



YOUNGSTOWN STATE UNIVERSITY

HCAC MEETING

October 19, 2023

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Agenda

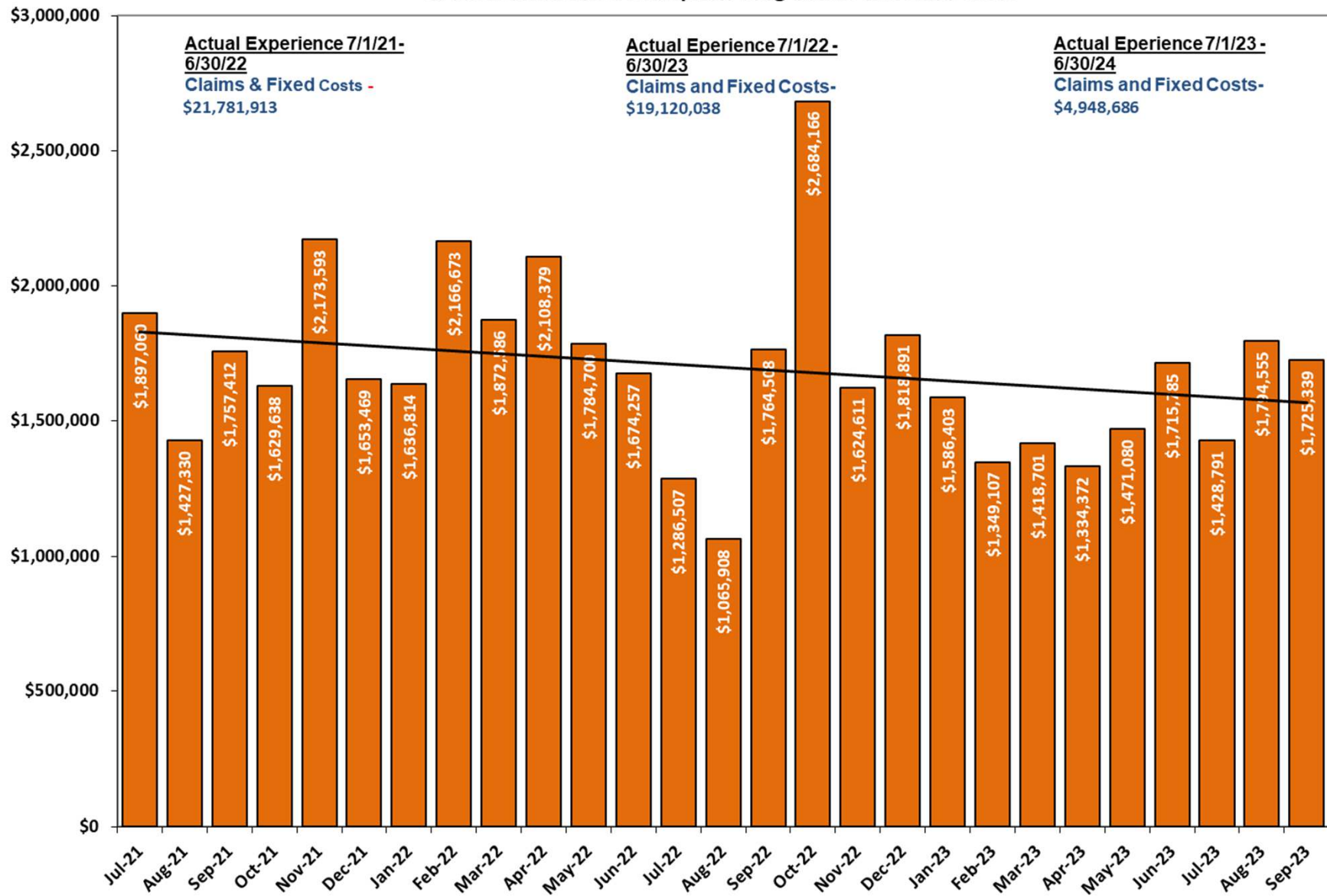
- Financial Reporting
 - Executive Summary
 - Large Claims
- Delta Dental 1.1.24 Renewal Recap
 - EE/YSU contributions

Financials

YSU Rolling 12 Month Executive Summary (Medical and Pharmacy)

| Experience Period | 10/1/21-9/30/22 | 10/1/22-9/30/23 | Change |
|--|-----------------|-----------------|---------|
| Average Enrollment | 925 | 897 | -3.08% |
| Medical Claims | \$15,007,443 | \$13,756,017 | -8.34% |
| Rx Claims | \$3,617,958 | \$3,790,030 | 4.76% |
| Subtotal Plan Gross Claim Costs | \$18,625,401 | \$17,546,047 | -5.80% |
| Fixed costs (Fees and Stop Loss) | \$2,191,632 | \$2,405,754 | 9.77% |
| Total Plan Gross Costs | \$20,817,033 | \$19,951,801 | -4.16% |
| Total Plan Gross Costs (PEPM*) | \$1,875.07 | \$1,854.26 | |
| Gross Cost Increase from Prior Year | | -1.11% | |
| Stop Loss Reimbursement | (\$2,869,736) | (\$1,471,166) | -48.74% |
| Total Plan Net Costs (Gross Costs Less Reimbursement) | \$17,947,297 | \$18,480,635 | 2.97% |
| Total Plan Net Costs (PEPM*) | \$1,616.58 | \$1,717.53 | |
| Net Cost Increase from Prior Year | - | 6.24% | |
| <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% | | | |
| 7/1/22 Med/RX renewal +4.45% and Plan changes | | | |
| 7/1/23 Med/Rx r enewal +8.52% - Stop Loss Change | | | |

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



Youngstown State University
Medical and Prescription Drug Large Claims Summary

| Claimants | 2023/2024 Plan Year (7/1/23-9/30/23) | | | | 2022/2023 Plan Year (7/1/22-6/30/23) | | | | 2021/2022 Plan Year to Date (7/1/21-6/30/22) | | | |
|--|---|-------------|-----------|-----------|---|---------------|-----------|-----------|---|---------------|-----------|-----------|
| | Status | Medical | Rx | Total | Status | Medical | Rx | Total | Status | Medical | Rx | Total |
| Claimant #1 | ACTIVE | \$229,676 | \$1,554 | \$231,230 | ACTIVE | \$653,728 | \$32 | \$653,761 | ACTIVE | \$999,426 | \$173 | \$999,599 |
| Claimant #2 | ACTIVE | \$370 | \$169,663 | \$170,034 | ACTIVE | \$635,628 | \$7,130 | \$642,759 | ACTIVE | \$810,973 | \$730 | \$811,703 |
| Claimant #3 | ACTIVE | \$152,617 | \$6,618 | \$159,235 | ACTIVE | \$11,244 | \$608,087 | \$619,331 | ACTIVE | \$12,238 | \$589,108 | \$601,346 |
| Claimant #4 | ACTIVE | \$132,709 | \$231 | \$132,940 | ACTIVE | \$388,030 | \$77,611 | \$465,641 | ACTIVE | \$509,844 | \$9,161 | \$519,004 |
| Claimant #5 | CANCEL | \$126,436 | \$46 | \$126,482 | CANCEL | \$391,377 | \$5,020 | \$396,396 | ACTIVE | \$490,417 | \$40 | \$490,457 |
| Claimant #6 | ACTIVE | \$118,636 | \$1,895 | \$120,531 | CANCEL | \$335,439 | \$527 | \$335,966 | ACTIVE | \$484,018 | \$872 | \$484,890 |
| Claimant #7 | | | | | ACTIVE | \$296,980 | \$4,475 | \$301,455 | ACTIVE | \$468,293 | \$13,121 | \$481,414 |
| Claimant #8 | | | | | CANCEL | \$258,849 | \$288 | \$259,137 | ACTIVE | \$159,965 | \$254,209 | \$414,174 |
| Claimant #9 | | | | | ACTIVE | \$254,348 | \$229 | \$254,576 | ACTIVE | \$400,962 | \$2,227 | \$403,189 |
| Claimant #10 | | | | | ACTIVE | \$166,750 | \$86,681 | \$253,431 | ACTIVE | \$349,083 | \$29 | \$349,112 |
| Claimant #11 | | | | | ACTIVE | \$19,167 | \$217,208 | \$236,375 | ACTIVE | \$312,636 | \$7,607 | \$320,243 |
| Claimant #12 | | | | | ACTIVE | \$12,076 | \$163,943 | \$176,019 | ACTIVE | \$313,192 | \$318 | \$313,510 |
| Claimant #13 | | | | | ACTIVE | \$155,642 | \$6,495 | \$162,137 | CANCEL | \$278,913 | \$57 | \$278,970 |
| Claimant #14 | | | | | CANCEL | \$159,933 | \$690 | \$160,623 | ACTIVE | \$240,879 | \$1,818 | \$242,697 |
| Claimant #15 | | | | | ACTIVE | \$156,094 | \$1,073 | \$157,167 | ACTIVE | \$150,236 | \$66,002 | \$216,238 |
| Claimant #16 | | | | | ACTIVE | \$152,304 | \$183 | \$152,487 | CANCEL | \$215,063 | \$1 | \$215,064 |
| Claimant #17 | | | | | ACTIVE | \$83,980 | \$68,137 | \$152,117 | CANCEL | \$211,579 | \$0 | \$211,579 |
| Claimant #18 | | | | | CANCEL | \$146,545 | \$363 | \$146,908 | CANCEL | \$200,735 | \$304 | \$201,039 |
| Claimant #19 | | | | | ACTIVE | \$123,711 | \$17,658 | \$141,369 | ACTIVE | \$6,121 | \$187,798 | \$193,919 |
| Claimant #20 | | | | | ACTIVE | \$128,595 | \$346 | \$128,942 | ACTIVE | \$158,230 | \$340 | \$158,570 |
| Claimant #21 | | | | | ACTIVE | \$121,279 | \$711 | \$121,990 | ACTIVE | \$153,926 | \$145 | \$154,071 |
| Claimant #22 | | | | | ACTIVE | \$112,223 | \$8,334 | \$120,557 | ACTIVE | \$150,615 | \$966 | \$151,581 |
| Claimant #23 | | | | | ACTIVE | \$97,558 | \$22,834 | \$120,392 | ACTIVE | \$142,206 | \$74 | \$142,281 |
| Claimant #24 | | | | | CANCEL | \$70,366 | \$47,581 | \$117,947 | | \$134,636 | \$4,346 | \$138,982 |
| Claimant #25 | | | | | ACTIVE | \$80 | \$112,835 | \$112,915 | ACTIVE | \$220 | \$137,637 | \$137,857 |
| Claimant #26 | | | | | ACTIVE | \$112,699 | \$0 | \$112,699 | ACTIVE | \$63,201 | \$64,244 | \$127,445 |
| Claimant #27 | | | | | ACTIVE | \$103,536 | \$2,281 | \$105,817 | ACTIVE | \$122,487 | \$537 | \$123,024 |
| Claimant #28 | | | | | ACTIVE | \$101,779 | \$72 | \$101,851 | CANCEL | \$116,921 | \$0 | \$116,921 |
| Claimant #29 | | | | | ACTIVE | \$60,665 | \$41,149 | \$101,814 | 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 |
| Total Medical and Rx Claims > \$100,000 | | \$940,452 | | | | \$6,812,578 | | | | \$9,442,298 | | |
| Total Claims in Excess of \$225,000 Specific Stop Loss- eff 7.1.18 | | \$0 | | | | (\$1,943,828) | | | | (\$3,560,309) | | |
| Net Large Claims | | \$940,452 | | | | \$4,868,750 | | | | \$5,881,988 | | |
| Total Medical and Rx Claims | | \$4,336,222 | | | | \$16,727,436 | | | | \$19,660,843 | | |
| Average Medical Claims > \$100,000 | | \$156,742 | | | | \$234,916 | | | | \$295,072 | | |
| NET Claims > \$100,000 as a % of Total Medical and Rx Claims | | 21.69% | | | | 29.11% | | | | 29.92% | | |

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

| Claimants | 2023/2024 Plan Year (7/1/23-9/30/23) | | | | 2022/2023 Plan Year (7/1/22-9/30/22) | | | |
|--|---|-----------|-----------|------------------|---|-----------|-----------|------------------|
| | Status | Medical | Rx | Total | Status | Medical | Rx | Total |
| Claimant #1 | ACTIVE | \$229,676 | \$1,554 | \$231,230 | CANCEL | \$192,723 | \$149 | \$192,872 |
| Claimant #2 | ACTIVE | \$370 | \$169,663 | \$170,034 | ACTIVE | \$173,318 | \$1,122 | \$174,440 |
| Claimant #3 | ACTIVE | \$152,617 | \$6,618 | \$159,235 | ACTIVE | \$1,214 | \$152,124 | \$153,338 |
| Claimant #4 | ACTIVE | \$132,709 | \$231 | \$132,940 | ACTIVE | \$129,203 | \$23 | \$129,226 |
| Claimant #5 | CANCEL | \$126,436 | \$46 | \$126,482 | ACTIVE | \$113,197 | \$2,410 | \$115,606 |
| Claimant #6 | ACTIVE | \$118,636 | \$1,895 | \$120,531 | ACTIVE | \$112,416 | \$7 | \$112,423 |
| Claimant #7 | | | | | CANCEL | \$47,988 | \$59,342 | \$107,330 |
| Total Medical and Rx Claims > \$100,000 | \$940,452 | | | | \$985,236 | | | |
| Total Claims in Excess of \$225,000 Specific Stop Loss - eff 7.1.18 | \$0 | | | | \$0 | | | |
| Net Large Claims | \$940,452 | | | | \$985,236 | | | |
| Total Medical and Rx Claims | \$4,336,222 | | | | \$3,517,611 | | | |
| Average Medical Claims > \$100,000 | \$156,742 | | | | \$140,748 | | | |
| NET Claims > \$100,000 as a % of Total Medical and Rx Claims | 21.69% | | | | 28.01% | | | |

Delta Dental Renewal Recap

- 1.1.24 rates and contributions are NOT changing
 - Rates have been the same since 1.1.22
 - Additionally, as of 1.1.22 the rates were REDUCED from previous 2020 and 2021 plan years
- 1.1.25 renewal include a 7% rate cap
- No plan changes

| | 01/01/2024-06/30/2024 | | | | 01/01/2024-06/30/2024 | | |
|-----------|-----------------------|-------------|---------|--|-----------------------|-------------|---------|
| Dental | Employee Portion | YSU Portion | Total | | Employee Portion | YSU Portion | Total |
| Single | \$2.37 | \$10.80 | \$13.17 | | \$2.19 | \$9.97 | \$12.16 |
| Single +1 | \$4.48 | \$20.40 | \$24.88 | | \$4.13 | \$18.84 | \$22.97 |
| Family | \$8.07 | \$36.74 | \$44.81 | | \$7.44 | \$33.92 | \$41.36 |