



Youngstown State University

Healthcare Advisory Committee
Meeting

September 24, 2020



Agenda

- **Financial Review**
 - **Executive Summary**
 - **Claims and Fixed Costs Tracking**
 - **Large Claims**
 - **Demographics**

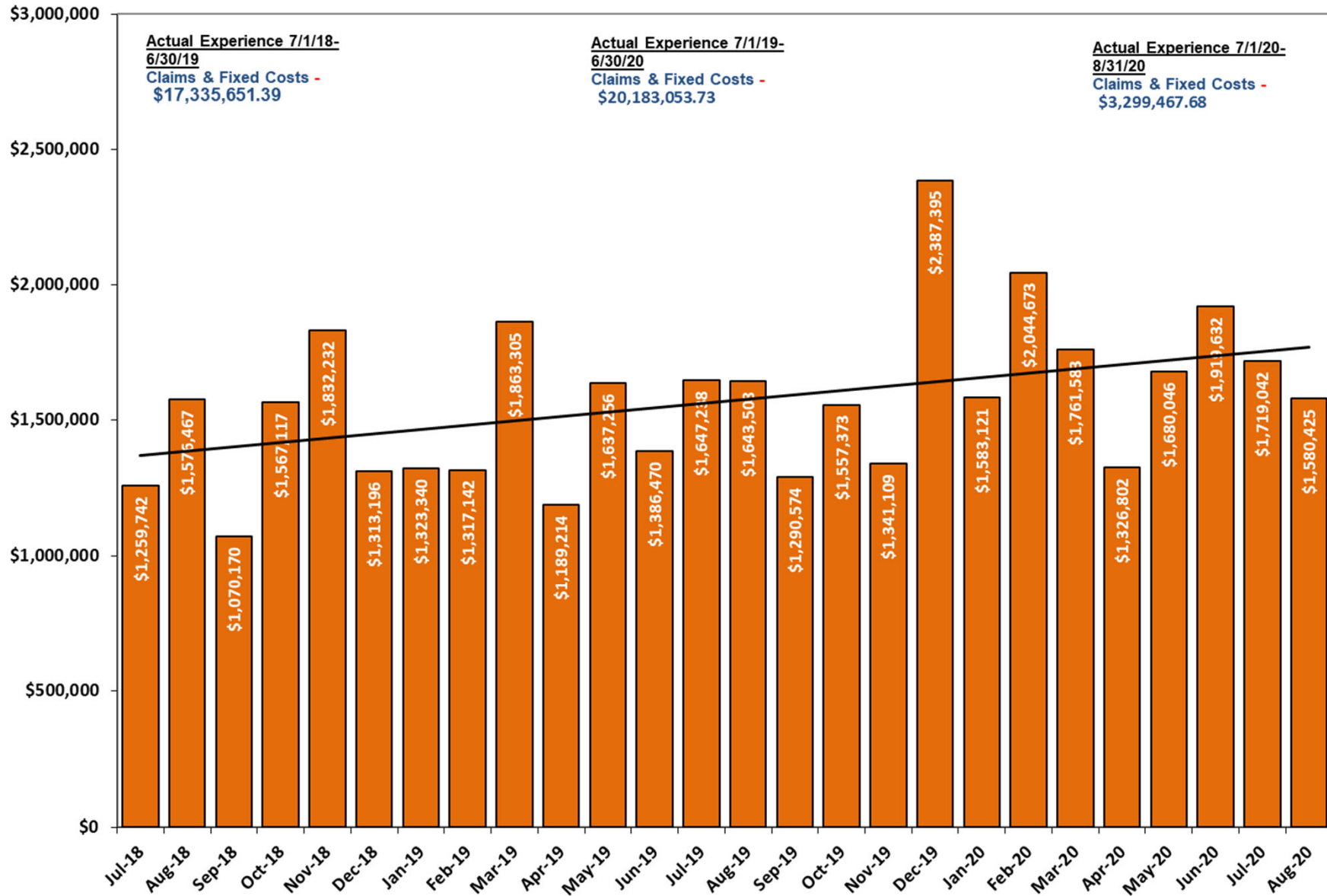


YSU Rolling 12 Month Executive Summary (Medical and Pharmacy)

Experience Period	9/1/18-8/31/19	9/1/19-8/31/20
Average Enrollment	1,022	998
Medical Claims	\$12,291,274	\$14,948,144
Rx Claims	\$3,852,537	\$3,461,645
Subtotal Plan Gross Claim Costs	\$16,143,811	\$18,409,789
Fixed costs (Fees and Stop Loss)	\$1,646,377	\$1,781,987
Total Plan Gross Costs	\$17,790,188	\$20,191,776
Total Plan Gross Costs (PEPM*)	\$1,451.19	\$1,686.16
Gross Cost Increase from Prior Year		16.19%
Stop Loss Reimbursement	(\$1,221,977)	(\$3,355,201)
Total Plan Net Costs (Gross Costs Less Reimbursement)	\$16,568,211	\$16,836,575
Total Plan Net Costs (PEPM*)	\$1,351.51	\$1,405.98
Net Cost Increase from Prior Year	-	4.03%
<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%		



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 (7/1/20-8/31/21)				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	\$323,029	\$992	\$324,021	Active	\$1,402,702	\$1,015	\$1,403,717	Active	\$202,185	\$419,762	\$621,947
Claimant #2	Active	\$132,511	\$132	\$132,643	Active	\$632,725	\$7,846	\$640,571	Active	\$408,926	\$4,503	\$413,429
Claimant #3	Active	\$457	\$122,507	\$122,964	Active	\$498,919	\$0	\$498,919	Cancel	\$311,633	\$95,877	\$407,510
Claimant #4	Active	\$118,507	\$78	\$118,585	Active	\$497,674	\$256	\$497,930	Active	\$13,335	\$347,936	\$361,271
Claimant #5					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		\$698,213				\$7,954,897				\$5,008,268		
Total Claims in Excess of \$225,000 Specific Stop Loss-eff 7.1.18		(\$99,021)				(\$3,078,712)				(\$1,207,859)		
Net Large Claims		\$599,192				\$4,876,185				\$3,800,409		
Total Medical and Rx Claims		\$2,988,462				\$18,418,374				\$15,709,878		
Average Medical Claims > \$100,000		\$174,553				\$305,958				\$227,649		
NET Claims > \$100,000 as a % of Total Medical and Rx Claims		20.05%				26.47%				24.19%		



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

Claimants	2019/2020 Plan Year-To-Date (7/1/20 - 8/31/20)				2018/2019 Plan Year-To-Date (7/1/19 - 8/31/19)			
	Status	Medical	Rx	Total	Status	Medical	Rx	Total
Claimant #1	Active	\$323,029	\$992	\$324,021	Cancel	\$147,235	\$4,978	\$152,213
Claimant #2	Active	\$132,511	\$132	\$132,643	Active	\$114,504	\$54	\$114,558
Claimant #3	Active	\$457	\$122,507	\$122,964				
Claimant #4	Active	\$118,507	\$78	\$118,585				
Claimant #5								
Claimant #6								
Claimant #7								
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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		\$698,213				\$266,771		
Total Claims in Excess of \$225,000 Specific Stop Loss - eff 7.1.18		(\$99,021)				\$0		
Net Large Claims		\$599,192				\$266,771		
Total Medical and Rx Claims		\$2,988,462				\$2,997,047		
Average Medical Claims > \$100,000		\$174,553				\$133,386		
NET Claims > \$100,000 as a % of Total Medical and Rx Claims		20.05%				8.90%		



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
Sep-18	1,029	2,409	2.34	49.50	38.20	23	30
Oct-18	1,020	2,391	2.34	49.70	38.20	16	7
Nov-18	1,023	2,385	2.33	49.70	38.30	5	8
Dec-18	1,016	2,367	2.33	49.80	38.40	7	0
Jan-19	1,014	2,360	2.33	49.90	38.40	8	6
Feb-19	1,026	2,384	2.32	49.80	38.30	3	15
Mar-19	1,024	2,382	2.33	49.80	38.30	4	2
Apr-19	1,023	2,380	2.33	49.80	38.40	9	8
May-19	1,018	2,374	2.33	49.90	38.40	8	3
Jun-19	1,005	2,355	2.34	50.00	38.40	19	6
Jul-19	999	2,344	2.35	50.00	38.40	15	9
Aug-19	1,001	2,344	2.34	49.90	38.30	8	10
Average :	1,017	2,373	2.33	49.82	38.33	10	9
Sep-19	1,005	2,355	2.34	49.80	38.20	14	18
Oct-19	1,006	2,355	2.34	49.70	38.20	6	7
Nov-19	1,004	2,359	2.35	49.80	38.20	7	5
Dec-19	998	2,356	2.36	49.90	38.20	6	0
Jan-20	1,002	2,369	2.36	50.00	38.20	10	14
Feb-20	1,002	2,365	2.36	50.10	38.20	6	6
Mar-20	1,011	2,375	2.35	50.00	38.20	4	13
Apr-20	1,004	2,361	2.35	50.10	38.30	11	4
May-20	997	2,344	2.35	50.20	38.30	7	0
Jun-20	991	2,319	2.34	50.30	38.40	6	0
Jul-20	959	2,261	2.36	50.10	38.10	34	2
Aug-20	956	2,248	2.35	50.20	38.20	7	4
Average :	995	2,339	2.35	50.02	38.22	10	6

