



Gallagher

Insurance | Risk Management | Consulting

A Self-Funded
Evaluation

**YTD CLAIM ANALYSIS
PREPARED EXCLUSIVELY FOR:**

OKHEEI

January 1, 2022 - December 31, 2022

December 2022

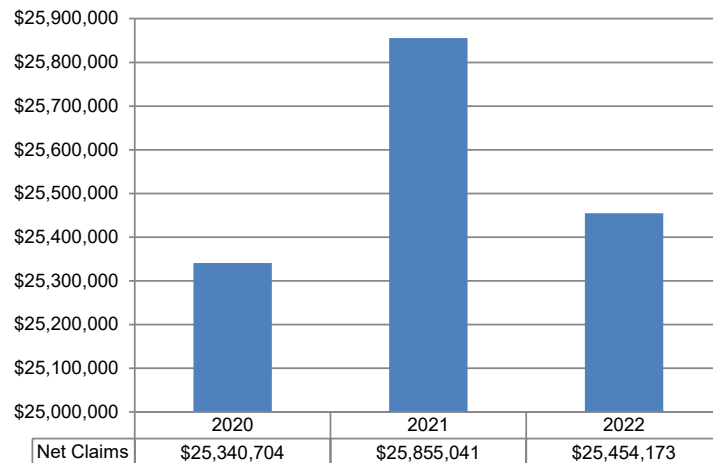
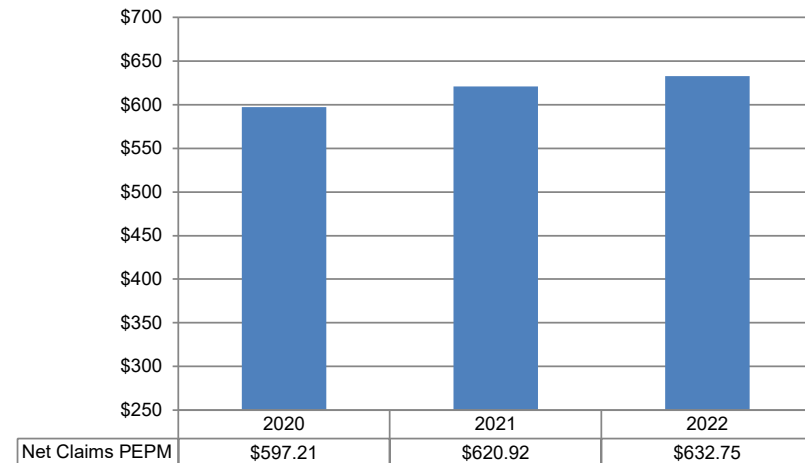
Carrier: BCBS OK**Specific Deductible: \$300,000****Plan Year: 1/1/2022 - 12/31/2022**

Executive Analysis

- 1) The medical plan expense for the month of December is \$2,779,273 or \$829.63 per employee per month (PEPM)
- 2) The YTD medical plan expense through December is \$31,658,998 or \$786.99 PEPM
- 3) Actual results YTD are -5.3% below projected budget on a gross PEPM basis
- 4) The projected budget results yield a \$1,768,342 surplus YTD , which equates to \$43.96 PEPM
- 5) Large claims (individuals with claims > \$150,000) represent 14.0% of total YTD medical/rx claim expense
- 6) 3 individuals exceeded the \$300,000 specific deductible with estimated reimbursements of \$559,672

Total Medical/Rx Claims

Month	2020	2021	2022
January	\$2,329,905	\$2,137,921	\$2,258,659
February	\$1,662,993	\$1,602,920	\$2,102,163
March	\$2,637,523	\$2,099,917	\$2,171,551
April	\$1,677,736	\$2,207,150	\$1,972,951
May	\$2,146,191	\$1,813,185	\$2,139,415
June	\$2,095,973	\$2,127,589	\$2,082,732
July	\$2,140,083	\$2,052,138	\$2,188,614
August	\$1,648,196	\$2,231,305	\$2,172,802
September	\$2,171,884	\$2,156,815	\$2,431,942
October	\$2,623,395	\$2,227,620	\$2,200,752
November	\$2,108,987	\$2,610,164	\$2,079,233
December	\$2,097,838	\$2,588,317	\$2,213,031
Net Claims	\$25,340,704	\$25,855,041	\$25,454,173
Average Monthly Enrollment	3536	3470	3352
Net Claims PEPM	\$597.21	\$620.92	\$632.75
% Increase/Decrease from Prior	N/A	3.97%	1.91%
Admin Fees	N/A	N/A	-\$706,001
Stop Loss Fees	N/A	N/A	\$1,889,509
Total Fixed Costs	N/A	N/A	\$1,183,508
Total Fixed Costs PEPM	N/A	N/A	\$29.42

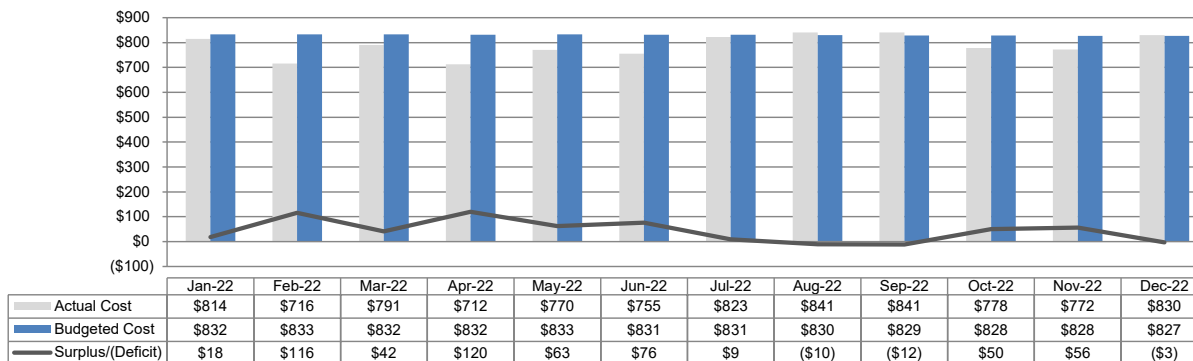
Paid Claims by Plan Year

Net Paid Claims PEPM


Carrier: BCBS OK
Specific Deductible: \$300,000
Plan Year: 1/1/2022 - 12/31/2022

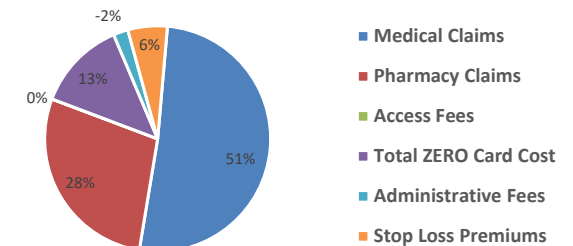
Paid Month	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Year-to-Date	
													Total	PEPM
Enrollment														
Subscribers	3,398	3,390	3,392	3,374	3,361	3,324	3,297	3,268	3,350	3,364	3,360	3,350	40,228	
Members	4,698	4,686	4,693	4,673	4,661	4,603	4,568	4,519	4,630	4,653	4,640	4,615	55,639	
Contract Size	1.38	1.38	1.38	1.39	1.39	1.38	1.39	1.38	1.38	1.38	1.38	1.38	1.38	
Claim Payments														
Medical Claims	\$1,627,193	\$1,360,589	\$1,743,616	\$1,117,722	\$1,371,157	\$1,392,187	\$1,417,524	\$1,511,991	\$1,592,713	\$1,405,524	\$1,292,347	\$1,319,087	\$17,151,649	\$426.36
Pharmacy Claims	\$630,938	\$741,373	\$627,018	\$855,946	\$767,676	\$690,201	\$779,694	\$729,381	\$916,377	\$856,822	\$856,177	\$964,753	\$9,416,356	\$234.07
Access Fees	\$528	\$201	\$1,077	\$343	\$582	\$344	\$369	\$188	\$1,566	\$138	\$78	\$98	\$5,512	\$0.14
Claims Over Specific	\$0	\$0	(\$200,159)	(\$1,060)	\$0	\$0	(\$8,972)	(\$68,758)	(\$78,715)	(\$61,731)	(\$69,369)	(\$70,908)	(\$559,672)	(\$13.91)
Total Claim Payments	\$2,258,659	\$2,102,163	\$2,171,551	\$1,972,951	\$2,139,415	\$2,082,732	\$2,188,614	\$2,172,802	\$2,431,942	\$2,200,752	\$2,079,233	\$2,213,031	\$26,013,845	\$646.66
Total Claim Payments PEPM	\$664.70	\$620.11	\$640.20	\$584.75	\$636.54	\$626.57	\$663.82	\$664.87	\$725.95	\$654.21	\$618.82	\$660.61		
ZERO Card														
Claims	\$368,511	\$191,893	\$370,236	\$293,044	\$310,824	\$292,074	\$386,508	\$436,456	\$249,551	\$280,685	\$374,690	\$442,414	\$3,996,885	\$99.36
Fee	\$28,519	\$22,702	\$28,022	\$25,706	\$26,075	\$25,352	\$27,955	\$29,434	\$24,086	\$25,081	\$27,936	\$29,892	\$320,760	\$7.97
Total ZERO Card Cost	\$397,030	\$214,594	\$398,258	\$318,750	\$336,899	\$317,426	\$414,463	\$465,890	\$273,638	\$305,766	\$402,626	\$455,686	\$4,317,645	\$107.33
Fixed Costs														
Administrative Fees	(\$59,635)	(\$59,495)	(\$59,530)	(\$59,214)	(\$58,986)	(\$58,336)	(\$57,862)	(\$57,353)	(\$58,793)	(\$59,038)	(\$58,968)	(\$58,793)	(\$706,001)	(\$17.55)
Consulting Fee	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$144,000	\$3.58
Stop Loss Premiums	\$159,604	\$159,228	\$159,322	\$158,477	\$157,866	\$156,128	\$154,860	\$153,498	\$157,350	\$158,007	\$157,819	\$157,350	\$1,889,509	\$46.97
Total Fixed Costs	\$111,969	\$111,734	\$111,793	\$111,263	\$110,881	\$109,792	\$108,998	\$108,145	\$110,557	\$110,969	\$110,851	\$110,557	\$1,327,508	\$33.00
Total Plan Cost	\$2,767,659	\$2,428,491	\$2,681,602	\$2,402,964	\$2,587,195	\$2,509,950	\$2,712,075	\$2,746,836	\$2,816,137	\$2,617,487	\$2,592,710	\$2,779,273	\$31,658,998	\$786.99
Employee Contributions ⁽¹⁾	\$582,578	\$581,473	\$580,352	\$575,949	\$574,846	\$566,499	\$563,790	\$554,898	\$566,785	\$571,468	\$566,955	\$560,909	\$6,846,501	\$170.19
Employer Cost	\$2,185,081	\$1,847,018	\$2,101,249	\$1,827,015	\$2,012,349	\$1,943,451	\$2,148,285	\$2,191,938	\$2,249,352	\$2,046,019	\$2,025,755	\$2,218,365	\$24,795,878	\$616.38
Budget Comparison														
Budgeted Cost ⁽¹⁾	\$2,828,045	\$2,822,518	\$2,822,925	\$2,807,299	\$2,798,292	\$2,763,370	\$2,741,168	\$2,712,918	\$2,777,232	\$2,785,980	\$2,780,406	\$2,770,565	\$33,410,720	\$830.53
Actual Cost	\$2,767,659	\$2,428,491	\$2,681,602	\$2,402,964	\$2,587,195	\$2,509,950	\$2,712,075	\$2,746,836	\$2,816,137	\$2,617,487	\$2,592,710	\$2,779,273	\$31,642,378	\$786.58
Surplus/(Deficit)	\$60,386	\$394,027	\$141,324	\$404,335	\$211,097	\$253,420	\$29,093	(\$33,918)	(\$38,904)	\$168,494	\$187,696	(\$8,708)	\$1,768,342	\$43.96

(1) Estimated based on enrollment and monthly employee contributions and fully insured equivalent rates. Employee contributions assume all employees contribute at the wellness rate.
 (2) Based on carrier reported Allowed vs. Covered claims.

Budget Comparison PEPM



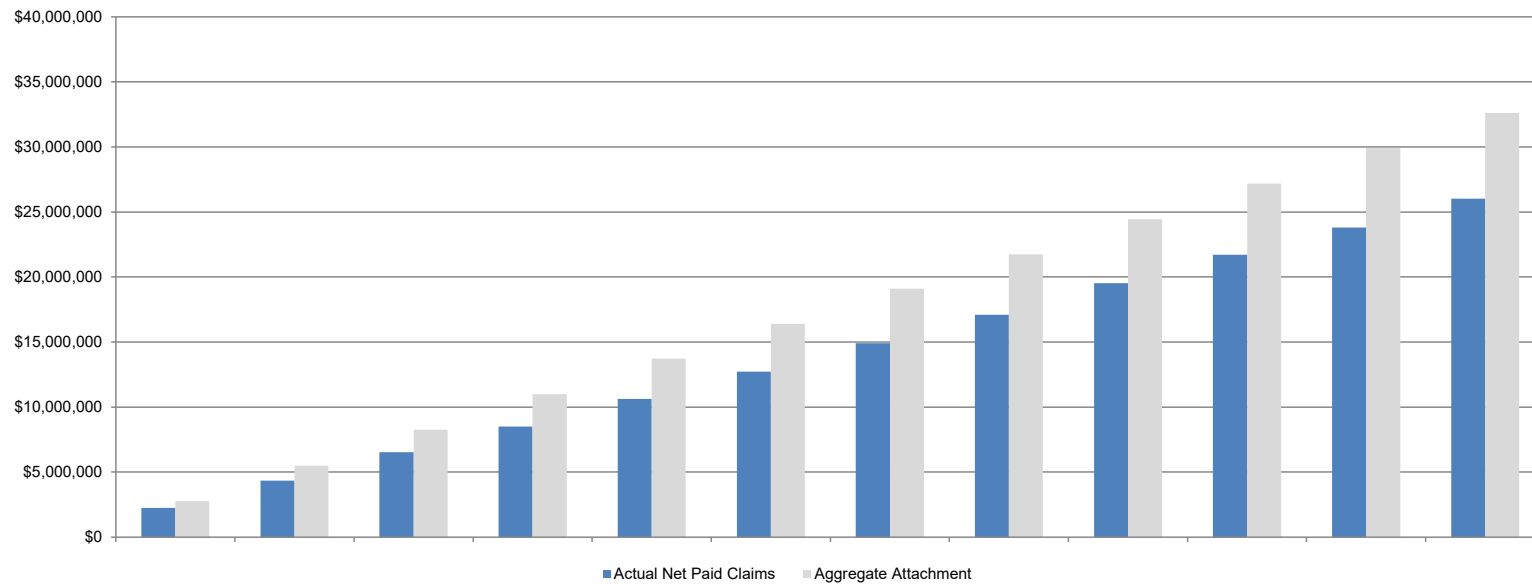
Combined Plan Expenses



Carrier: BCBS OK
 Specific Deductible: \$300,000
 Aggregating Specific: \$0,000
 Contract Type:
 Plan Year: 1/1/2022 - 12/31/2022

Paid Month	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Year-to-Date	
													Total	PEPM
Subscribers	3,398	3,390	3,392	3,374	3,361	3,324	3,297	3,268	3,350	3,364	3,360	3,350	40,228	3,352
Aggregate Stop Loss														
Actual Net Paid Claims	\$2,258,659	\$2,102,163	\$2,171,551	\$1,972,951	\$2,139,415	\$2,082,732	\$2,188,614	\$2,172,802	\$2,431,942	\$2,200,752	\$2,079,233	\$2,213,031	\$26,013,845	\$646.66
Aggregate Attachment	\$2,755,778	\$2,749,290	\$2,750,912	\$2,736,314	\$2,725,771	\$2,695,764	\$2,673,867	\$2,650,348	\$2,716,850	\$2,728,204	\$2,724,960	\$2,716,850	\$32,624,908	\$811.00
Aggregate Attachment vs. Aggregate Claims	82.0%	76.5%	78.9%	72.1%	78.5%	77.3%	81.9%	82.0%	89.5%	80.7%	76.3%	81.5%	79.7%	

Aggregate Attachment vs. Aggregate Claims



Carrier: BCBS OK
Specific Deductible: \$300,000
Plan Year: 1/1/2022 - 12/31/2022

Claimant	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total ⁽¹⁾	Amount Over Specific
1	\$21,923	\$4,142	\$474,094	\$1,060	\$0	\$0	\$0	-\$36	\$0	\$0	\$0	\$0	\$501,183	\$201,183
2	\$30,477	\$80,824	\$52,884	\$18,495	\$44,512	\$45,633	\$36,146	\$53,684	\$37,222	\$27,072	\$36,183	\$30,087	\$493,220	\$193,220
3	\$37,277	\$38,868	\$37,578	\$45,307	\$40,247	\$41,078	\$41,001	\$33,753	\$41,493	\$34,659	\$33,186	\$40,822	\$465,269	\$165,269
4	\$23,249	\$25,769	\$25,729	\$25,729	\$25,729	\$247	\$25,729	\$26,331	\$29,989	\$30,487	\$29,169	\$25,542	\$293,699	\$0
5	\$49,248	\$48,827	\$81,606	\$25,879	\$4,826	\$2,134	\$3,409	\$285	\$1,439	\$347	\$60	\$0	\$218,059	\$0
6	\$1,739	\$5,411	\$6,052	\$7,134	\$10,563	\$55,949	\$73,364	\$11,197	\$4,599	\$2,488	\$5,286	\$16,766	\$200,549	\$0
7	\$517	\$24,863	\$2,429	\$26,546	\$26,725	\$690	\$26,256	\$1,141	\$26,260	\$27,953	\$364	\$28,053	\$191,798	\$0
8	\$50	\$0	\$504	\$1,525	\$279	\$6,668	\$45,137	\$31,594	\$24,366	\$24,197	\$37,589	\$15,995	\$187,904	\$0
9	\$187	\$24,752	\$24,785	\$116	\$25,087	\$24,726	\$104	\$25,444	\$255	\$30,195	\$25,208	\$1,810	\$182,671	\$0
10	\$161	\$172	\$84,197	\$1,093	\$280	\$576	\$6,860	\$813	\$83,448	\$553	\$769	\$205	\$179,127	\$0
11	\$12,057	\$116,916	\$45,644	\$227	\$163	\$0	\$0	\$0	\$0	\$0	-\$8,560	\$0	\$166,446	\$0
12	\$197	\$36,773	\$6,756	\$5,083	\$5,609	\$2,084	\$3,082	\$6,911	\$86,048	\$671	\$7,196	\$853	\$161,262	\$0
13	\$52,316	\$9,932	\$7,187	\$28,171	\$5,775	\$3,860	\$3,047	\$21,834	\$6,266	\$5,695	\$6,215	\$6,472	\$156,769	\$0
14	\$2,148	\$120	\$1,438	\$1,808	\$208	\$41,260	\$101,241	\$1,840	\$2,373	\$1,524	\$1,151	\$1,517	\$156,627	\$0
15	\$0	\$270	\$13,018	\$23,435	\$24,050	\$9,597	\$11,262	\$19,529	\$12,489	\$11,993	\$16,237	\$11,213	\$153,093	\$0
Total	\$231,546	\$417,639	\$863,901	\$211,609	\$214,051	\$234,504	\$376,638	\$234,319	\$356,247	\$197,835	\$190,053	\$179,335	\$3,707,676	\$559,672
% of Gross Claims	10.3%	19.9%	36.4%	10.7%	10.0%	11.3%	17.1%	10.5%	14.2%	8.7%	8.8%	7.9%	14.0%	
Claimants above \$150,000	0	0	4	5	5	5	7	8	10	12	14	15	15	

Totals do not include HCA draft amount.



Carrier: BCBS OK

Specific Deductible: \$300,000

Plan Year: 1/1/2022 - 12/31/2022

Claimant	Relationship	Plan	Gender	Age Range	Diagnosis	Medical Paid	Pharmacy Paid	Total Paid Claims (YTD) ⁽¹⁾	Expected Reimbursement
1	Dependent Child	PLAN C	Female	<1-19	S13 - Dislocation, sprain and strain of joints and ligaments at neck level	\$501,038	\$145	\$501,183	\$201,183
2	Spouse	PLAN C	Female	50-59	D61 - Other aplastic anaemias	\$484,066	\$9,154	\$493,220	\$193,220
3	Disabled Dependent	PLAN B	Male	30-39	E84 - Cystic fibrosis	\$2,833	\$462,436	\$465,269	\$165,269
4	Dependent Child	PLAN C	Male	<1-19	S52 - Fracture of forearm	\$1,117	\$292,582	\$293,699	\$0
5	Subscriber	PLAN B	Female	60-64	Z51 - Other medical care	\$212,839	\$5,220	\$218,059	\$0
6	Subscriber	PLAN C	Male	30-39	L97 - Ulcer of lower limb, not elsewhere classified	\$172,553	\$27,996	\$200,549	\$0
7	Subscriber	PLAN B	Male	60-64	E86 - Volume depletion	\$12,729	\$179,070	\$191,798	\$0
8	Subscriber	PLAN C	Female	50-59	C50 - Malignant neoplasm of breast	\$181,588	\$6,317	\$187,904	\$0
9	Subscriber	PLAN B	Female	50-59	M54 - Dorsalgia	\$5,252	\$177,419	\$182,671	\$0
10	Subscriber	PLAN A	Female	50-59	G35 - Multiple sclerosis	\$175,071	\$4,056	\$179,127	\$0
11	Subscriber	PLAN B	Male	30-39	S02 - Fracture of skull and facial bones	\$163,599	\$2,847	\$166,446	\$0
12	Subscriber	PLAN B	Male	40-49	I50 - Heart failure	\$145,189	\$16,074	\$161,262	\$0
13	Spouse	PLAN B	Female	65+	K72 - Hepatic failure, not elsewhere classified	\$94,068	\$62,701	\$156,769	\$0
14	Subscriber	PLAN A	Female	60-64	J96 - Respiratory failure, not elsewhere classified	\$149,542	\$7,085	\$156,627	\$0
15	Subscriber	PLAN B	Female	60-64	Z51 - Other medical care	\$151,255	\$1,838	\$153,093	\$0
Total:						\$2,452,738	\$1,254,938	\$3,707,676	\$559,672

⁽¹⁾Totals do not include HCA draft amount.



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This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.