



Youngstown State University

Healthcare Advisory Committee
Meeting

October 15, 2020



Agenda

- **Financial Review**
 - **Executive Summary**
 - **Claims and Fixed Costs Tracking**
 - **Large Claims**
 - **Demographics**
 - **Network Savings Summary**
 - **Top Conditions**
 - **Top Provider Utilization**



YSU Rolling 12 Month Executive Summary (Medical and Pharmacy)

Experience Period	10/1/18-9/30/19	10/1/19-9/30/20
Average Enrollment	1,019	993
Medical Claims	\$12,550,291	\$15,117,199
Rx Claims	\$3,803,593	\$3,428,134
Subtotal Plan Gross Claim Costs	\$16,353,884	\$18,545,333
Fixed costs (Fees and Stop Loss)	\$1,656,707	\$1,787,605
Total Plan Gross Costs	\$18,010,591	\$20,332,938
Total Plan Gross Costs (PEPM*)	\$1,473.02	\$1,706.21
Gross Cost Increase from Prior Year		15.83%
Stop Loss Reimbursement	(\$1,321,403)	(\$3,394,980)
Total Plan Net Costs (Gross Costs Less Reimbursement)	\$16,689,188	\$16,937,958
Total Plan Net Costs (PEPM*)	\$1,364.95	\$1,421.33
Net Cost Increase from Prior Year	-	4.13%

**Per Employee Per Month*

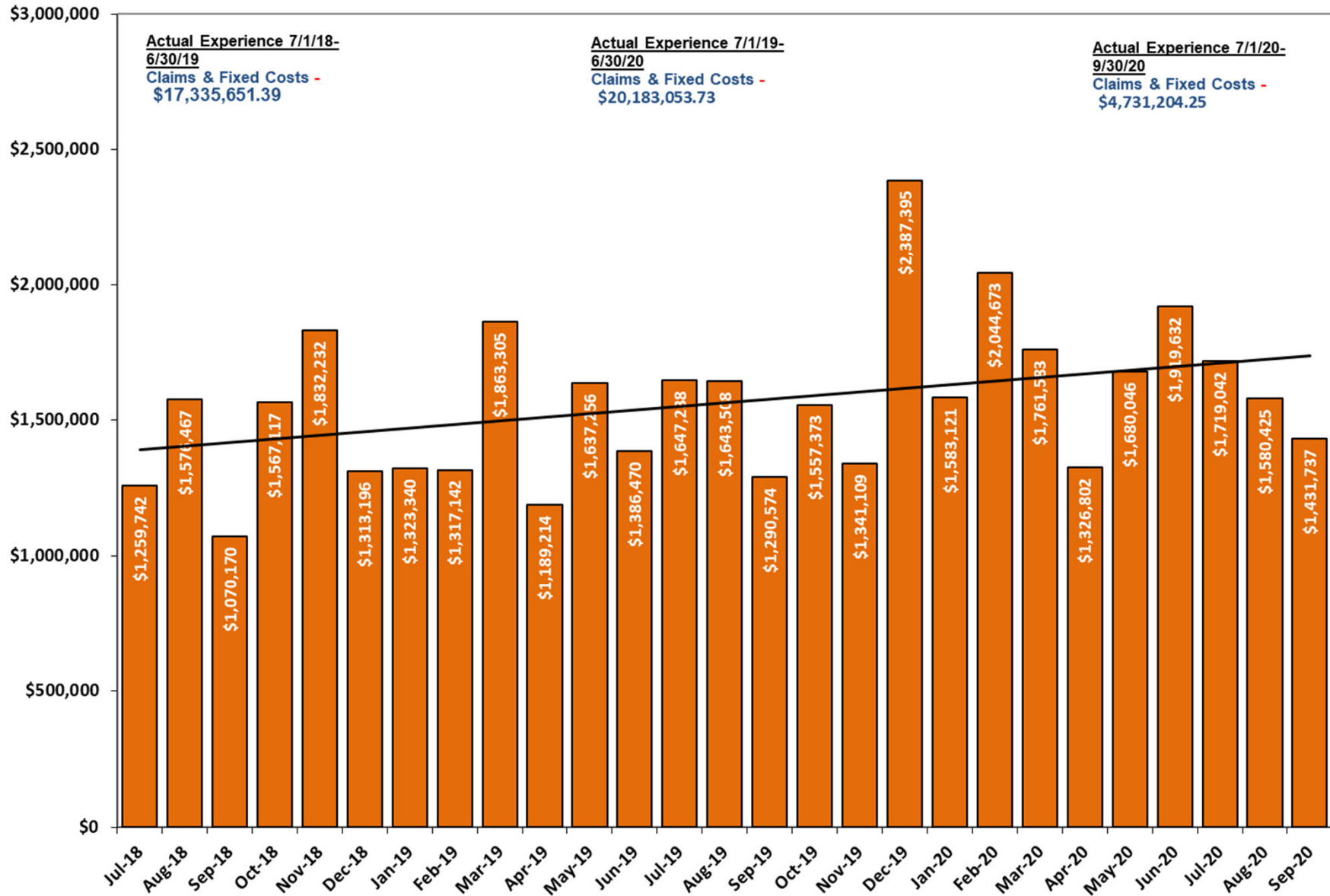
7/1/18 Med/Rx renewal +5.49%

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 (7/1/20-9/30/20)				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	\$361,057	\$2,659	\$363,716	Active	\$1,402,702	\$1,015	\$1,403,717	Active	\$202,185	\$419,762	\$621,947
Claimant #2	Active	\$1,126	\$170,310	\$171,436	Active	\$632,725	\$7,846	\$640,571	Active	\$408,926	\$4,503	\$413,429
Claimant #3	Active	\$167,492	\$529	\$168,021	Active	\$498,919	\$0	\$498,919	Cancel	\$311,633	\$95,877	\$407,510
Claimant #4	Active	\$155,665	\$88	\$155,753	Active	\$497,674	\$256	\$497,930	Active	\$13,335	\$347,936	\$361,271
Claimant #5	Active	\$117,954	\$0	\$117,954	Cancel	\$433,846	\$25,122	\$458,968	Active	\$345,147	\$8	\$345,155
Claimant #6					Active	\$36,890	\$404,217	\$441,107	Cancel	\$319,081	\$6,704	\$325,785
Claimant #7					Active	\$352,460	\$6,053	\$358,513	Active	\$270,810	\$635	\$271,445
Claimant #8					Active	\$321,438	\$30,217	\$351,655	Active	\$249,535	\$11,782	\$261,317
Claimant #9					Active	\$212,440	\$121,891	\$334,331	Active	\$53,538	\$156,179	\$209,717
Claimant #10					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		\$976,880				\$7,954,897				\$5,008,268		
Total Claims in Excess of \$225,000 Specific Stop Loss-eff 7.1.18		(\$138,716)				(\$3,078,712)				(\$1,207,859)		
Net Large Claims		\$838,164				\$4,876,185				\$3,800,409		
Total Medical and Rx Claims		\$4,267,438				\$18,418,374				\$15,709,878		
Average Medical Claims > \$100,000		\$195,376				\$305,958				\$227,649		
NET Claims > \$100,000 as a % of Total Medical and Rx Claims		19.64%				26.47%				24.19%		



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

Claimants	2020/2021 Plan Year to Date: (7/1/20-9/30/20)				2018/2019 Plan Year-To-Date: (7/1/19 - 9/30/19)			
	Status	Medical	Rx	Total	Status	Medical	Rx	Total
Claimant #1	Active	\$361,057	\$2,659	\$363,716	Cancel	\$185,609	\$9,524	\$195,133
Claimant #2	Active	\$1,126	\$170,310	\$171,436	Active	\$131,430	\$7,197	\$138,627
Claimant #3	Active	\$167,492	\$529	\$168,021	Active	\$11,637	\$109,662	\$121,299
Claimant #4	Active	\$155,665	\$88	\$155,753	Active	\$116,891	\$101	\$116,992
Claimant #5	Active	\$117,954	\$0	\$117,954	Active	\$114,770	\$0	\$114,770
Claimant #6								
Claimant #7								
Claimant #8								
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Claimant #21								
Claimant #22								
Claimant #23								
Claimant #24								
Claimant #25								
Claimant #26								
Total Medical and Rx Claims > \$100,000		\$976,880				\$686,821		
Total Claims in Excess of \$225,000 Specific Stop Loss - eff 7.1.18		(\$138,716)				\$0		
Net Large Claims		\$838,164				\$686,821		
Total Medical and Rx Claims		\$4,267,438				\$4,140,479		
Average Medical Claims > \$100,000		\$195,376				\$137,364		
NET Claims > \$100,000 as a % of Total Medical and Rx Claims		19.64%				16.59%		



**Youngstown State University
Demographic Information**

Month-Year	Number of Subscribers	Number of Members	Members Per Contract	Average Age of Subscribers	Average Age of Members	Number of Employee Cancels	Number of Employee Adds
Oct-18	1,019	2,389	2.34	49.70	38.20	16	7
Nov-18	1,022	2,383	2.33	49.70	38.30	5	8
Dec-18	1,015	2,365	2.33	49.80	38.40	7	0
Jan-19	1,013	2,358	2.33	49.90	38.40	8	6
Feb-19	1,025	2,382	2.32	49.70	38.30	3	15
Mar-19	1,023	2,380	2.33	49.80	38.30	4	2
Apr-19	1,022	2,378	2.33	49.80	38.40	9	8
May-19	1,017	2,372	2.33	49.90	38.40	8	3
Jun-19	1,004	2,353	2.34	50.00	38.40	19	6
Jul-19	998	2,342	2.35	50.00	38.30	15	9
Aug-19	1,000	2,342	2.34	49.80	38.30	8	10
Sep-19	1,004	2,353	2.34	49.80	38.20	14	18
Average :	1,014	2,366	2.33	49.83	38.33	10	8
Oct-19	1,005	2,353	2.34	49.70	38.20	6	7
Nov-19	1,003	2,357	2.35	49.80	38.20	7	5
Dec-19	997	2,354	2.36	49.90	38.20	6	0
Jan-20	1,001	2,368	2.37	50.00	38.10	10	14
Feb-20	1,001	2,364	2.36	50.10	38.10	6	6
Mar-20	1,010	2,374	2.35	49.90	38.20	4	13
Apr-20	1,003	2,360	2.35	50.10	38.20	11	4
May-20	996	2,343	2.35	50.20	38.30	7	0
Jun-20	990	2,318	2.34	50.30	38.40	6	0
Jul-20	959	2,261	2.36	50.10	38.10	33	2
Aug-20	956	2,248	2.35	50.10	38.20	7	4
Sep-20	947	2,220	2.34	50.00	38.20	19	10
Average :	989	2,327	2.35	50.02	38.19	10	5



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

	2020			
	Q1	Q2	Q3	Q4
Total Billed	\$12,092,023	\$10,176,969	\$9,846,012	
Less: Duplicates, Ineligible, Not Covered	(\$2,898,965)	(\$1,572,235)	(\$1,733,537)	
Total Billed	\$9,193,058	\$8,604,734	\$8,112,475	
Discount Savings	\$3,795,463	\$4,234,318	\$3,901,035	
Discount Percentage	41.29%	49.21%	48.09%	
Other Carrier Liability Savings	\$984,807	\$806,997	\$279,510	
Other Carrier Liability Percentage	10.71%	9.38%	3.45%	
Employee Cost Share Responsibility	\$399,907	\$199,796	\$198,435	
Employee Cost Share Percentage	4.35%	2.32%	2.45%	
Net Paid	\$4,012,881	\$3,363,623	\$3,733,495	
Net Paid Percentage	43.65%	39.09%	46.02%	
In-Network Claims Paid	\$4,001,800	\$3,351,576	\$3,702,219	
In-Network Claims Paid Percentage	99.72%	99.64%	99.16%	

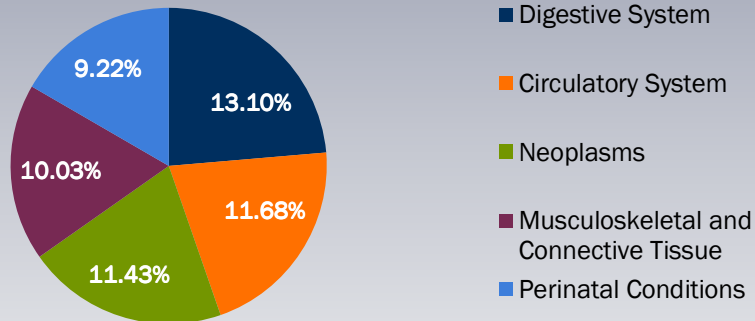
	2019			
	Q1	Q2	Q3	Q4
Total Billed	\$9,845,562	\$9,379,291	\$10,415,922	\$10,735,916
Less: Duplicates, Ineligible, Not Covered	(\$1,954,726)	(\$1,811,172)	(\$1,785,684)	(\$903,266)
Total Billed	\$7,890,836	\$7,568,119	\$8,630,238	\$9,832,650
Discount Savings	\$3,637,869	\$3,714,495	\$4,458,820	\$4,559,731
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%
Employee Cost Share Responsibility	\$374,107	\$308,802	\$218,887	\$196,863
Employee Cost Share Percentage	4.74%	4.08%	2.54%	2.00%
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%



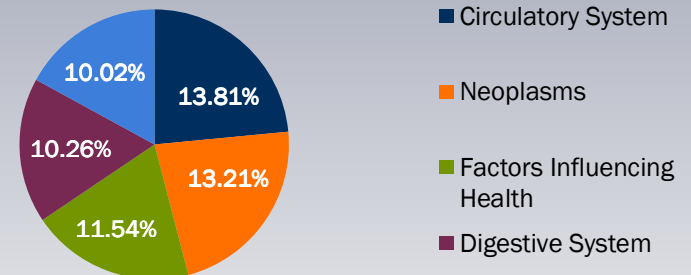
Youngstown State University Top 5 Major Disease Categories (ALL PLANS)

10/1/2019-9/30/2020			10/1/2018-9/30/2019		
Disease Category	Claims Paid	% of Total	Disease Category	Claims Paid	% of Total
Digestive System	\$1,980,747	13.10%	Circulatory System	\$1,733,110	13.81%
Circulatory System	\$1,766,572	11.68%	Neoplasms	\$1,658,020	13.21%
Neoplasms	\$1,728,200	11.43%	Factors Influencing Health	\$1,448,464	11.54%
Musculoskeletal and Connective Tissue	\$1,516,578	10.03%	Digestive System	\$1,288,108	10.26%
Perinatal Conditions	\$1,395,098	9.22%	Musculoskeletal and Connective Tissue	\$1,257,158	10.02%
All Other	\$6,738,004	44.55%	All Other	\$5,165,430	41.16%
Total	\$15,125,199		Total	\$12,550,290	

Top 5 Disease Categories - 10.19-9.20



Top 5 Disease Categories - 10.18-9.19



Youngstown State University

Top 10 Utilized Hospitals - October 1, 2019 - September 30, 2020			
MMO - ALL PLANS			
In-Patient Hospital	Claims Paid	Out-Patient Hospital	Claims Paid
Childrens Medical Center of Akron	\$1,496,241	Cleveland Clinic Foundation	\$1,147,735
St. Elizabeth Youngstown Hospital	\$785,614	St. Elizabeth Boardman Hospital	\$768,398
St. Elizabeth Boardman Hospital	\$483,473	St. Elizabeth Youngstown Hospital	\$761,107
Allegheny General Hospital	\$424,038	The Surgical Hospital at Southwood	\$726,009
UPMC Presbyterian Shadyside	\$340,061	Childrens Medical Center of Akron	\$696,287
Cleveland Clinic Foundation	\$305,518	UPMC Children's Hospital	\$380,602
UH Cleveland Medical Center	\$228,647	Salem Community Hospital	\$180,494
Shirley Ryan Ability Lab	\$169,708	UH Cleveland Medical Center	\$171,453
UPMC Passavant-McCandles	\$116,694	Steward Trumbull Memorial Hospital	\$163,213
UPMC Children's Hospital	\$95,366	UPMC Presbyterian Shadyside	\$130,095

Top 10 Utilized Hospitals - October 1, 2018 - September 30, 2019			
MMO - ALL PLANS			
In-Patient Hospital	Claims Paid	Out-Patient Hospital	Claims Paid
St. Elizabeth Youngstown Hospital	\$669,924	Cleveland Clinic Foundation	\$1,253,372
Cleveland Clinic Foundation	\$628,363	St. Elizabeth Boardman Hospital	\$770,567
St. Elizabeth Boardman Hospital	\$565,046	St. Elizabeth Youngstown Hospital	\$748,478
Childrens Medical Center of Akron	\$320,574	Childrens Medical Center of Akron	\$745,282
UH Cleveland Medical Center	\$113,658	The Surgical Hospital at Southwood	\$674,534
MetroHealth Medical Center	\$97,529	UH Cleveland Medical Center	\$285,433
The Surgical Hospital at Southwood	\$79,184	UPMC Children's Hospital	\$185,959
Steward Trumbull Memorial Hospital	\$47,728	Steward Sharon Regional Health System	\$113,288
Allegheny General Hospital	\$42,908	Salem Community Hospital	\$107,100
Childrens Medical Center of Akron (Psychiatric)	\$36,952	St. Joseph Health Center Eastland	\$97,033

