



Pima County

Medical and Pharmacy Experience

Plan Year: *July 2019 to June 2020*

Month End: *June 2020*

Presented by your CBIZ Team

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is growing **yours.**

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Pima County

Medical Plan Costs - Incurred and Paid

Plan Year: July 2019 to June 2020 (as of June 2020)

Month	Loss Ratio				
	2019-2020 Actual Claims vs. Expected Claims (%)	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	32.9%	29.2%	24.6%	21.9%	36.0%
Aug	62.2%	53.0%	49.5%	51.5%	49.8%
Sep	75.1%	68.9%	60.1%	58.8%	65.7%
Oct	101.4%	69.1%	78.1%	63.9%	72.8%
Nov	85.4%	80.3%	70.9%	70.0%	72.8%
Dec	65.6%	70.8%	87.9%	78.6%	78.5%
Jan	99.2%	123.0%	95.2%	78.8%	88.2%
Feb	120.1%	109.7%	79.2%	84.6%	86.6%
Mar	99.7%	101.4%	78.9%	80.1%	79.3%
Apr	101.0%	125.7%	101.8%	85.0%	96.4%
May	89.8%	115.9%	110.5%	110.5%	100.4%
Jun	103.2%	100.3%	90.6%	83.6%	94.5%
Total	86.4%	87.2%	77.2%	72.3%	76.7%

PEPM Costs				
2019-2020 Total Claims Paid and Other 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 (\$)
436	382	371	353	420
640	529	534	548	511
730	627	603	597	616
913	628	720	630	662
801	697	673	670	662
664	639	785	727	699
897	961	833	729	762
1,043	879	728	768	751
901	828	726	737	703
910	978	876	770	814
831	917	933	938	840
925	820	802	761	800
808	740	715	686	687

% Diff	9.3%	3.4%	4.3%	-0.1%
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Pima County

Medical Plan Costs - Aetna and CVS Caremark Incurred and Paid

Plan Year: July 2019 to June 2020 (as of June 2020)

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-19	5,117	3,563,939	466,436	704,436	-	-	1,170,872	435,764	621,892	2,228,527	32.9%	91	138	229	436
Aug-19	5,115	3,562,546	1,275,380	940,173	-	-	2,215,553	435,593	622,392	3,273,538	62.2%	249	184	433	640
Sep-19	5,130	3,572,994	1,797,139	885,357	-	-	2,682,496	436,871	624,558	3,743,925	75.1%	350	173	523	730
Oct-19	5,135	3,576,476	2,556,415	1,071,322	-	-	3,627,737	437,297	622,892	4,687,925	101.4%	498	209	706	913
Nov-19	5,154	3,589,709	2,069,630	995,164	-	-	3,064,794	438,915	625,642	4,129,350	85.4%	402	193	595	801
Dec-19	5,168	3,599,460	2,184,132	1,058,296	(881,121)	-	2,361,307	440,107	627,808	3,429,222	65.6%	423	34	457	664
Jan-20	5,162	3,595,281	2,423,957	1,140,811	-	-	3,564,768	439,596	626,975	4,631,339	99.2%	470	221	691	897
Feb-20	5,157	3,591,799	3,212,840	1,099,780	-	-	4,312,620	439,170	626,475	5,378,265	120.1%	623	213	836	1,043
Mar-20	5,177	3,605,729	3,268,726	1,292,365	(964,456)	-	3,596,635	440,873	627,642	4,665,150	99.7%	631	63	695	901
Apr-20	5,222	3,637,071	2,505,253	1,169,084	-	-	3,674,337	444,706	631,308	4,750,351	101.0%	480	224	704	910
May-20	5,240	3,649,608	2,040,220	1,237,122	-	-	3,277,342	446,238	631,475	4,355,055	89.8%	389	236	625	831
Jun-20	5,224	3,638,464	3,426,606	1,298,013	(968,511)	-	3,756,107	444,876	629,558	4,830,541	103.2%	656	63	719	925
Total	62,001	43,183,076	27,226,734	12,891,922	(2,814,088)	-	37,304,568	5,280,005	7,518,616	50,103,189	86.4%	439	163	602	808

Avg	5,167
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Admin Fees (\$)	Q
Admin Fees PEPM	80.19
ISL Fee PEPM (\$1M with a 12/15 Contract)	4.97
Total PEPM Fees for the PPO Plan	85.16

Claim Factors (\$)	T
Expected Claims Factor PEPM	696

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

Pima County

Medical Plan Costs - Aetna and CVS Caremark Incurred and Paid

Plan Year: July 2018 to June 2019 (as of February 2020)

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
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Runout					
Month	Paid Medical (\$)	Paid Rx (\$)	Rx Rebates (\$)	Stop Loss Recovery (\$)	Total Paid (\$)
Q	R	S	T	U	V = (R+S+T+U)
Jul-19	2,017,864	3,136	-	-	2,021,000
Aug-19	441,082	(1,169)	-	-	439,914
Sep-19	294,613	(354)	(1,130,452)	-	(836,193)
Oct-19	152,807	-	-	-	152,807
Nov-19	126,353	-	-	-	126,353
Dec-19	185,621	-	-	-	185,621
Jan-20	51,921	-	-	-	51,921
Feb-20	25,613	-	-	-	25,613
Mar-20	9,869	-	-	-	9,869
Apr-20	7,104	-	-	-	7,104
May-20	29,403	-	-	-	29,403
Jun-20	6,893	-	-	-	6,893
Total	3,349,141	1,614	(1,130,452)	-	2,220,303

2018/2019 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)
35,279,114	-	4,914,391	7,489,284	47,682,790	93.0%	776

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



**Pima County
Medical Plan Costs**

Plan Year: July 2019 to June 2020 (as of June 2020)

Annual Cost Comparison Analysis 2018/2019 vs. 2019/2020

Cost Categories	2018-2019 Annual Costs with Runout (\$)	PEPM Costs (\$)	2019-2020 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*	27,909,300	454	27,226,797	439	-2.4%	(682,503)	-3.3%	(15)	2013-2014	631		
Rx Claims Costs**	10,827,718	176	12,891,922	208	19.1%	2,064,204	18.1%	32	2014-2015	715	13.3%	9% Med / 9% Rx
Rx Rebates***	(3,457,903)	(56)	(2,814,088)	(45)	-18.6%	643,815	-19.3%	11	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)	4,914,391	80	5,280,005	85	7.4%	365,614	6.5%	5	2017-2018	752	4.1%	7.8% Med / 11.3% Rx
HSA Contributions	7,489,284	122	7,518,616	121	0.4%	29,332	-0.5%	(1)	2018-2019	776	3.1%	8.0% Med / 11.3% Rx
Total Costs	47,682,790	776	50,103,252	808	5.1%	2,420,462	4.2%	32	2019-2020	808	4.2%	7.3% Med / 7.5% Rx

	Annual	Annualized	% Enrollment Change	# Enrollment Change	2019-2020 Annualized Expected Claims Liability vs. Annualized Paid Claims	
Enrollment	61,476	62,001	0.9%	525	Annualized Expected Claims Liability (\$)	43,183,076
					Annualized Expected Claims Liability vs. Annualized Paid Claims (%)	86.4%
					Annualized Expected Claims PEPM (\$)	696.49

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

Cost Categories	2017-2018 Annual Costs with Runout (\$)	PEPM Costs (\$)	2018-2019 Annual Costs with Runout (\$)	PEPM Costs (\$)	% Cost Change	\$ Cost Change	% PEPM Change	\$ PEPM Change	2018-2019 Annualized Expected Claims Liability vs. Annualized Paid Claims	
									Annualized Expected Claims Liability (\$)	Annualized Expected Claims Liability vs. Annualized Paid Claims (%)
Medical Claims Costs*	24,336,476	392	27,909,300	454	14.7%	3,572,823	15.9%	62	Annualized Expected Claims Liability (\$)	37,930,692
Rx Claims Costs	11,455,203	184	10,827,718	176	-5.5%	(627,485)	-4.5%	(8)	Annualized Expected Claims Liability vs. Annualized Paid Claims (%)	93.0%
Rx Rebates***	(2,159,685)	(35)	(3,457,903)	(56)	60.1%	(1,298,219)	61.8%	(21)	Annualized Expected Claims PEPM (\$)	617.00
Stop Loss Recoveries	-		-			-				
Admin & Stop Loss Fees (SF)	5,572,509	90	4,914,391	80	-11.8%	(658,118)	-10.9%	(10)		
HSA Contributions	7,506,866	121	7,489,284	122	-0.2%	(17,583)	0.8%	1		
Total Costs	46,711,370	752	47,682,790	776	2.1%	971,420	3.1%	24		

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	62,110	61,476	-1.0%	(634)

