



Pima County

Medical and Pharmacy Experience

Plan Year: *July 2018 to June 2019*

Month End: *June 2019*

Presented by your CBIZ Team

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Pima County
Medical Plan Costs - Incurred and Paid
Plan Year: July 2018 to June 2019 (as of June 2019)

Month	Loss Ratio			
	2018/2019 Actual Claims vs. Expected Claims (%)	2017/2018 Actual Claims vs. Expected Claims (%)	2016/2017 Actual Claims vs. Expected Claims (%)	2015/2016 Actual Claims vs. Expected Claims (%)
Jul	29.2%	24.6%	21.9%	36.0%
Aug	53.0%	49.5%	51.5%	49.8%
Sep	68.9%	60.1%	58.8%	65.7%
Oct	69.1%	78.1%	63.9%	72.8%
Nov	80.3%	70.9%	70.0%	72.8%
Dec	70.8%	87.9%	78.6%	78.5%
Jan	123.0%	95.2%	78.8%	88.2%
Feb	109.7%	79.2%	84.6%	86.6%
Mar	101.4%	78.9%	80.1%	79.3%
Apr	125.7%	101.8%	85.0%	96.4%
May	115.9%	110.5%	110.5%	100.4%
Jun	100.3%	90.6%	83.6%	94.5%
Total	87.2%	77.2%	72.3%	76.7%

PEPM Costs			
2018/2019 Total Claims Paid and Other Costs (\$)	2017/2018 Total Claims Paid and Other Costs (\$)	2016/2017 Total Claims Paid and Other Costs (\$)	2015/2016 Total Claims Paid and Other Costs (\$)
382	371	353	420
529	534	548	511
627	603	597	616
628	720	630	662
697	673	670	662
639	785	727	699
961	833	729	762
879	728	768	751
828	726	737	703
978	876	770	814
917	933	938	840
820	802	761	800
740	715	686	687

% Diff 3.4% 4.3% -0.1%

Pima County
Medical Plan Costs - Aetna and CVS Caremark Incurred and Paid
Plan Year: July 2018 to June 2019 (as of June 2019)

HDHP Plan											Loss Ratio	PEPM Costs			
Month	Subscribers	Expected Claims Liability (\$)	Medical Claims Paid (\$)	Rx Claims Paid (\$)	Rx Rebates (\$)	Stop Loss Recovery (\$)	Total Claims Paid (\$)	Admin Fees (\$)	HSA Contributions (active ee's only) (\$)	Total Claims Paid and Other Costs (\$)	Actual Claims vs. Expected Claims (%)	Paid Claims (Medical) (\$)	Paid Claims (Rx) (\$)	Total Paid (\$)	Total Claims Paid and Other Costs (\$)
A	B	C = (T*B)	D	E	F	G	H = (D+E+F+G)	I = (Q*B)	J = (R*S)	K = (H+I+J)	L = (H/C)	M = (D/B)	N = (E+F/B)	O = (H/B)	P = (K/B)
Jul-18	5,161	3,184,337	403,091	525,705	-	-	928,796	412,570	628,058	1,969,425	29.2%	78	102	180	382
Aug-18	5,161	3,184,337	910,158	777,235	-	-	1,687,393	412,570	629,475	2,729,438	53.0%	176	151	327	529
Sep-18	5,144	3,173,848	1,452,276	735,272	-	-	2,187,548	411,211	626,892	3,225,651	68.9%	282	143	425	627
Oct-18	5,124	3,161,508	1,302,584	880,670	-	-	2,183,254	409,613	624,808	3,217,675	69.1%	254	172	426	628
Nov-18	5,129	3,164,593	1,697,172	843,506	-	-	2,540,678	410,012	624,642	3,575,332	80.3%	331	164	495	697
Dec-18	5,143	3,173,231	2,124,364	843,909	(720,827)	-	2,247,446	411,131	627,142	3,285,719	70.8%	413	24	437	639
Jan-19	5,134	3,167,678	2,949,266	946,361	-	-	3,895,627	410,412	626,642	4,932,681	123.0%	574	184	759	961
Feb-19	5,103	3,148,551	2,584,633	869,226	-	-	3,453,859	407,934	621,558	4,483,352	109.7%	506	170	677	879
Mar-19	5,114	3,155,338	2,971,194	1,018,994	(790,476)	-	3,199,712	408,813	623,808	4,232,334	101.4%	581	45	626	828
Apr-19	5,077	3,132,509	2,803,167	1,135,907	-	-	3,939,074	405,855	618,892	4,963,821	125.7%	552	224	776	978
May-19	5,098	3,145,466	2,500,331	1,145,953	-	-	3,646,284	407,534	619,475	4,673,294	115.9%	490	225	715	917
Jun-19	5,088	3,139,296	2,861,922	1,103,366	(816,148)	-	3,149,139	406,735	617,892	4,173,766	100.3%	562	56	619	820
Total	61,476	37,930,692	24,560,158	10,826,104	(2,327,451)	-	33,058,812	4,914,391	7,489,284	45,462,487	87.2%	400	138	538	740

Avg 5,123

Admin Fees (\$)	Q
Admin Fees PEPM	74.97
ISL Fee PEPM (\$1M with a 12/15 Contract)	4.97
Total PEPM Fees for the PPO Plan	79.94

Claim Factors (\$)	T
Expected Claims Factor PEPM	617

HSA Contribution (\$)	Annual Amt	Monthly Amt
EE Only	1,000	83.33
EE & Family	2,000	166.66

HDHP with HSA Enrollment for HSA Contributions					
Tier (R)	EE	EE + Sp	EE & Ch	EE & Fam	Total EE's
HSA Cont. (S)	83.33	166.66	166.66	166.66	
Jul	2,095	787	729	1,205	4,816
Aug	2,094	792	736	1,202	4,824
Sep	2,083	785	735	1,200	4,803
Oct	2,076	780	727	1,204	4,787
Nov	2,082	774	724	1,209	4,789
Dec	2,092	782	727	1,208	4,809
Jan	2,088	779	731	1,206	4,804
Feb	2,069	767	727	1,201	4,764
Mar	2,072	772	726	1,209	4,779
Apr	2,045	766	720	1,205	4,736
May	2,054	770	716	1,204	4,744
Jun	2,051	762	716	1,204	4,733
Total	24,901	9,316	8,714	14,457	57,388

HDHP without HSA					
Month	EE	EE + Sp	EE & Ch	EE & Fam	Total EE's
Jul	231	64	21	29	345
Aug	222	65	21	29	337
Sep	227	66	19	29	341
Oct	222	68	17	30	337
Nov	221	71	17	31	340
Dec	219	70	15	30	334
Jan	217	67	15	31	330
Feb	222	69	17	31	339
Mar	223	68	17	27	335
Apr	227	69	19	26	341
May	237	69	22	26	354
Jun	237	69	23	26	355
Total	2,705	815	223	345	4,088



Pima County

Medical Plan Costs - Aetna Incurred and Paid

Plan Year: July 2017 to June 2018 with Runout through December 2018

HDHP Plan											Loss Ratio	PEPM Costs			
Month	Subscribers	Expected Claims Liability (\$)	Medical Claims Paid (\$)	Rx Claims Paid (\$)	Rx Rebates (\$)	Stop Loss Recovery (\$)	Total Claims Paid (\$)	Admin Fees (\$)	HSA Contributions (active ee's only) (\$)	Total Claims Paid and Other Costs (\$)	Actual Claims vs. Expected Claims (%)	Paid Claims (Medical) (\$)	Paid Claims (Rx) (\$)	Total Paid (\$)	Total Claims Paid and Other Costs (\$)
A	B	C = (AF*B)	D	E	F	G	H = (D+E+F+G)	I = (AE*B)	J = (AG*AH)	K = (H+I+J)	L = (H/C)	M =(D/B)	N = (E+F/B)	O = (H/B)	P = (K/B)
Jul-17	5,191	3,391,644	277,771	556,781	-	-	834,552	465,737	626,308	1,926,596	24.6%	54	107	161	371
Aug-17	5,187	3,389,030	874,734	803,747	-	-	1,678,481	465,378	625,642	2,769,500	49.5%	169	155	324	534
Sep-17	5,197	3,395,564	1,291,653	749,593	-	-	2,041,246	466,275	626,892	3,134,412	60.1%	249	144	393	603
Oct-17	5,182	3,385,763	1,792,093	850,926	-	-	2,643,019	464,929	625,308	3,733,257	78.1%	346	164	510	720
Nov-17	5,200	3,397,524	1,597,222	810,289	-	-	2,407,511	466,544	628,142	3,502,197	70.9%	307	156	463	673
Dec-17	5,218	3,409,285	2,119,824	877,650	-	-	2,997,474	468,159	630,808	4,096,441	87.9%	406	168	574	785
Jan-18	5,203	3,399,484	2,213,634	1,021,612	-	-	3,235,246	466,813	630,225	4,332,284	95.2%	425	196	622	833
Feb-18	5,174	3,380,536	1,745,754	930,575	-	-	2,676,329	464,211	625,892	3,766,432	79.2%	337	180	517	728
Mar-18	5,153	3,366,816	2,021,588	973,788	(338,197)	-	2,657,180	462,327	623,058	3,742,565	78.9%	392	123	516	726
Apr-18	5,133	3,353,748	2,334,179	1,081,548	-	-	3,415,727	460,533	622,142	4,498,402	101.8%	455	211	665	876
May-18	5,131	3,352,441	2,503,642	1,200,033	-	-	3,703,675	460,353	621,308	4,785,337	110.5%	488	234	722	933
Jun-18	5,141	3,358,975	2,371,389	1,077,227	(406,167)	-	3,042,449	461,251	621,142	4,124,842	90.6%	461	131	592	802
Total	62,110	40,580,811	21,143,483	10,933,769	(744,364)	-	31,332,888	5,572,509	7,506,866	44,412,264	77.2%	340	164	504	715

Avg Enrollment	5,176
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Aetna Runout					
Month	Paid Medical (\$)	Paid Rx (\$)	Rx Rebates (\$)	Stop Loss Recovery (\$)	Total Paid (\$)
Q	R	S	T	U	V = (R+S+T+U)
Jul-18	1,720,036	523,858	-	-	2,243,894
Aug-18	619,750	107	-	-	619,857
Sep-18	248,965	(429,918)	(432,449)	-	(613,403)
Oct-18	337,302	-	-	-	337,302
Nov-18	55,021	-	-	-	55,021
Dec-18	43,228	-	(659,492)	-	(616,264)
Jan-19	55,547	-	-	-	55,547
Feb-19	12,193	-	-	-	12,193
Mar-19	33,211	-	(323,379)	-	(290,168)
Apr-19	32,525	-	-	-	32,525
May-19	27,299	-	-	-	27,299
Jun-19	7,917	-	-	-	7,917
Total	3,192,993	94,047	(1,415,321)	-	1,871,719

2017/2018 Medical Plan Costs with Runout

Total Claims Incurred for Time Period (\$)	Total Stop Loss Recovery (\$)	Admin Fees (\$)	HSA Contributions (\$)	Total Paid Claims and Other Costs (\$)	Actual Claims vs. Expected Claims Liability (%)	Total Paid Claims & Other Costs PEPM (\$)
W=(H+R+S+T)	X = (G+U)	Y = I	Z =J	AB=(W+X+Y+Z)	AC = (W+X/C)	AD =(AB/B)
33,204,608	-	5,572,509	7,506,866	46,283,983	81.8%	745



Pima County
Medical Plan Costs - Aetna Incurred and Paid
Plan Year: July 2017 to June 2018 with Runout through December 2018

Admin Fees (\$)	AE
Admin Fees PEPM	76.98
ISL Fee PEPM (\$400K + \$200k Agg ISL with a 12/15 Contract)	12.74
Total PEPM Fees for the PPO Plan	89.72

Claim Factors (\$)	AF
Expected Claims Factor PEPM	653.37

HSA Contribution (\$)	Annual Amt	Monthly Amt
EE Only	1,000	83.33
EE & Family	2,000	166.66

HDHP with HSA Enrollment for HSA Contributions					
Tier (AG)	EE	EE + Sp	EE & Ch	EE & Fam	Total EE's
HSA Cont. (AH)	83.33	166.66	166.66	166.66	
Jul	2,116	771	696	1,233	4,816
Aug	2,110	765	701	1,233	4,809
Sep	2,119	760	708	1,234	4,821
Oct	2,124	759	706	1,225	4,814
Nov	2,136	765	709	1,227	4,837
Dec	2,146	766	715	1,231	4,858
Jan	2,135	766	713	1,235	4,849
Feb	2,121	762	707	1,226	4,816
Mar	2,107	760	700	1,225	4,792
Apr	2,094	765	700	1,221	4,780
May	2,092	762	703	1,217	4,774
Jun	2,090	771	704	1,207	4,772
Total	25,390	9,172	8,462	14,714	57,738

HDHP without HSA					
Month	EE	EE + Sp	EE & Ch	EE & Fam	Total EE's
Jul	239	65	35	36	375
Aug	241	68	34	35	378
Sep	242	66	35	33	376
Oct	235	70	32	31	368
Nov	237	68	29	29	363
Dec	232	70	29	29	360
Jan	229	69	28	28	354
Feb	233	67	28	30	358
Mar	237	65	28	31	361
Apr	233	63	26	31	353
May	238	65	26	28	357
Jun	245	68	26	30	369
Total	2,841	804	356	371	4,372



Pima County
Medical Plan Costs - Aetna Incurred and Paid
Plan Year: July 2016 to June 2017 with Runout

HDHP Plan											Loss Ratio	PEPM Costs			
Month	Subscribers	Expected Claims Liability (\$)	Medical Claims Paid (\$)	Rx Claims Paid (\$)	Rx Rebates (\$)	Stop Loss Recovery (\$)	Total Claims Paid (\$)	Admin Fees (\$)	HSA Contributions (active ee's only) (\$)	Total Claims Paid and Other Costs (\$)	Actual Claims vs. Expected Claims (%)	Paid Claims (Medical) (\$)	Paid Claims (Rx) (\$)	Total Paid (\$)	Total Claims Paid and Other Costs (\$)
A	B	C = (AF*B)	D	E	F	G	H = (D+E+F+G)	I = (AE*B)	J = (AG*AH)	K = (H+I+J)	L = (H/C)	M =(D/B)	N = (E+F/B)	O = (H/B)	P = (K/B)
Jul-16	5,196	3,431,698	277,015	474,964	-	-	751,979	464,367	616,975	1,833,321	21.9%	53.31	91	145	353
Aug-16	5,202	3,435,661	1,047,016	722,185	-	-	1,769,201	464,903	617,642	2,851,746	51.5%	201	139	340	548
Sep-16	5,215	3,444,247	1,337,245	689,285	-	-	2,026,530	466,065	618,559	3,111,153	58.8%	256	132	389	597
Oct-16	5,206	3,438,303	1,362,489	835,022	-	-	2,197,511	465,260	616,642	3,279,414	63.9%	262	160	422	630
Nov-16	5,188	3,426,415	1,553,156	844,899	-	-	2,398,055	463,652	614,642	3,476,348	70.0%	299	163	462	670
Dec-16	5,227	3,452,172	1,833,491	878,631	-	-	2,712,122	467,137	618,225	3,797,484	78.6%	351	168	519	727
Jan-17	5,234	3,456,795	1,873,257	852,129	-	-	2,725,386	467,763	623,058	3,816,207	78.8%	358	163	521	729
Feb-17	5,210	3,440,945	1,853,322	1,059,098	-	-	2,912,420	465,618	621,642	3,999,680	84.6%	356	203	559	768
Mar-17	5,229	3,453,493	2,295,776	954,175	(485,253)	-	2,764,698	467,316	623,142	3,855,155	80.1%	439	90	529	737
Apr-17	5,216	3,444,907	2,027,853	901,783	-	-	2,929,636	466,154	622,475	4,018,265	85.0%	389	173	562	770
May-17	5,221	3,448,209	2,765,177	1,043,702	-	-	3,808,879	466,601	622,892	4,898,371	110.5%	530	200	730	938
Jun-17	5,206	3,438,303	2,269,436	1,111,718	(507,233)	-	2,873,921	465,260	620,392	3,959,573	83.6%	436	116	552	761
Total	62,550	41,311,148	20,495,233	10,367,591	(992,486)	-	29,870,338	5,590,094	7,436,286	42,896,718	72.3%	328	150	478	686

Avg	5,213
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Aetna Runout					
Month	Paid Medical (\$)	Paid Rx (\$)	Rx Rebates (\$)	Stop Loss Recovery (\$)	Total Paid (\$)
Q	R	S	T	U	V = (R+S+T+U)
Jul-17	1,419,747	-	-	-	1,419,747
Aug-17	979,130	-	-	-	979,130
Sep-17	242,150	-	(351,662)	-	(109,513)
Oct-17	147,282	-	-	-	147,282
Nov-17	81,185	-	-	-	81,185
Dec-17	37,837	-	(519,042)	-	(481,205)
Jan-18	96,035	-	-	-	96,035
Feb-18	17,171	-	-	-	17,171
Mar-18	12,112	-	-	-	12,112
Apr-18	30,743	-	-	-	30,743
May-18	39,860	-	-	-	39,860
Jun-18	56,041	-	-	-	56,041
Total	3,159,293	-	(870,705)	-	2,288,588

Runout Paid in 2018-2019 PY	170,705
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2016/2017 Medical Plan Costs with Runout

Total Claims Incurred for Time Period (\$)	Total Stop Loss Recovery (\$)	Admin Fees (\$)	HSA Contributions (\$)	Total Paid Claims and Other Costs (\$)	Actual Claims vs. Expected Claims Liability (%)	Total Paid Claims & Other Costs PEPM (\$)
W=(H+R+S+T)	X = (G+U)	Y = I	Z = J	AB=(W+X+Y+Z)	AC = (W+X/C)	AD =(AB/B)
32,158,926	-	5,590,094	7,436,286	45,185,306	77.8%	722
32,329,631	-	5,590,094	7,436,286	45,356,011	78.3%	725



Pima County
Medical Plan Costs - Aetna Incurred and Paid
Plan Year: July 2016 to June 2017 with Runout

Admin Fees (\$)		AE
Admin Fees PEPM	76.67	
ISL Fee PEPM (\$375K + \$200k Agg ISL with a 12/15 Contract)	12.70	
Total PEPM Fees for the PPO Plan	89.37	

Claim Factors (\$)		AF
Expected Claims Factor PEPM	660.45	

HSA Contribution (\$)	Annual Amt	Monthly Amt
EE Only	1,000	83
EE & Family	2,000	167

HDHP with HSA Enrollment for HSA Contributions					
Tier (AG)	EE	EE + Sp	EE & Ch	EE & Fam	Total EE's
HSA Cont. (AH)	83.33	166.66	166.66	166.66	
Jul	2,102	727	707	1,217	4,753
Aug	2,110	727	706	1,218	4,761
Sep	2,111	727	710	1,219	4,767
Oct	2,104	723	705	1,220	4,752
Nov	2,098	720	698	1,221	4,737
Dec	2,135	719	701	1,222	4,777
Jan	2,159	729	707	1,223	4,818
Feb	2,132	731	709	1,224	4,796
Mar	2,140	737	707	1,225	4,809
Apr	2,128	740	705	1,226	4,799
May	2,137	739	703	1,227	4,806
Jun	2,137	737	689	1,228	4,791
Total	25,493	8,756	8,447	14,670	57,366

HDHP without HSA					
Month	EE	EE + Sp	EE & Ch	EE & Fam	Total EE's
Jul	270	91	38	44	443
Aug	267	91	38	45	441
Sep	275	89	38	46	448
Oct	280	86	39	49	454
Nov	276	88	38	49	451
Dec	274	91	38	47	450
Jan	260	78	37	41	416
Feb	251	81	40	42	414
Mar	261	74	40	45	420
Apr	264	71	38	44	417
May	262	71	39	43	415
Jun	266	68	38	43	415
Total	3,206	979	461	538	5,184



Pima County
Medical Plan Costs
 Plan Year: July 2018 to June 2019 (as of June 2019)

Annual Cost Comparison Analysis 2017/2018 vs. 2018/2019

Cost Categories	2017-2018 Annual Costs with Runout (\$)	PEPM Costs (\$)	2018-2019 Estimated Annual Costs (\$)	PEPM Costs (\$)	% Cost Change	\$ Cost Change	% PEPM Change	\$ PEPM Change	PEPM Total Cost History (\$)		Increase/Decrease (%)	National Med/Rx Trend (%)
									2013-2014	2014-2015		
Medical Claims Costs*	24,336,476	392	28,244,182	459	16.1%	3,907,706	17.3%	68	2013-2014	631		
Rx Claims Costs	11,027,816	178	10,826,104	176	-1.8%	(201,712)	-0.8%	(1)	2014-2015	715	13.3%	9% Med / 9% Rx
Rx Rebates***	(2,159,685)	(35)	(3,103,268)	(50)	43.7%	(943,583)	45.2%	(16)	2015-2016	722	1.0%	7.9% Med / 8.6% Rx
Stop Loss Recoveries	-	-	-	-		-			2016-2017	722	0.0%	8% Med / 11.3% Rx
Admin & Stop Loss Fees (SF)	5,572,509	90	4,914,391	80	-11.8%	(658,118)	-10.9%	(10)	2017-2018	745	3.2%	7.8% Med / 11.3% Rx
HSA Contributions	7,506,866	121	7,489,284	122	-0.2%	(17,583)	0.8%	1	2018-2019	787	5.6%	8.0% Med / 11.3% Rx
Total Costs	46,283,983	745	48,370,694	787	4.5%	2,086,710	5.6%	42				

	Annual	Annualized
Enrollment	62,110	61,476

% Enrollment Change	# Enrollment Change
-1.0%	(634)

2018-2019 Annualized Expected Claims Liability vs. Annualized Paid Claims	
Annualized Expected Claims Liability (\$)	37,930,692
Annualized Expected Claims Liability vs. Annualized Paid Claims (%)	94.8%
Annualized Expected Claims PEPM (\$)	617.00

*2018-2019 Medical Claims Costs has a 15% Completion Factor
 ***2018-2019 Rx rebates are estimated

Annual Cost Comparison Analysis 2016/2017 vs. 2017/2018

Cost Categories	2016-2017 Costs with Runout (\$)	PEPM Costs (\$)	2017-2018 Annual Costs with Runout (\$)	PEPM Costs (\$)	% Cost Change	\$ Cost Change	% PEPM Change	\$ PEPM Change	2017-2018 Annualized Expected Claims Liability vs. Annualized Paid Claims	
									Annualized Expected Claims Liability (\$)	Annualized Expected Claims Liability vs. Annualized Paid Claims (%)
Medical Claims Costs*	23,654,526	378	24,336,476	392	2.9%	681,950	3.6%	14	Annualized Expected Claims Liability (\$)	40,580,811
Rx Claims Costs	10,367,591	166	11,027,816	178	6.4%	660,225	7.1%	12	Annualized Expected Claims Liability vs. Annualized Paid Claims (%)	81.8%
Rx Rebates***	(1,863,191)	(30)	(2,159,685)	(50)	15.9%	(296,494)	16.7%	(5)	Annualized Expected Claims PEPM (\$)	653
Stop Loss Recoveries	-	-	-	-		-				
Admin & Stop Loss Fees (SF)	5,590,094	89	5,572,509	90	-0.3%	(17,584)	0.4%	0		
HSA Contributions	7,436,286	119	7,506,866	121	0.9%	70,581	1.7%	2		
Total Costs	45,185,306	722	46,283,983	745	2.4%	1,098,678	3.2%	23		

	Annual	Annualized
Enrollment	62,550	62,110

% Enrollment Change	# Enrollment Change
-0.7%	(440)

***2017-2018 Rx rebates are estimated