20-10/31/20)			2018/2019 Plan Year-To-Date (7/1/19 - 10/31/19)				
	Status	Medical	Rx	Total	Status	Medical	Rx	Total
Claimant #1	Active	\$414,912	\$2,850	\$417,762	Cancel	\$251,303	\$9,617	\$260,920
Claimant #2	Active	\$291,041	\$797	\$291,838	Active	\$159,769	\$13,808	\$173,577
Claimant #3	Active	\$224,252	\$1,450	\$225,702	Active	\$11,922	\$144,506	\$156,428
Claimant #4	Active	\$1,756	\$180,865	\$182,621	Active	\$151,430	\$2,224	\$153,654
Claimant #5	Active	\$167,838	\$864	\$168,702	Active	\$143,734	\$0	\$143,734
Claimant #6	Active	\$157,685	\$97	\$157,782	Active	\$117,186	\$196	\$117,382
Claimant #7	Active	\$145,891	\$1,574	\$147,465				
Claimant #8	Active	\$146,725	\$0	\$146,725				
Claimant #9	Active	\$64,980	\$60,014	\$124,994				
Claimant #10	Active	\$119,569	\$65	\$119,634				
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Claimant #19								
Claimant #20								
Claimant #21								
Claimant #22								
Claimant #23								
Claimant #24								
Claimant #25								
Claimant #26								
Total Medical and Rx Claims > \$100,000		\$1,983,225				\$1,005,695		
Total Claims in Excess of \$225,000 Specific Stop Loss - eff 7.1.18		(\$260,302)				(\$35,920)		
Net Large Claims		\$1,722,923				\$969,775		
Total Medical and Rx Claims		\$5,787,803				\$4,140,479		
Average Medical Claims > \$100,000		\$198,323				\$167,616		
NET Claims > \$100,000 as a % of Total Medical and Rx Claims		29.77%				23.42%		



Health Care Legislative Update

- The following slides are under the assumption that the Biden/Harris Presidential Team is in fact confirmed as President and Vice President
- The slides represent the healthcare agenda as laid out by the Biden/Harris team
- Please keep in mind a plan or agenda is only that until passed through both the house and senate of the legislature
- All points taken from the [joebiden.com/healthcare](https://www.joebiden.com/healthcare) website



Legislative Update – Affordable Care Act (ACA)

- Affordable Care Act
 - Seeks to protect the Affordable Care Act and expand it
 - Would like to create a “public option” operating similarly to Medicare but available to anyone at any age
 - Wants to expand subsidies for households making up to 400% of poverty level
 - Wants to reduce the affordability limit from 9.86% to 8.5%
 - Seeks to address Surprise Billing
 - Lower Medicare eligibility age from 65 to 60

Legislative Update – Prescription Drugs

- Prescription Drugs and Health Care Costs
 - President-Elect Biden is in favor of allowing the federal government negotiate drug prices on behalf of Medicare beneficiaries
 - Wants to limit launch prices for drugs that face no competition and are being abusively priced by manufacturers.
 - This agenda items seems specific to Medicare and the proposed public option
 - Limiting price increases for all brand, biotech, and abusively priced generic drugs to inflation.
 - This agenda items seems specific to Medicare and the proposed public option
 - Seeks to allow consumers to buy prescription drugs from other countries.

Legislative Update – COVID-19

- COVID-19 Pandemic
 - Biden has announced a COVID-19 advisory board
 - Seeks to fix PPE problems for Good
 - Use of Defense Production Act
 - Provide clear, consistent, evidence-based national guidance
 - Plan for effective, equitable distribution of treatments and vaccines
 - \$25B investment
 - Desires no cost to every American
 - Seeks to protect older Americans and others at high risk
 - Establish racial and ethnic disparities task force
 - Create national pandemic dashboard
 - Pfizer and Moderna have been reported to have vaccine candidates +90% effective