



FINDLEY



Youngstown State University

Healthcare Advisory Committee
Meeting

February 18, 2021



Agenda

2

- **Financial Review**
 - **Executive Summary**
 - **Claims and Fixed Costs Tracking**
 - **Large Claims**
- **Preliminary 7/1/2021 Cost Projection Update**
- **Healthcare Legislative Update**



© 2020 Findley, A Division of USI
All Rights Reserved



YSU Rolling 12 Month Executive Summary (Medical and Pharmacy)

Experience Period	2/1/19-1/31/20	2/1/20-1/31/21
Average Enrollment	1,013	972
Medical Claims	\$13,319,065	\$14,206,898
Rx Claims	\$3,819,750	\$3,355,367
Subtotal Plan Gross Claim Costs	\$17,138,815	\$17,562,265
Fixed costs (Fees and Stop Loss)	\$1,704,889	\$1,807,149
Total Plan Gross Costs	\$18,843,704	\$19,369,414
Total Plan Gross Costs (PEPM*)	\$1,550.92	\$1,660.33
Gross Cost Increase from Prior Year		7.05%
Stop Loss Reimbursement	(\$1,865,121)	(\$2,940,176)
Total Plan Net Costs (Gross Costs Less Reimbursement)	\$16,978,583	\$16,429,238
Total Plan Net Costs (PEPM*)	\$1,397.41	\$1,408.30
Net Cost Increase from Prior Year	-	0.78%

*Per Employee Per Month

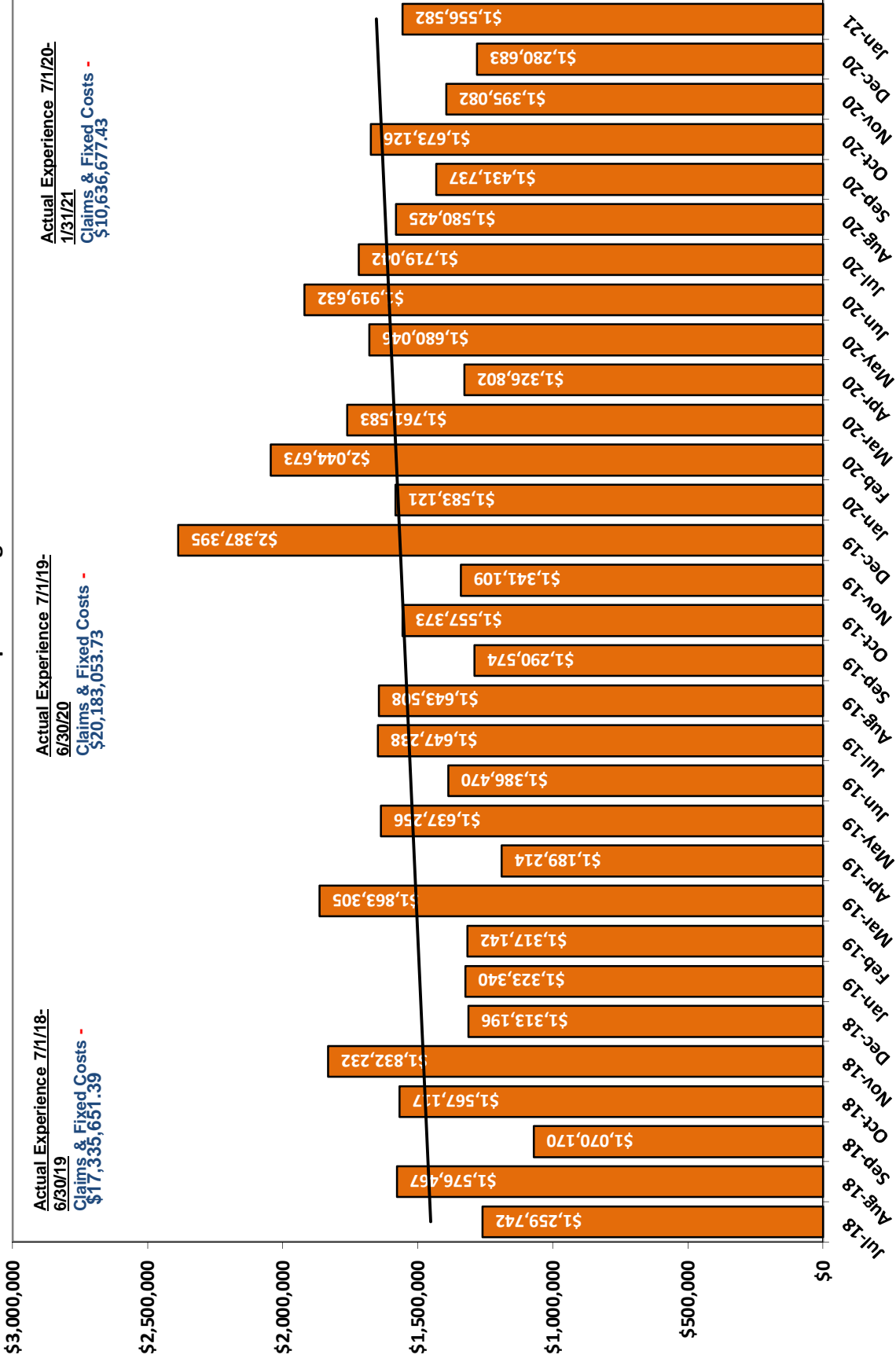
7/1/18 Med/Rx renewal +5.49%

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 (7/1/20-1/31/21)			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	\$509,060	\$3,995	\$513,054	Active	\$1,402,702	\$1,015	\$1,403,717	Active	\$202,185	\$419,762	\$621,947
Claimant #2	ACTIVE	\$12,458	\$353,570	\$366,027	Active	\$632,725	\$7,846	\$640,571	Active	\$408,926	\$4,503	\$413,429
Claimant #3	ACTIVE	\$346,586	\$954	\$347,540	Active	\$498,919	\$0	\$498,919	Cancel	\$311,633	\$95,877	\$407,510
Claimant #4	ACTIVE	\$327,866	\$1,479	\$329,345	Active	\$497,674	\$256	\$497,930	Active	\$13,335	\$347,936	\$361,271
Claimant #5	CANCEL	\$292,976	\$797	\$293,774	Cancel	\$433,846	\$25,122	\$458,968	Active	\$345,147	\$8	\$345,155
Claimant #6	ACTIVE	\$105,682	\$96,002	\$201,685	Active	\$36,890	\$404,217	\$441,107	Cancel	\$319,081	\$6,704	\$325,785
Claimant #7	ACTIVE	\$197,540	\$99	\$197,639	Active	\$352,460	\$6,053	\$358,513	Active	\$270,810	\$635	\$271,445
Claimant #8	ACTIVE	\$191,320	\$2,079	\$193,399	Active	\$321,438	\$30,217	\$351,655	Active	\$249,535	\$11,782	\$261,317
Claimant #9	ACTIVE	\$159,727	\$126	\$159,853	Active	\$212,440	\$121,891	\$334,331	Active	\$53,538	\$156,179	\$209,717
Claimant #10	ACTIVE	\$146,622	\$0	\$146,622	Active	\$257,530	\$3,685	\$261,215	Cancel	\$179,455	\$0	\$179,455
Claimant #11	ACTIVE	\$130,240	\$12,117	\$142,357	Active	\$259,897	\$660	\$260,557	Active	\$6,165	\$169,822	\$175,987
Claimant #12	ACTIVE	\$131,510	\$4,339	\$135,849	Active	\$244,883	\$9,077	\$253,960	Active	\$163,207	\$217	\$163,424
Claimant #13	ACTIVE	\$116,011	\$760	\$116,772	Active	\$236,689	\$5,580	\$242,269	Active	\$157,300	\$5,701	\$163,001
Claimant #14	ACTIVE	\$107,506	\$3,371	\$110,876	Active	\$210,332	\$296	\$210,628	Cancel	\$138,578	\$9,632	\$148,210
Claimant #15	ACTIVE	\$99,029	\$7,075	\$106,104	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		\$3,360,895				\$7,954,897				\$5,008,268		
Total Claims in Excess of \$225,000 Specific Stop Loss- eff 7.1.18		(\$724,740)				(\$3,078,712)				(\$1,207,859)		
Net Large Claims		\$2,636,155				\$4,876,185				\$3,800,409		
Total Medical and Rx Claims		\$9,563,482				\$18,418,374				\$15,709,878		
Average Medical Claims > \$100,000		\$224,060				\$305,958				\$227,649		
NET Claims > \$100,000 as a % of Total Medical and Rx Claims		27.56%				26.47%				24.19%		



Youngstown State University

Medical and Prescription Drug Large Claims Summary (FY Comparison)

Claimants	2020/2021 Plan Year to Date (7/1/20-1/31/21)			2018/2019 Plan Year-To-Date (7/1/19 - 1/31/20)				
	Status	Medical	Rx	Total	Status	Medical	Rx	Total
Claimant #1	ACTIVE	\$509,060	\$3,995	\$513,054	CANCEL	\$405,266	\$21,883	\$427,149
Claimant #2	ACTIVE	\$12,458	\$353,570	\$366,027	ACTIVE	\$370,833	\$0	\$370,833
Claimant #3	ACTIVE	\$346,586	\$954	\$347,540	ACTIVE	\$292,904	\$0	\$292,904
Claimant #4	ACTIVE	\$327,866	\$1,479	\$329,345	ACTIVE	\$18,557	\$246,883	\$265,440
Claimant #5	CANCEL	\$292,976	\$797	\$293,774	ACTIVE	\$259,011	\$193	\$259,204
Claimant #6	ACTIVE	\$105,682	\$96,002	\$201,685	CANCEL	\$215,465	\$21,433	\$236,898
Claimant #7	ACTIVE	\$197,540	\$99	\$197,639	ACTIVE	\$216,753	\$3,955	\$220,708
Claimant #8	ACTIVE	\$191,320	\$2,079	\$193,399	ACTIVE	\$72,359	\$99,055	\$171,415
Claimant #9	ACTIVE	\$159,727	\$126	\$159,853	ACTIVE	\$167,864	\$330	\$168,194
Claimant #10	ACTIVE	\$146,622	\$0	\$146,622	ACTIVE	\$164,858	\$1,725	\$166,583
Claimant #11	ACTIVE	\$130,240	\$12,117	\$142,357	ACTIVE	\$139,216	\$27,141	\$166,357
Claimant #12	ACTIVE	\$131,510	\$4,339	\$135,849	ACTIVE	\$145,261	\$222	\$145,483
Claimant #13	ACTIVE	\$116,011	\$760	\$116,772	ACTIVE	\$127,974	\$6,166	\$134,140
Claimant #14	ACTIVE	\$107,506	\$3,371	\$110,876	ACTIVE	\$121,155	\$70	\$121,225
Claimant #15	ACTIVE	\$99,029	\$7,075	\$106,104	ACTIVE	\$22,688	\$92,023	\$114,711
Claimant #16					CANCEL	\$110,632	\$1,817	\$112,449
Claimant #17					ACTIVE	\$106,571	\$151	\$106,722
Claimant #18					ACTIVE	\$539	\$102,812	\$103,351
Claimant #19								
Claimant #20								
Claimant #21								
Claimant #22								
Claimant #23								
Claimant #24								
Claimant #25								
Claimant #26								
Total Medical and Rx Claims > \$100,000		\$3,360,895				\$3,583,767		
Total Claims in Excess of \$225,000		(\$724,740)				(\$502,429)		
Specific Stop Loss - eff 7.1.18								
Net Large Claims		\$2,636,155				\$3,081,338		
Total Medical and Rx Claims		\$9,563,482				\$10,419,591		
Average Medical Claims > \$100,000		\$224,060				\$199,098		
NET Claims > \$100,000 as a % of Total Medical and Rx Claims		27.56%				29.57%		

© 2021 USI, a Division of USI
All Rights Reserved



**Youngstown State University
Network Savings - MMIO ALL PLANS**

	2020			
	Q1	Q2	Q3	Q4
Total Billed	\$12,092,023	\$10,176,969	\$9,846,012	\$8,529,974
Less: Duplicates, Ineligible, Not Covered	(\$2,898,965)	(\$1,572,235)	(\$1,733,537)	(\$1,133,256)
Total Covered	\$9,193,058	\$8,604,734	\$8,112,475	\$7,396,718
Discount Savings	\$3,795,463	\$4,234,318	\$3,901,035	\$3,687,197
Discount Percentage	41.29%	49.21%	48.09%	49.85%
Other Carrier Liability Savings	\$984,807	\$806,997	\$279,510	\$410,657
Other Carrier Liability Percentage	10.71%	9.38%	3.45%	5.55%
Allowed Charges	\$4,412,788	\$3,563,419	\$3,931,930	\$3,298,864
Employee Cost Share Responsibility	\$399,907	\$199,796	\$198,435	\$154,648
Employee Cost Share Percentage Allowed	9.06%	5.61%	5.05%	4.69%
Net Paid	\$4,012,881	\$3,363,623	\$3,733,495	\$3,144,216
Net Paid Percentage	43.65%	39.09%	46.02%	42.51%
In-Network Claims Paid	\$4,001,800	\$3,351,576	\$3,702,219	\$3,124,173
In-Network Claims Paid Percentage	99.72%	99.64%	99.16%	99.36%
	2019			
	Q1	Q2	Q3	Q4
Total Billed	\$9,845,562	\$9,379,291	\$10,415,922	\$10,735,916
Less: Duplicates, Ineligible, Not Covered	(\$1,954,726)	(\$1,811,172)	(\$1,785,684)	(\$903,266)
Total Covered	\$7,890,836	\$7,568,119	\$8,630,238	\$9,832,650
Discount Savings	\$3,637,869	\$3,714,495	\$4,458,820	\$4,559,731
Discount Percentage	46.10%	49.08%	51.67%	46.37%
Other Carrier Liability Savings	\$779,374	\$634,816	\$828,386	\$1,060,854
Other Carrier Liability Percentage	9.88%	8.39%	9.60%	10.79%
Allowed Charges	\$3,473,593	\$3,218,808	\$3,343,032	\$4,212,065
Employee Cost Share Responsibility	\$374,107	\$308,802	\$218,887	\$196,863
Employee Cost Share Percentage Allowed	10.77%	9.59%	6.55%	4.67%
Net Paid	\$3,099,486	\$2,910,006	\$3,124,145	\$4,015,202
Net Paid Percentage	39.28%	38.45%	36.20%	40.84%
In-Network Claims Paid	\$2,977,012	\$2,876,351	\$3,132,416	\$4,002,334
In-Network Claims Paid Percentage	96.05%	98.84%	100.26%	99.68%



Preliminary 7/1/2021 Cost Projection

- **Reminder: Rate Action for past several years**
 - 7/1/16 – 4.43%
 - 7/1/17 – 2.63% (Added HDHP Effective 1/1/17)
 - 7/1/18 – 5.49% (Added Alternative PPO Effective 1/1/18)
 - 7/1/19 – 8.66%
 - 7/1/20 – 8.96%
- **PRELIMINARY 7/1/2021 Projection**
- **Methodologies used - and consistent with the past:**
 - 24 months of claims (data through 1/2021 at this point)
 - *Note that we will use data from 4/2019-3/2021 to finalize 7/1/21 rate action*
 - 24 months of claims above the Stop Loss (\$225,000)
 - 9% Medical Trend and Pharmacy Trend
 - Factoring in fixed costs for 7/1/21 – 6/30/22 with estimated admin and stop loss adjustments
 - MMO renewal for stop loss not in yet
 - Compare expected claims and fixed costs to current funding rates (7/1/20) and allocation of enrollment in each of the plans.
- **Early Estimate: 7-9% (assumes no plan changes)**

Health Care Legislative Update CAA (Consolidated Appropriations Act)

- No Surprise Billing
 - Under the “No Surprises Act,” effective for plan years beginning on or after January 1, 2022, participants pay in-network cost-sharing only for:
 - Emergency services
 - Non-emergency services performed by OON providers at in-network facilities and
 - Air ambulance services provided by OON providers
- Increased Transparency (medical and pharmacy) – 1/1/22
 - In network/out of network rates and drug prices – updated monthly