



# Youngstown State University

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Healthcare Advisory Committee  
Meeting

May 28, 2020



# Agenda

- **Financial Review**
  - Executive Summary
  - Utilization Review
- **7/1/20 Rate Projection and Underwriting**
- **Employee Contributions**
- **Renewal History**



## YSU Rolling 12 Month Executive Summary (Medical and Pharmacy)

Experience Period	<b>5/1/18-4/30/19</b>	<b>5/1/19-4/30/20</b>
Average Enrollment	1,031	1,008
Medical Claims	\$11,073,083	\$14,211,827
Rx Claims	\$4,016,632	\$3,654,528
Subtotal Plan Gross Claim Costs	\$15,089,715	\$17,866,355
Fixed costs (Fees and Stop Loss)	\$1,651,325	\$1,740,746
Total Plan Gross Costs	\$16,741,040	\$19,607,101
Total Plan Gross Costs (PEPM*)	\$1,353.36	\$1,621.76
Gross Cost Increase from Prior Year		<b>19.83%</b>
Stop Loss Reimbursement	( <b>\$882,603</b> )	( <b>\$2,858,743</b> )
Total Plan Net Costs (Gross Costs Less Reimbursement)	\$15,858,437	\$16,748,358
Total Plan Net Costs (PEPM*)	\$1,282.01	\$1,385.31
Net Cost Increase from Prior Year	-	<b>8.06%</b>

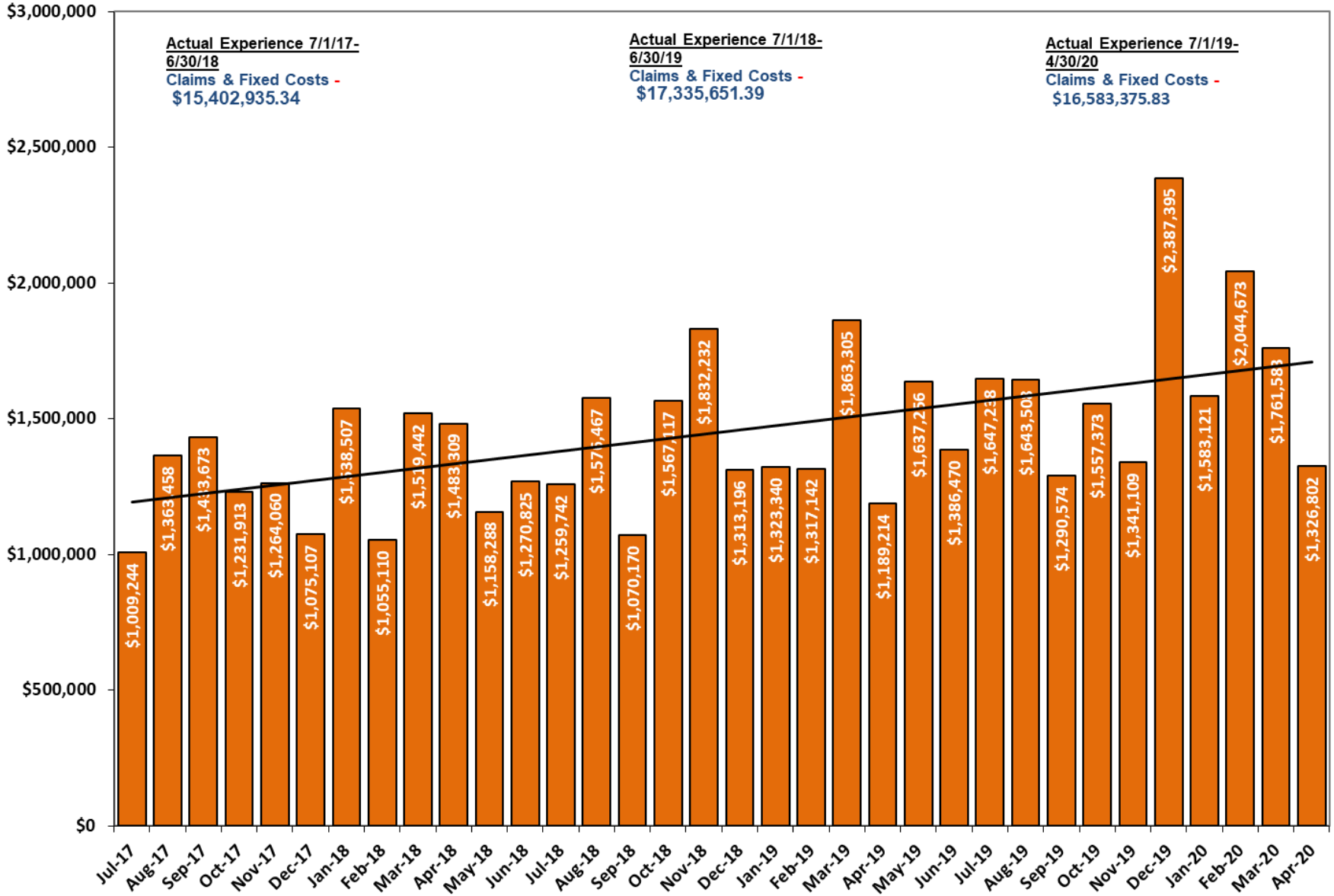
*\*Per Employee Per Month*

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

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



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



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

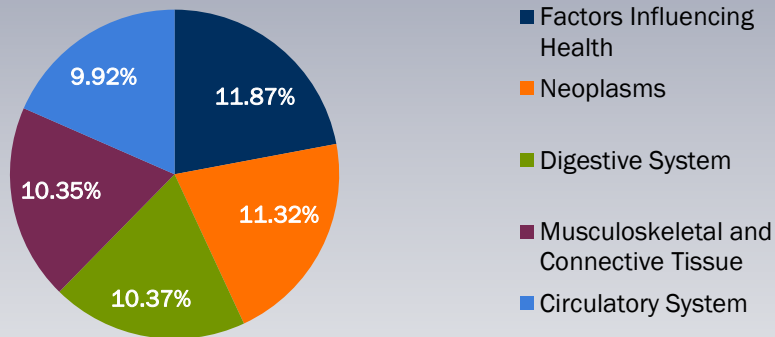
Claimants	2019/2020 Plan Year-To-Date (7/1/19 - 4/30/20)				2018/2019 Plan Year-To-Date (7/1/18 - 4/30/19)			
	Status	Medical	Rx	Total	Status	Medical	Rx	Total
Claimant #1	Active	\$1,045,212	\$814	\$1,046,026	Active	\$80,674	\$347,438	\$428,112
Claimant #2	Active	\$555,709	\$7,731	\$563,440	Cancel	\$311,332	\$95,877	\$407,209
Claimant #3	Active	\$473,237	\$246	\$473,483	Active	\$11,700	\$295,296	\$306,996
Claimant #4	Cancel	\$433,390	\$25,122	\$458,512	Active	\$280,531	\$4,366	\$284,897
Claimant #5	Active	\$410,444	\$0	\$410,444	Cancel	\$256,762	\$6,704	\$263,466
Claimant #6	Active	\$23,896	\$355,997	\$379,893	Active	\$232,795	\$8	\$232,803
Claimant #7	Active	\$276,194	\$30,029	\$306,223	Active	\$230,000	\$634	\$230,634
Claimant #8	Active	\$242,785	\$7,259	\$250,044	Active	\$200,121	\$10,572	\$210,693
Claimant #9	Active	\$121,180	\$120,467	\$241,647	Cancel	\$179,455	\$0	\$179,455
Claimant #10	Active	\$227,687	\$4,352	\$232,039	Active	\$39,321	\$133,324	\$172,645
Claimant #11	Active	\$224,238	\$539	\$224,777	Active	\$155,979	\$189	\$156,168
Claimant #12	Active	\$146,182	\$34,806	\$180,988	Active	\$138,387	\$9,632	\$148,019
Claimant #13	Active	\$27,508	\$128,026	\$155,534	Active	\$5,573	\$139,184	\$144,757
Claimant #14	Active	\$5,377	\$148,183	\$153,560	Active	\$137,598	\$65	\$137,663
Claimant #15	Active	\$145,715	\$296	\$146,011	Active	\$105,346	\$21,181	\$126,527
Claimant #16	Active	\$142,604	\$545	\$143,149	Active	\$50,421	\$72,269	\$122,690
Claimant #17	Active	\$142,970	\$0	\$142,970	Active	\$119,993	\$2,529	\$122,522
Claimant #18	Active	\$135,304	\$293	\$135,597	Cancel	\$117,984	\$0	\$117,984
Claimant #19	Active	\$127,948	\$4,012	\$131,960				
Claimant #20	Active	\$121,284	\$70	\$121,354				
Claimant #21	Active	\$109,649	\$3,655	\$113,304				
Claimant #22	Active	\$94,008	\$15,325	\$109,333				
Claimant #23	Active	\$106,845	\$726	\$107,571				
<b>Total Medical and Rx Claims &gt; \$100,000</b>		<b>\$6,227,859</b>				<b>\$3,793,240</b>		
<b>Total Claims in Excess of \$225,000 Specific Stop Loss - eff 7.1.18</b>		<b>(\$2,111,751)</b>				<b>(\$579,117)</b>		
<b>Net Large Claims</b>		<b>\$4,116,108</b>				<b>\$3,214,123</b>		
<b>Total Medical and Rx Claims</b>		<b>\$15,110,052</b>				<b>\$12,953,575</b>		
<b>Average Medical Claims &gt; \$100,000</b>		<b>\$270,776</b>				<b>\$210,736</b>		
<b>NET Claims &gt; \$100,000 as a % of Total Medical and Rx Claims</b>		<b>27.24%</b>				<b>24.81%</b>		



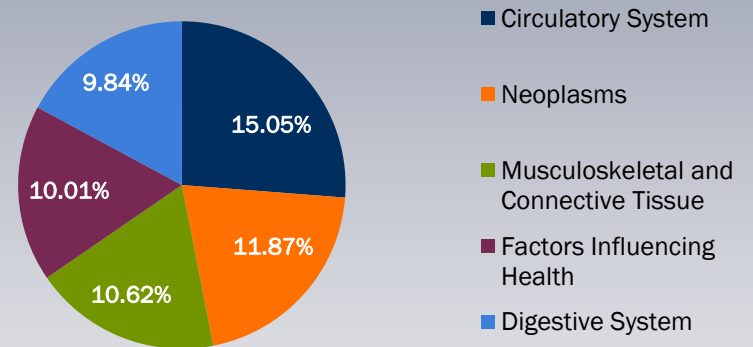
## Youngstown State University Top 5 Major Disease Categories (ALL PLANS)

4/1/2019-3/31/2020			4/1/2018-3/31/2019		
Disease Category	Claims Paid	% of Total	Disease Category	Claims Paid	% of Total
Factors Influencing Health	\$1,668,878	11.87%	Circulatory System	\$1,704,634	15.05%
Neoplasms	\$1,591,678	11.32%	Neoplasms	\$1,345,032	11.87%
Digestive System	\$1,458,648	10.37%	Musculoskeletal and Connective Tissue	\$1,202,611	10.62%
Musculoskeletal and Connective Tissue	\$1,455,021	10.35%	Factors Influencing Health	\$1,133,585	10.01%
Circulatory System	\$1,395,501	9.92%	Digestive System	\$1,114,404	9.84%
All Other	\$6,492,506	46.17%	All Other	\$4,828,129	42.62%
<b>Total</b>	<b>\$14,062,232</b>		<b>Total</b>	<b>\$11,328,395</b>	

### Top 5 Disease Categories - 4.19-3.20



### Top 5 Disease Categories - 4.18-3.19



# 7/1/20 Renewal Medical and Pharmacy



# Youngstown State University

## Medical/RX Employee Contributions Per Pay

Effective 7/1/20

### 7/1/20 Employee Contributions

#### 24 Pays Annually

Tier	PPO Plan 1	HDHP Plan	NEW PPO
Single	\$65.37	\$49.03	\$58.83
Single + 1	\$130.74	\$98.05	\$117.66
Family	\$179.76	\$134.82	\$161.79

### 7/1/20 Employee Contributions

#### 26 Pays Annually

Tier	PPO Plan 1	HDHP Plan	NEW PPO
Single	\$60.34	\$45.26	\$54.31
Single + 1	\$120.68	\$90.51	\$108.61
Family	\$165.94	\$124.45	\$149.34

### 7/1/20 Employee Contributions

#### 18 Pays Annually

Tier	PPO Plan 1	HDHP Plan	NEW PPO
Single	\$87.16	\$65.37	\$78.44
Single + 1	\$174.32	\$130.74	\$156.88
Family	\$239.69	\$179.76	\$215.72





# YSU Med/Rx – Recent Renewal History

- 7/1/14 = 0.0%
  - 7/1/15 = 5.0%
  - 7/1/16 = 4.43%
  - 7/1/17 = 2.63%
  - 7/1/18 = 5.49%
  - 7/1/19 = 8.66%
- 
- The adjustments are reflective of a consistent plan design, and are below national benchmarks.
  - Including 7/1/20, the average renewal for the past 7 years is <4.5%

