

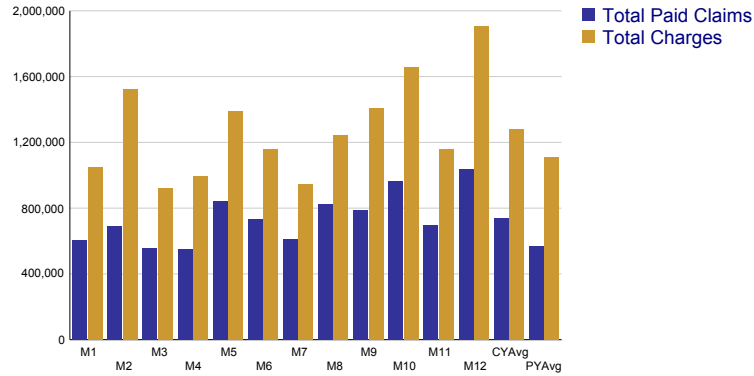
# Executive Summary Report

CITY OF MISSOULA (2000203)

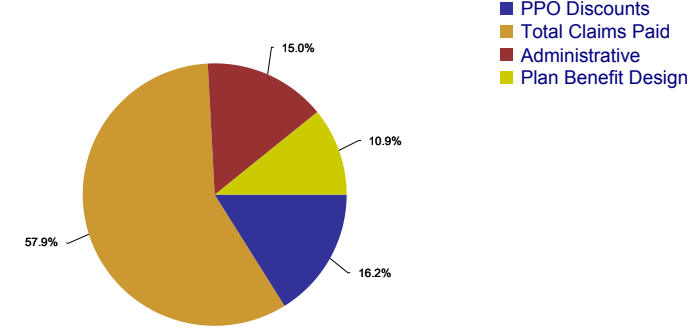
[All Plans] - Jul 20 thru Jun 21

	2020/Jul	2020/Aug	2020/Sep	2020/Oct	2020/Nov	2020/Dec	2021/Jan	2021/Feb	2021/Mar	2021/Apr	2021/May	2021/Jun	Total	Previous Period	Percent Change
<b>Total Charges</b>	\$1,046,133	\$1,521,630	\$922,341	\$995,343	\$1,387,398	\$1,155,822	\$946,023	\$1,246,405	\$1,406,431	\$1,659,875	\$1,155,603	\$1,906,466	\$15,349,471	\$13,304,709	15%
<b>Claims Payment Reductions</b>	\$440,124	\$830,826	\$364,516	\$443,496	\$546,686	\$424,726	\$336,382	\$423,710	\$621,721	\$697,533	\$461,024	\$867,399	\$6,458,143	\$6,503,878	-1%
Plan Benefit Design	\$131,896	\$261,175	\$110,093	\$130,686	\$136,377	\$100,959	\$95,469	\$94,113	\$196,010	\$172,397	\$88,821	\$159,822	\$1,677,820	\$1,618,688	4%
Other	\$138,253	\$351,557	\$114,149	\$122,188	\$133,037	\$124,567	\$104,062	\$156,671	\$203,990	\$213,009	\$203,026	\$435,814	\$2,300,324	\$3,158,445	-27%
PPO Discounts	\$169,974	\$218,094	\$140,274	\$190,622	\$277,272	\$199,199	\$136,851	\$172,926	\$221,720	\$312,126	\$169,177	\$271,763	\$2,480,000	\$1,726,745	44%
<b>Total Medical Claims Paid</b>	<b>\$456,856</b>	<b>\$539,116</b>	<b>\$417,072</b>	<b>\$417,657</b>	<b>\$690,598</b>	<b>\$571,053</b>	<b>\$450,104</b>	<b>\$630,830</b>	<b>\$598,032</b>	<b>\$768,752</b>	<b>\$519,630</b>	<b>\$824,148</b>	<b>\$6,883,847</b>	<b>\$5,043,107</b>	<b>37%</b>
<b>Total Pharmacy Claims Paid</b>	<b>\$100,352</b>	<b>\$90,195</b>	<b>\$99,294</b>	<b>\$92,697</b>	<b>\$111,531</b>	<b>\$114,420</b>	<b>\$123,290</b>	<b>\$144,998</b>	<b>\$129,047</b>	<b>\$142,113</b>	<b>\$136,598</b>	<b>\$170,343</b>	<b>\$1,454,879</b>	<b>\$1,221,255</b>	<b>19%</b>
<b>Total Claims Paid</b>	<b>\$606,010</b>	<b>\$690,804</b>	<b>\$557,825</b>	<b>\$551,848</b>	<b>\$840,712</b>	<b>\$731,096</b>	<b>\$609,640</b>	<b>\$822,696</b>	<b>\$784,710</b>	<b>\$962,342</b>	<b>\$694,579</b>	<b>\$1,039,067</b>	<b>\$8,891,328</b>	<b>\$6,800,831</b>	<b>31%</b>
<b>Payments as % of Charges</b>	<b>58%</b>	<b>45%</b>	<b>60%</b>	<b>55%</b>	<b>61%</b>	<b>63%</b>	<b>64%</b>	<b>66%</b>	<b>56%</b>	<b>58%</b>	<b>60%</b>	<b>55%</b>	<b>58%</b>	<b>51%</b>	<b>13%</b>
<b>Reinsurance Reimbursements</b>	<b>\$105,062</b>	<b>\$0</b>	<b>\$0</b>	<b>\$37,531</b>	<b>\$0</b>	<b>\$66,707</b>	<b>\$0</b>	<b>\$206,484</b>	<b>\$30,551</b>	<b>\$73,944</b>	<b>\$87,760</b>	<b>\$86,765</b>	<b>\$694,805</b>	<b>\$259,836</b>	<b>167%</b>
<b>Claims Cost - Total</b>	<b>\$500,947</b>	<b>\$690,804</b>	<b>\$557,825</b>	<b>\$514,316</b>	<b>\$840,712</b>	<b>\$664,389</b>	<b>\$609,640</b>	<b>\$616,211</b>	<b>\$754,159</b>	<b>\$888,399</b>	<b>\$606,819</b>	<b>\$952,302</b>	<b>\$8,196,523</b>	<b>\$6,540,994</b>	<b>25%</b>
Enrollee	\$258,506	\$307,199	\$284,695	\$224,983	\$338,098	\$412,360	\$268,327	\$283,189	\$409,891	\$530,014	\$275,922	\$611,154	\$4,204,338	\$2,889,908	45%
Spouse	\$164,413	\$254,294	\$162,503	\$221,483	\$406,663	\$146,657	\$269,150	\$270,242	\$225,921	\$274,287	\$264,665	\$247,542	\$2,907,818	\$2,646,654	10%
Dependent	\$78,028	\$129,311	\$110,627	\$67,851	\$95,951	\$105,372	\$72,163	\$62,780	\$118,348	\$84,098	\$66,232	\$93,607	\$1,084,366	\$1,004,432	8%
<b>Census Count - Member</b>	<b>1509</b>	<b>1502</b>	<b>1515</b>	<b>1519</b>	<b>1531</b>	<b>1534</b>	<b>1533</b>	<b>1530</b>	<b>1537</b>	<b>1541</b>	<b>1549</b>	<b>1552</b>	<b>1529</b>	<b>1479</b>	<b>3%</b>
Enrollee	637	632	641	646	651	655	656	660	661	662	667	671	653	631	3%
Spouse	357	355	357	355	359	361	361	360	361	362	364	365	360	350	3%
Dependent	515	515	517	518	521	518	516	510	515	517	518	516	516	497	4%
<b>Average Claims Cost - Member</b>	<b>\$332</b>	<b>\$460</b>	<b>\$368</b>	<b>\$339</b>	<b>\$549</b>	<b>\$433</b>	<b>\$398</b>	<b>\$403</b>	<b>\$491</b>	<b>\$577</b>	<b>\$392</b>	<b>\$614</b>	<b>\$446</b>	<b>\$369</b>	<b>21%</b>
Enrollee	\$406	\$486	\$444	\$348	\$519	\$630	\$409	\$429	\$620	\$801	\$414	\$911	\$535	\$382	40%
Spouse	\$461	\$716	\$455	\$624	\$1,133	\$406	\$746	\$751	\$626	\$758	\$727	\$678	\$673	\$630	7%
Dependent	\$152	\$251	\$214	\$131	\$184	\$203	\$140	\$123	\$230	\$163	\$128	\$181	\$175	\$168	4%
<b>Other Expenses</b>	<b>\$86,546</b>	<b>\$86,158</b>	<b>\$87,071</b>	<b>\$87,078</b>	<b>\$87,710</b>	<b>\$88,012</b>	<b>\$87,652</b>	<b>\$88,564</b>	<b>\$88,904</b>	<b>\$89,329</b>	<b>\$89,767</b>	<b>\$89,796</b>	<b>\$1,056,587</b>	<b>\$1,014,747</b>	<b>4%</b>
Stop Loss - Aggregate	\$2,546	\$2,530	\$2,575	\$2,575	\$2,604	\$2,620	\$2,612	\$2,640	\$2,649	\$2,661	\$2,665	\$2,681	\$31,357	\$25,464	23%
Stop Loss - Specific	\$72,029	\$71,724	\$72,399	\$72,399	\$72,862	\$73,074	\$72,781	\$73,525	\$73,817	\$74,162	\$74,309	\$74,520	\$877,601	\$851,828	3%
Administration Fees	\$11,971	\$11,904	\$12,097	\$12,105	\$12,244	\$12,318	\$12,258	\$12,399	\$12,438	\$12,506	\$12,794	\$12,595	\$147,629	\$137,454	7%
<b>Total Plan Cost</b>	<b>\$587,493</b>	<b>\$776,962</b>	<b>\$644,895</b>	<b>\$601,395</b>	<b>\$928,421</b>	<b>\$752,400</b>	<b>\$697,292</b>	<b>\$704,776</b>	<b>\$843,063</b>	<b>\$977,728</b>	<b>\$696,586</b>	<b>\$1,042,098</b>	<b>\$9,253,110</b>	<b>\$7,555,742</b>	<b>22%</b>
<b>Total Plan Cost/Enrollee</b>	<b>\$922</b>	<b>\$1,229</b>	<b>\$1,006</b>	<b>\$931</b>	<b>\$1,426</b>	<b>\$1,149</b>	<b>\$1,063</b>	<b>\$1,068</b>	<b>\$1,275</b>	<b>\$1,477</b>	<b>\$1,044</b>	<b>\$1,553</b>	<b>\$1,179</b>	<b>\$997</b>	<b>18%</b>
<b>Large Claims Total (&gt;\$25000)</b>	<b>\$89,234</b>	<b>\$87,389</b>	<b>\$91,373</b>	<b>\$93,086</b>	<b>\$231,624</b>	<b>\$238,889</b>	<b>\$146,401</b>	<b>\$343,856</b>	<b>\$88,897</b>	<b>\$149,782</b>	<b>\$133,308</b>	<b>\$210,334</b>	<b>\$1,904,174</b>	<b>\$935,797</b>	<b>103%</b>
Number of Members	2	2	1	2	4	6	3	4	3	4	2	4	37	21	76%
Average Total/Member	\$44,617	\$43,694	\$91,373	\$46,543	\$57,906	\$39,815	\$48,800	\$85,964	\$29,632	\$37,445	\$66,654	\$52,584	\$53,752	\$39,747	35%
<b>No of Claims</b>	<b>2666</b>	<b>3019</b>	<b>2470</b>	<b>2819</b>	<b>3183</b>	<b>2823</b>	<b>2876</b>	<b>3086</b>	<b>4704</b>	<b>3337</b>	<b>3071</b>	<b>3528</b>	<b>37582</b>	<b>35668</b>	<b>5%</b>
<b>Average Claims Cost</b>	<b>\$220</b>	<b>\$257</b>	<b>\$261</b>	<b>\$213</b>	<b>\$292</b>	<b>\$267</b>	<b>\$242</b>	<b>\$228</b>	<b>\$179</b>	<b>\$293</b>	<b>\$227</b>	<b>\$295</b>	<b>\$248</b>	<b>\$212</b>	<b>17%</b>
<b>Number of Admissions</b>	<b>6</b>	<b>9</b>	<b>6</b>	<b>4</b>	<b>9</b>	<b>5</b>	<b>4</b>	<b>5</b>	<b>3</b>	<b>9</b>	<b>2</b>	<b>6</b>	<b>68</b>	<b>60</b>	<b>13%</b>
<b>Number of In-Patient Days</b>	<b>14</b>	<b>22</b>	<b>18</b>	<b>12</b>	<b>29</b>	<b>17</b>	<b>13</b>	<b>32</b>	<b>7</b>	<b>37</b>	<b>2</b>	<b>20</b>	<b>223</b>	<b>166</b>	<b>34%</b>
<b>Average Length of Stay</b>	<b>2.33</b>	<b>2.44</b>	<b>3.00</b>	<b>3.00</b>	<b>3.22</b>	<b>3.40</b>	<b>3.25</b>	<b>6.40</b>	<b>2.33</b>	<b>4.11</b>	<b>1.00</b>	<b>3.33</b>	<b>3.28</b>	<b>2.56</b>	<b>28%</b>

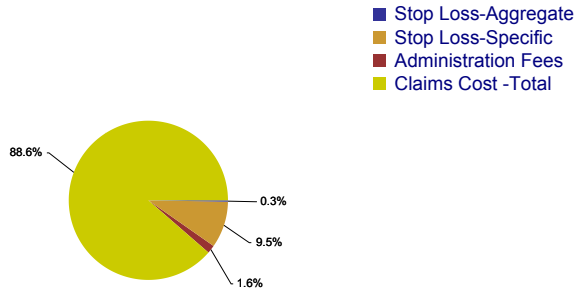
**Total Charges vs Total Paid Claims**



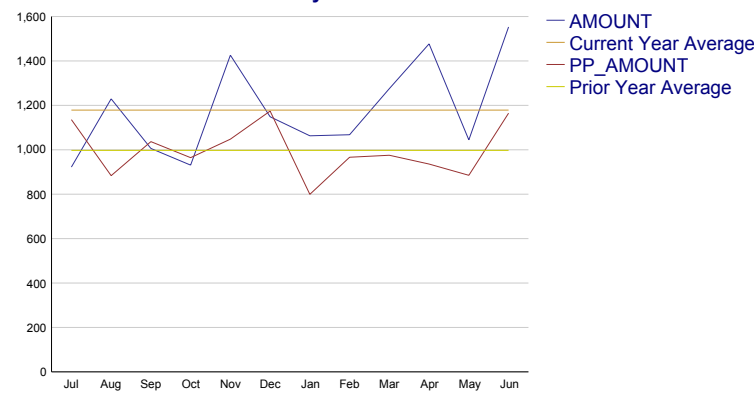
**Breakdown Of Total Charges**



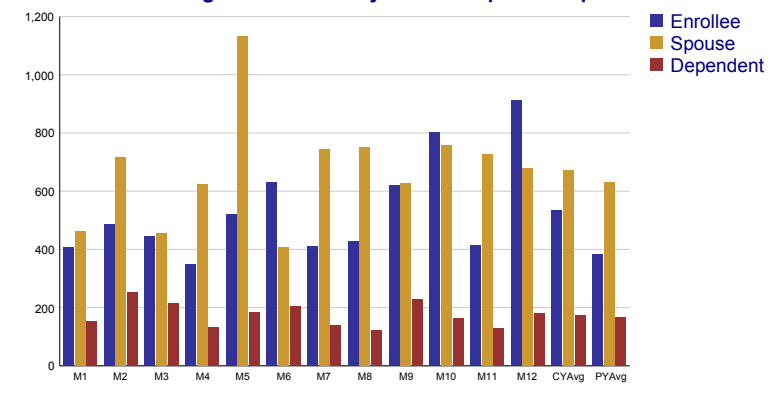
**Total Plan Cost**



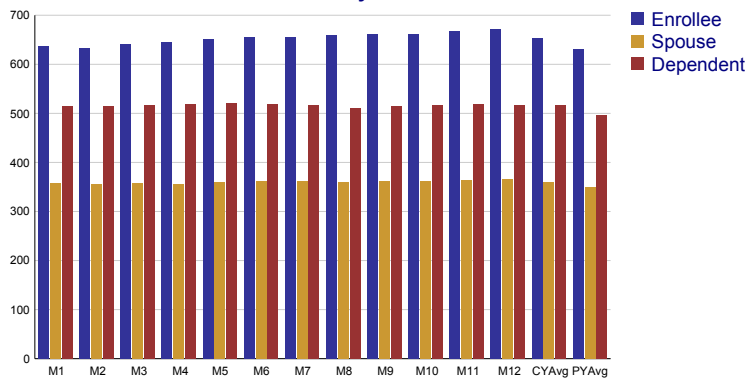
**Monthly Plan Cost Per Enrollee**



**Average Claims Cost by Enrollee/Spouse/Dependent**



**Monthly Enrollment**



**Average Census Distribution**

